



2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Skandinaviska Enskilda Banken — group

RowNum	(mIn EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	3,949		4,434	4,157	3,922	3,894	3,637	3,248
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	761		649	649	649	595	515	515
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-79		-59	-137	-149	-3,121	-1,222	-1,278
4	Profit or (-) loss for the year	3,124		3,105	2,785	2,544	-1,124	967	692
5	Coverage ratio: non-performing exposure (%)	39.17%		33.75%	31.47%	29.99%	33.76%	33.11%	33.74%
6	Common Equity Tier 1 capital	14,527	14,527	15,885	17,045	17,883	14,054	14,773	15,027
7	Total Risk exposure amount (all transitional adjustments included)	82,518	86,387	87,288	88,318	89,438	94,216	100,444	101,854
8	Common Equity Tier 1 ratio, %	17.60%	16.82%	18.20%	19.30%	20.00%	14.92%	14.71%	14.75%
9	Fully loaded Common Equity Tier 1 ratio, %	17.60%	13.63%	14.86%	15.93%	16.68%	12.94%	13.10%	13.12%
10	Tier 1 capital	16,759	16,759	18,117	19,277	20,115	16,286	17,005	17,259
11	Total leverage ratio exposures	307,825		307,825	307,825	307,825	307,825	307,825	307,825
12	Leverage ratio, %	5.44%	5.44%	5.89%	6.26%	6.53%	5.29%	5.52%	5.61%
13	Fully loaded leverage ratio, %	5.44%	5.44%	5.89%	6.26%	6.53%	5.29%	5.52%	5.61%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	0
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2025 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken – group

RowNum		Restated														
		31/12/2024*														
		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		A-IRB	F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
1	Central banks	0	0	24,971	0	0	0	0	636	0	23,578	0	0	0	0	0
2	Central governments	0	0	14,157	0	0	0	0	666	0	2,891	254	25	1	4	3
3	Regional governments or local authorities	0	0	406	0	0	0	0	97	0	406	0	0	0	0	0
4	Public sector entities	0	0	121	0	0	0	0	30	0	102	6	0	0	0	0
5	Institutions	0	0	24,537	223	0	0	0	5,373	0	14,268	372	218	1	1	52
6	Corporates	45,169	168	25,777	430	9,883	113	24,820	0	113,422	4,758	629	25	85	220	44.29%
7	Corporates - Of Which: Specialised Lending	3,693	0	1,179	2	597	0	628	0	2,617	215	2	2	12	0	19.77%
8	Corporates - Of Which: SME general corporates	17,114	45	6,624	31	2,410	78	1,951	0	22,327	1,181	89	19	35	20	22.54%
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail	63,361	163	0	0	6,100	119	0	0	59,582	3,707	233	26	42	61	26.07%
11	Retail - Secured by residential estate property	56,027	86	0	0	4,067	54	0	0	53,070	2,886	146	4	17	10	12.25%
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail	7,334	63	0	0	2,033	65	0	0	6,512	821	87	22	25	43	49.25%
15	Retail - Other Retail - Of Which: SME	1,715	24	0	0	605	30	0	0	1,088	445	25	3	7	9	35.91%
16	Retail - Other Retail - Of Which: non-SME	5,624	39	0	0	1,432	35	0	0	5,245	376	62	19	18	34	54.60%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	TOTAL	106,530	331	145,969	642	15,982	230	31,628	0	216,249	9,097	1,105	103	132	395	35.70%

* Restated 31/12/2024

RowNum		Restated														
		31/12/2024*														
		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		A-IRB	F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
22	Central banks	0	0	4,903	0	0	0	0	42	0	4,277	0	0	0	0	0
23	Central governments	0	0	4,059	0	0	0	0	78	0	1,466	62	11	2	1	10.11%
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	4,899	153	0	0	0	700	0	3,764	34	153	0	23	14.70%
27	Corporates	32,290	95	21,788	205	5,605	89	5,021	0	50,332	2,141	307	32	31	129	41.84%
28	Corporates - Of Which: Specialised Lending	364	0	40	0	65	0	27	0	332	0	0	0	0	0	0
29	Corporates - Of Which: SME general corporates	15,943	38	1,711	10	2,107	78	475	0	16,706	855	61	14	11	7	11.06%
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail	52,076	114	0	0	3,823	55	0	0	49,144	2,899	181	21	28	33	18.33%
32	Retail - Secured by residential estate property	47,685	54	0	0	2,822	27	0	0	45,274	2,448	118	3	9	5	4.17%
33	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	4,391	59	0	0	1,001	28	0	0	3,870	511	63	18	19	28	45.12%
36	Retail - Other Retail - Of Which: SME	1,142	19	0	0	262	17	0	0	811	331	20	2	4	4	31.89%
37	Retail - Other Retail - Of Which: non-SME	3,243	40	0	0	739	11	0	0	3,059	181	43	16	16	22	51.15%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	TOTAL	84,360	208	35,547	358	9,428	144	6,743	0	106,883	5,076	653	54	60	185	28.41%

RowNum		Restated														
		31/12/2024*														
		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		A-IRB	F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
43	Central banks	0	0	4,924	0	0	0	0	43	0	4,924	0	0	0	0	0
44	Central governments	0	0	2,540	0	0	0	0	51	0	1,88	68	14	0	2	16.53%
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	2,187	41	0	0	0	738	0	1,299	16	41	0	24	57.32%
48	Corporates	103	0	8,881	56	65	0	3,226	0	7,759	177	56	7	3	28	49.37%
49	Corporates - Of Which: Specialised Lending	1	0	546	0	0	0	276	0	546	0	7	0	0	0	0
50	Corporates - Of Which: SME general corporates	24	0	656	0	0	0	403	0	648	21	0	2	0	0	0
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	39	0	0	0	4	0	0	0	34	5	0	0	0	0	7.14%
53	Retail - Secured by residential estate property	36	0	0	0	4	0	0	0	32	4	0	0	0	0	0.00%
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	2	0	0	0	1	0	0	0	2	1	0	0	0	0	25.00%
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0
58	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	0	0	0	0	0	0	25.00%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	TOTAL	142	0	18,533	96	69	0	4,158	0	14,205	266	111	8	3	54	48.17%

RowNum		Restated														
		31/12/2024*														
		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		A-IRB	F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
64	Central banks	0	0	6,798	0	0	0	60	0	6,798	0	0	0	0	0	0
65	Central governments	0	0	2,435	0	0	0	129	0	0	0	0	0	0	0	0
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Institutions	0	0	2,507	0	0	0	559	0	1,726	0	0	0	0	0	0
69	Corporates	352	0	3,925	0	133	0	698	0	2,181	8	0	0	0	0	0
70	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Corporates - Of Which: SME general corporates	24	0	0	0	2	0	0	0	24	0	0	0	0	0	0
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
73	Retail	69	0	0	0	5	0	0								

2025 EU-wide Stress Test: Credit risk IRB
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RowNum		Restated 31/12/2024*														
		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							
85	Central banks	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
86	Central governments	0	0	950	0	0	0	39	0	362	60	0	0	2	0	
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89	Institutions	0	0	424	0	0	0	233	0	264	8	0	0	0	0	
90	Corporates	3,562	1	7,966	0	807	0	2,032	0	10,381	411	1	4	11	1	89.00%
91	Corporates - Of Which: Specialised Lending	348	0	5	0	141	0	3	0	281	70	0	0	3	0	
92	Corporates - Of Which: SME	290	1	318	0	84	0	26	0	570	3	1	1	0	1	89.00%
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
94	Retail	132	6	0	0	78	10	0	0	109	23	7	1	0	5	72.59%
95	Retail - Secured by residential estate property	21	0	0	0	2	0	0	0	18	3	0	0	0	0	90.00%
96	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
98	Retail - Other Retail	111	6	0	0	76	10	0	0	91	20	6	1	0	5	72.04%
99	Retail - Other Retail - Of Which: SME	91	1	1	0	67	3	0	0	72	19	1	0	0	1	78.51%
100	Retail - Other Retail - Of Which: non-SME	20	5	0	0	8	7	0	0	19	1	5	0	0	4	70.51%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
102	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
104	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
105	TOTAL	3,694	7	9,353	0	884	10	2,203	0	11,115	502	8	5	14	6	74.77%

RowNum		Restated 31/12/2024*														
		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							
106	Central banks	0	0	3,720	0	0	0	252	0	3,720	0	0	0	0	0	
107	Central governments	0	0	1,154	0	0	0	186	0	191	1	0	0	0	0	
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
109	Public sector entities	0	0	55	0	0	0	15	0	39	3	0	0	0	0	
110	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
111	Corporates	63	0	4,149	0	7	0	1,804	0	3,888	296	0	6	33	3	29.81%
112	Corporates - Of Which: Specialised Lending	0	0	244	1	0	0	55	0	222	16	1	0	1	0	14.29%
113	Corporates - Of Which: SME general corporates	0	0	587	0	0	0	218	0	539	45	0	11	0	0	2.36%
114	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
115	Retail	3,911	13	0	0	746	24	0	0	3,622	287	14	1	5	6	41.27%
116	Retail - Secured by residential estate property	3,491	11	0	0	605	19	0	0	3,244	246	12	1	5	3	41.15%
117	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
119	Retail - Other Retail	420	2	0	0	141	5	0	0	378	41	2	1	0	1	42.21%
120	Retail - Other Retail - Of Which: SME	92	1	0	0	26	5	0	0	76	15	1	0	1	0	33.88%
121	Retail - Other Retail - Of Which: non-SME	328	1	0	0	114	0	0	0	302	26	1	0	0	0	55.11%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
126	TOTAL	3,975	13	9,078	0	753	24	2,254	0	11,461	586	23	7	19	8	36.67%

RowNum		Restated 31/12/2024*														
		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							
127	Central banks	0	0	294	0	0	0	2	0	271	0	0	0	0	0	
128	Central governments	0	0	57	0	0	0	5	0	37	7	0	0	0	0	
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131	Institutions	0	0	1,900	0	0	0	137	0	331	12	0	0	0	0	
132	Corporates	1,339	0	5,837	0	957	0	1,744	0	7,047	49	0	0	0	0	33.33%
133	Corporates - Of Which: Specialised Lending	309	0	15	0	99	0	8	0	274	51	0	0	1	0	
134	Corporates - Of Which: SME general corporates	357	0	130	0	51	0	30	0	406	37	0	0	1	0	33.33%
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136	Retail	1,331	7	0	0	380	10	0	0	1,197	135	7	2	1	4	48.45%
137	Retail - Secured by residential estate property	50	0	0	0	9	0	0	0	40	10	0	0	0	0	51.85%
138	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
139	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
140	Retail - Other Retail	1,281	7	0	0	372	10	0	0	1,157	125	7	2	1	3	48.32%
141	Retail - Other Retail - Of Which: SME	33	2	0	0	23	3	0	0	67	25	2	1	1	1	56.85%
142	Retail - Other Retail - Of Which: non-SME	1,189	6	0	0	249	7	0	0	1,089	100	6	1	1	3	45.99%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
144	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
146	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
147	TOTAL	4,671	7	7,257	0	1,337	10	1,889	0	9,783	583	8	6	7	4	48.27%

RowNum		Restated 31/12/2024*														
		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							
148	Central banks	0	0	404	0	0	0	4	0	396	0	0	0	0	0	
149	Central governments	0	0	296	0	0	0	12	0	54	10	0	0	0	0	
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
152	Institutions	0	0	1,164	0	0	0	189	0	489	48	0	0	0	0	100.00%
153	Corporates	1,136	35	8,043	3	491	22	2,209	0	8,073	273	38	4	5	15	39.28%
154	Corporates - Of Which: Specialised Lending	66	0	0	0	20	0	0	0	66	0	0	0	0	0	
155	Corporates - Of Which: SME general corporates	68	0	22	0	11	0	11	0	102	13	3	0	1	2	89.11%
156	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
157	Retail	330	5	0	0	171	7	0	0	310	20	5	1	1	4	82.64%
158	Retail - Secured by residential estate property	17	0	0	0	2	0	0	0	15	2	0	0	0	0	0.00%
159	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
160	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
161	Retail - Other Retail	313	5	0	0	169	7	0	0	295	18	5	1	1	4	82.82%
162	Retail - Other Retail - Of Which: SME	2	0	0	0	3	0	0	0	2	0	0	0	0	0	
163	Retail - Other Retail - Of Which: non-SME	311	5	0	0	167	7	0	0	293	18	5	1	1		

2025 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken – group

RowNum		Restated 31/12/2024*														
		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							
169	Central banks	0	0	223	0	0	0	8	0	91	0	0	0	0	0	0
170	Central governments	0	0	512	0	0	0	40	0	270	0	0	0	0	0	0
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Institutions	0	0	2,669	27	0	0	376	0	921	0	23	0	0	0	24.76%
174	Corporates	2,134	16	3,951	0	1,064	0	1,070	0	4,408	86	17	4	7	13	89.69%
175	Corporates - Of Which: Specialised Lending	652	0	123	0	239	0	53	0	685	71	0	0	7	0	0
176	Corporates - Of Which: SME general corporates	151	0	8	0	61	0	1	0	110	10	0	1	0	0	89.19%
177	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Retail	81	0	0	0	12	0	0	0	68	12	0	0	0	0	28.00%
179	Retail - Secured by residential estate property	78	0	0	0	11	0	0	0	66	12	0	0	0	0	28.00%
180	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	3	0	0	0	1	0	0	0	2	0	0	0	0	0	0
183	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
184	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	0
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	TOTAL	2,215	16	6,455	28	1,076	0	1,494	0	5,758	111	40	4	7	19	48.11%

RowNum		Restated 31/12/2024*														
		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							
190	Central banks	0	0	1,402	0	0	0	77	0	1,402	0	0	0	0	0	0
191	Central governments	0	0	58	0	0	0	4	0	35	1	0	0	0	0	0
192	Regional governments or local authorities	0	0	343	0	0	0	77	0	362	0	0	0	0	0	0
193	Public sector entities	0	0	48	0	0	0	11	0	47	2	0	0	0	0	0
194	Institutions	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
195	Corporates	0	0	3,502	13	0	0	1,429	0	3,248	220	13	4	3	2	15.04%
196	Corporates - Of Which: Specialised Lending	0	0	4	1	0	0	0	0	4	0	1	0	0	0	26.58%
197	Corporates - Of Which: SME general corporates	0	0	813	3	0	0	324	0	728	83	3	1	0	0	8.37%
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
199	Retail	3,778	8	0	0	407	10	0	0	3,562	215	8	0	3	3	40.01%
200	Retail - Secured by residential estate property	3,206	6	0	0	254	7	0	0	3,052	154	6	0	2	2	38.61%
201	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203	Retail - Other Retail	572	2	0	0	153	3	0	0	511	61	2	0	1	1	43.39%
204	Retail - Other Retail - Of Which: SME	137	1	0	0	51	1	0	0	138	39	1	0	1	0	41.18%
205	Retail - Other Retail - Of Which: non-SME	435	2	0	0	101	2	0	0	373	42	2	0	0	1	44.25%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
207	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210	TOTAL	3,779	8	5,353	13	407	10	1,599	0	8,636	438	21	0	5	5	24.92%

RowNum		Restated 31/12/2024*														
		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							
211	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
212	Central governments	0	0	464	0	0	0	25	0	0	0	0	0	0	0	0
213	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
215	Institutions	0	0	3,549	0	0	0	612	0	3,287	0	0	0	0	0	0
216	Corporates	196	0	3,536	48	51	0	612	0	3,471	94	43	1	0	29	67.61%
217	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
218	Corporates - Of Which: SME general corporates	52	0	1,501	7	0	0	229	0	1,498	0	0	0	0	0	0
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220	Retail	7	0	0	0	1	0	0	0	7	1	0	0	0	0	0.00%
221	Retail - Secured by residential estate property	7	0	0	0	1	0	0	0	7	1	0	0	0	0	0.00%
222	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231	TOTAL	203	0	7,550	43	52	0	1,270	0	6,765	95	43	1	0	29	67.61%

2025 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken — group

Row/Num		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
(mbl EUR, %)	23,570	2	2	1	0	1	39.98%	23,570	5	3	1	0	1	39.98%	23,562	11	5	1	0	2	39.98%	
1	Central banks																					
2	Central governments	2,866	267	37	1	11	15	39.59%	2,830	290	49	1	10	19	39.26%	2,798	309	62	1	8	24	38.94%
3	Regional governments or local authorities	495	0	0	0	0	0	26.87%	495	0	0	0	0	0	494	0	0	0	0	0	0	26.79%
4	Public sector entities	101	0	0	0	0	0	21.86%	101	0	0	0	0	0	101	0	0	0	0	0	0	21.67%
5	Institutions	14,238	405	229	1	1	74	32.69%	14,145	474	239	1	2	77	32.37%	14,049	557	252	1	2	81	32.01%
6	Corporates	11,632	5,112	886	37	76	344	38.80%	11,294	3,339	1,176	37	112	413	35.10%	11,076	8,905	1,520	35	145	486	32.55%
7	Corporates - Of Which: Specialised Lending	2,573	244	17	1	18	5	30.12%	2,481	319	13	1	21	10	30.76%	2,392	390	51	1	24	16	31.02%
8	Corporates - Of Which: SME general corporates	22,410	1,035	151	6	17	32	20.85%	21,951	1,425	220	6	19	44	20.13%	21,560	1,731	302	6	26	40	19.78%
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail	60,901	2,238	383	10	20	92	23.91%	60,982	2,053	487	9	21	112	23.04%	60,931	2,009	583	9	20	133	22.82%
11	Retail - Secured by residential estate property	54,619	1,637	246	1	0	26	10.47%	54,624	1,170	303	1	0	26	9.95%	54,679	1,070	350	1	2	31	8.72%
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail	6,682	801	137	10	10	66	48.08%	6,358	878	184	9	28	84	45.57%	6,251	938	232	9	18	101	44.10%
15	Retail - Other Retail - Of Which: SME	1,284	395	48	2	7	15	31.11%	1,259	408	70	2	6	20	28.61%	1,235	410	92	2	6	25	27.34%
16	Retail - Other Retail - Of Which: non-SME	5,189	405	89	8	10	51	57.21%	5,099	470	114	7	11	64	56.05%	5,017	526	140	7	12	77	55.03%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	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
21	TOTAL	216,887	8,030	1,535	50	109	525	34.19%	214,238	10,170	1,955	49	144	623	31.87%	212,221	11,800	2,431	48	175	738	30.34%

Row/Num		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
(mbl EUR, %)	4,277	0	0	0	0	0	40.00%	4,277	0	0	0	0	0	40.00%	4,276	0	1	0	0	0	0	40.00%
22	Central banks																					
23	Central governments	1,459	63	18	1	4	7	40.00%	1,452	65	23	1	3	9	40.00%	1,444	67	28	1	2	11	40.00%
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	1,759	19	154	0	0	39	25.71%	1,750	27	154	0	40	20	25.70%	1,739	37	155	0	40	20	25.69%
27	Corporates	50,307	1,958	415	12	21	150	36.08%	49,242	2,004	535	13	33	174	32.56%	48,236	1,470	685	12	42	205	29.96%
28	Corporates - Of Which: Specialised Lending	303	29	11	0	0	0	33.81%	278	52	0	0	0	0	33.81%	257	72	0	0	0	0	33.81%
29	Corporates - Of Which: SME general corporates	16,878	640	104	3	6	13	12.73%	16,559	913	150	3	9	20	13.44%	16,298	1,118	206	3	12	29	14.03%
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail	50,688	1,383	303	8	14	39	19.52%	50,636	1,165	382	7	31	75	19.67%	50,637	1,094	453	7	14	91	20.07%
32	Retail - Secured by residential estate property	46,630	911	198	0	1	11	5.65%	46,655	646	239	0	1	13	5.23%	46,638	540	271	0	1	13	4.96%
33	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	3,864	471	104	6	13	48	45.86%	3,782	519	143	7	61	61	41.81%	3,700	554	182	7	14	77	42.62%
36	Retail - Other Retail - Of Which: SME	844	278	39	1	4	11	27.07%	820	283	58	1	4	14	24.62%	804	282	76	1	4	18	23.13%
37	Retail - Other Retail - Of Which: non-SME	3,024	193	65	7	8	37	57.25%	2,961	236	85	6	9	48	56.91%	2,900	272	106	6	9	60	56.18%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	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
42	TOTAL	108,300	3,423	889	22	40	255	28.73%	107,356	4,163	1,095	21	51	289	27.25%	106,623	4,668	1,323	20	59	348	26.29%

Row/Num		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
(mbl EUR, %)	4,924	0	0	0	0	0	40.00%	4,924	0	0	0	0	0	40.00%	4,923	0	1	0	0	0	0	40.00%
43	Central banks																					
44	Central governments	175	79	16	0	3	6	40.00%	157	95	18	0	4	7	40.00%	142	107	22	0	3	9	40.00%
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	1,284	31	42	0	0	26	62.56%	1,271	43	43	0	0	27	61.61%	1,258	54	44	0	0	27	60.46%
48	Corporates	7,647	263	82	6	5	38	46.89%	7,611	430	110	6	9	47	42.81%	7,500	590	342	6	13	57	40.21%
49	Corporates - Of Which: Specialised Lending	525	26	11	0	0	0	33.81%	511	33	2	0	1	1	33.81%	496	46	4	0	1	1	33.81%
50	Corporates - Of Which: SME general corporates	627	37	5	1	1	3	32.63%	601	58	10	1	2	3	32.66%	575	78	16	1	3	5	32.68%
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	36	2	0	0	0	0	11.29%	36	2	0	0	0	0	10.69%	36	2	0	0	0	0	10.80%
53	Retail - Secured by residential estate property	35	2	0	0	0	0	2.83%	35	1	0	0	0	0	2.80%	35	1	0	0	0	0	2.80%
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	Retail - Purchased receivables																					

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RowNum	(mbl EUR, %)	Adverse Scenario																								
		31/12/2025							31/12/2026							31/12/2027										
		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				
85	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
86	Central governments	281	122	18	0	0	0	40.00%	290	99	33	0	0	0	4	13	40.00%	291	90	38	0	0	0	0	0	
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89	Institutions	288	73	11	0	0	0	3.67%	234	46	2	0	0	0	0	0	3.84%	200	60	3	0	0	0	0	0	0
90	Corporates	2,793	7,751	248	7	193	97	39.36%	7,621	2,483	688	4	83	294	42.79%	7,439	2,575	778	0	101	340	0	0	0	0	
91	Corporates - Of Which: Specialised Lending	2	315	33	0	27	12	35.81%	121	155	74	0	15	30	39.81%	115	153	82	0	17	34	0	0	0	0	
92	Corporates - Of Which: SME	282	353	12	1	166	7	42.92%	416	313	44	1	9	19	42.37%	394	122	52	1	11	22	0	0	0	0	
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
94	Retail	93	37	9	1	2	0	65.95%	99	28	13	0	1	7	60.72%	99	27	13	0	1	8	0	0	0	0	
95	Retail - Secured by residential estate property	54	7	1	0	0	0	39.26%	14	4	1	0	0	0	26.85%	16	4	1	0	0	0	0	0	0	0	
96	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
97	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
98	Retail - Other Retail	39	30	8	1	5	0	68.35%	83	24	10	0	1	6	64.91%	82	23	11	0	1	7	0	0	0	0	
99	Retail - Other Retail - Of Which: SME	65	24	2	0	1	2	68.19%	67	21	4	0	1	3	64.08%	67	20	5	0	1	3	0	0	0	0	
100	Retail - Other Retail - Of Which: non-SME	34	6	0	0	4	0	68.43%	15	3	6	0	0	0	65.45%	15	3	6	0	0	4	0	0	0	0	
101	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
102	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
104	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	0	0	0	
105	TOTAL	8,365	7,985	275	7	204	110	40.11%	8,335	2,656	734	5	88	314	42.84%	8,038	2,755	832	4	104	363	0	0	0	0	

RowNum	(mbl EUR, %)	Adverse Scenario																							
		31/12/2025							31/12/2026							31/12/2027									
		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			
106	Central banks	3,719	1	1	0	0	0	43.80%	3,719	3	1	0	0	0	1	46.59%	3,712	7	2	0	0	0	0	0	0
107	Central governments	186	6	0	0	0	0	40.00%	186	5	1	0	0	0	0	40.00%	186	5	1	0	0	0	0	0	0
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
109	Public sector entities	29	12	0	0	0	0	40.78%	32	9	0	0	0	0	0	42.88%	31	10	1	0	0	0	0	0	0
110	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Corporates	520	3,637	36	1	69	17	46.88%	1,314	2,319	141	2	61	61	42.81%	1,664	2,327	202	2	80	90	0	0	0	0
112	Corporates - Of Which: Specialised Lending	28	207	4	0	9	3	68.25%	139	88	12	0	8	8	70.16%	134	90	15	0	6	11	0	0	0	0
113	Corporates - Of Which: SME general corporates	44	536	4	0	1	0	22.09%	165	381	19	0	0	0	27.72%	178	378	28	0	8	8	0	0	0	0
114	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115	Retail	3,403	494	26	1	4	8	32.14%	3,289	589	46	1	12	12	26.15%	3,184	669	71	3	6	16	0	0	0	0
116	Retail - Secured by residential estate property	3,151	329	23	0	2	7	29.47%	3,063	403	36	1	7	7	31.90%	2,979	462	56	4	10	4	0	0	0	0
117	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Other Retail	213	164	4	0	2	2	47.48%	224	386	9	0	4	4	42.67%	204	203	15	0	3	6	0	0	0	0
120	Retail - Other Retail - Of Which: SME	30	61	2	0	1	1	47.78%	39	49	4	0	1	2	48.80%	35	52	6	0	1	3	0	0	0	0
121	Retail - Other Retail - Of Which: non-SME	223	104	2	0	1	1	47.58%	187	137	5	0	1	2	37.91%	170	150	9	0	2	3	0	0	0	0
122	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	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	0	0	0
126	TOTAL	7,858	4,150	63	3	74	25	40.29%	8,057	2,024	189	3	67	73	38.81%	8,777	3,018	276	3	87	107	0	0	0	0

RowNum	(mbl EUR, %)	Adverse Scenario																							
		31/12/2025							31/12/2026							31/12/2027									
		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			
127	Central banks	271	0	0	0	0	0	43.80%	271	0	0	0	0	0	46.50%	271	0	0	0	0	0	0	0	0	0
128	Central governments	37	7	0	0	0	0	34.29%	38	7	0	0	0	0	36.54%	30	14	0	0	0	0	0	0	0	0
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131	Institutions	323	21	0	0	0	0	8.18%	317	26	0	0	0	0	8.31%	311	32	1	0	0	0	0	0	0	0
132	Corporates	828	7,257	240	11	140	78	32.51%	5,449	661	5	23	23	35.24%	5,284	2,334	250	4	91	274	0	0	0	0	0
133	Corporates - Of Which: Specialised Lending	63	249	13	2	15	3	37.04%	197	93	35	0	9	14	39.67%	190	95	40	0	13	16	0	0	0	0
134	Corporates - Of Which: SME general corporates	72	377	15	0	5	3	22.73%	318	110	35	0	3	9	25.62%	310	113	41	0	3	3	0	0	0	0
135	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail	563	758	17	2	12	7	42.35%	872	428	39	1	8	16	40.51%	886	402	51	1	7	20	0	0	0	0
137	Retail - Secured by residential estate property	17	30	3	0	1	1	29.49%	32	11	6	0	0	0	31.73%	35	8	7</							

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Skandinaviska Enskilda Banken – group

RowNum	(mtn EUR, %)	Restated										
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure		for Stage 3 exposure
1	Central banks	281	0	332	0	105	22	0	0	0	0	0.00%
2	Central governments	261	0	16	0	30	23	0	0	0	0	0.00%
3	Regional governments or local authorities	25	0	0	0	25	0	0	0	0	0	0.00%
4	Public sector entities	235	0	48	0	235	1	0	0	0	0	0.00%
5	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7	Institutions	794	0	332	0	588	30	0	0	0	0	0.00%
8	Corporates	1,012	31	876	4	551	1,961	31	1	5	1	26.90%
9	of which: Other - SME	569	2	441	4	443	118	3	1	4	1	27.24%
10	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11	Netts	1,441	0	1,036	11	1,159	171	15	1	1	3	22.47%
12	of which: SME	1,057	2	731	9	801	147	9	1	3	2	21.96%
13	Secured by mortgages on immovable property and ADC exposures	1,270	4	623	0	1,191	78	8	1	0	1	9.23%
14	of which: Residential immovable property	500	4	213	0	565	23	8	1	0	1	12.46%
15	of which: Commercial immovable property	681	2	421	0	626	55	2	0	0	0	1.66%
16	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
17	Subordinated debt exposures	32	0	48	0	0	0	0	0	0	0	0.00%
18	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	26	0	26	0	0	0	0	0	0	0	0.00%
21	Equity	1,686	0	3,198	0	0	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	1,826	0	1,442	0	17	0	0	1	0	0	0.00%
24	TOTAL	8,890	37	7,796	15	3,883	537	26	3	9	8	18.88%

RowNum	(mtn EUR, %)	Restated										
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure		for Stage 3 exposure
25	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
26	Central governments	200	0	0	0	0	17	0	0	0	0	0.00%
27	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
28	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
29	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31	Institutions	156	0	7	0	241	0	0	0	0	0	0.00%
32	Corporates	267	0	266	0	7	23	0	0	0	0	28.51%
33	of which: Other - SME	7	0	6	0	2	4	0	0	0	0	0.00%
34	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35	Netts	324	4	215	5	248	56	7	0	0	2	21.12%
36	of which: SME	223	2	134	3	148	46	3	0	0	1	15.42%
37	Secured by mortgages on immovable property and ADC exposures	935	2	516	0	877	58	2	0	0	0	1.66%
38	of which: Residential immovable property	267	0	107	0	259	8	0	0	0	0	0.00%
39	of which: Commercial immovable property	668	2	410	0	618	50	2	0	0	0	1.66%
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41	Subordinated debt exposures	30	0	48	0	0	0	0	0	0	0	0.00%
42	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	26	0	26	0	0	0	0	0	0	0	0.00%
45	Equity	1,270	0	3,792	0	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	55	0	55	0	0	0	0	0	0	0	0.00%
48	TOTAL	3,274	6	3,925	5	1,363	154	9	1	1	1	16.03%

RowNum	(mtn EUR, %)	Restated										
		Exposure values		Risk exposure amounts		31/12/2024*			Stock of provisions		Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure		for Stage 3 exposure
49	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50	Central governments	18	0	0	0	0	0	0	0	0	0	0.00%
51	Regional governments or local authorities	17	0	0	0	17	0	0	0	0	0	0.00%
52	Public sector entities	232	0	46	0	232	0	0	0	0	0	0.00%
53	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	130	0	64	0	154	1	0	0	0	0	0.00%
56	Corporates	140	0	122	0	134	12	0	0	0	0	20.00%
57	of which: Other - SME	132	0	100	0	121	11	0	0	0	0	13.31%
58	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59	Netts	217	0	204	0	180	3	11	0	0	0	21.44%
60	of which: SME	191	0	175	0	106	1	0	0	0	0	21.05%
61	Secured by mortgages on immovable property and ADC exposures	6	0	4	0	4	1	2	0	0	1	30.15%
62	of which: Residential immovable property	5	0	2	0	4	0	2	0	0	1	30.15%
63	of which: Commercial immovable property	1	0	1	0	0	1	0	0	0	0	0.00%
64	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69	Equity	8	0	6	0	0	0	0	0	0	0	0.00%
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72	TOTAL	762	0	426	0	670	17	3	0	0	1	27.64%

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Row/Num		Baseline Scenario																					
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029					
		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	
1	Central banks	109	17	1	0	0	0	29.19%	110	16	1	0	0	0	29.24%	110	15	2	0	0	0	0	29.34%
2	Central governments	32	21	1	0	0	0	58.10%	32	19	1	0	0	0	58.10%	33	18	2	0	0	0	0	58.10%
3	Regional governments or local authorities	25	0	0	0	0	0	52.93%	25	0	0	0	0	0	47.64%	25	0	0	0	0	0	0	43.92%
4	Public sector entities	234	1	0	0	0	0	35.60%	233	2	0	0	0	0	35.72%	233	2	0	0	0	0	0	36.15%
5	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%
6	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%
7	Institutions	591	26	1	0	0	0	25.99%	590	26	1	0	0	0	25.81%	590	27	2	0	0	0	0	25.75%
8	Corporates	585	140	26	0	3	4	24.79%	570	138	41	0	10	10	24.56%	560	137	54	2	1	1	1	24.53%
9	of which: Other - SME	461	84	18	0	2	4	21.70%	450	86	28	0	1	4	21.30%	439	87	37	0	1	8	8	21.33%
10	of which: Specialised Lending	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%
11	Retail	1,157	166	23	0	3	0	26.49%	1,137	178	29	0	1	7	26.33%	1,124	185	35	0	2	8	8	23.23%
12	of which: SME	791	151	16	0	1	4	24.66%	772	164	22	0	1	5	24.22%	759	171	28	0	1	6	6	21.12%
13	Secured by mortgages on immovable property and ADC exposures	1,220	46	12	0	1	0	8.90%	1,221	41	15	0	1	0	9.29%	1,216	40	17	0	0	0	0	9.70%
14	of which: Residential immovable property	567	19	8	0	0	0	12.70%	563	21	9	0	0	0	12.91%	558	24	11	0	0	0	0	13.10%
15	of which: Commercial immovable property	653	26	4	0	0	0	2.68%	658	19	5	0	0	0	3.05%	661	16	6	0	0	0	0	3.37%
16	of which: Land, acquisition, development and construction exposures (ADC)	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%
17	Subordinated debt 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%
18	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%
19	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%
20	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%
21	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%
22	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%
23	Other exposures	15	2	0	0	0	0	9.99%	14	3	0	0	0	0	9.99%	13	4	0	0	0	0	0	9.99%
24	TOTAL	3,901	417	62	1	6	14	22.82%	3,904	423	89	1	8	20	22.51%	3,906	428	112	1	5	25	22.41%	

Row/Num		Baseline Scenario																					
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029					
		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	
25	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%
26	Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	40.00%
27	Regional governments or local authorities	0	0	0	0	0	0	11.05%	0	0	0	0	0	0	11.05%	0	0	0	0	0	0	0	11.05%
28	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%
29	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%
30	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%
31	Institutions	241	0	0	0	0	0	23.76%	241	1	0	0	0	0	23.76%	241	1	0	0	0	0	0	23.82%
32	Corporates	239	0	0	0	0	0	33.32%	239	0	0	0	0	0	33.32%	239	0	0	0	0	0	0	33.39%
33	of which: Other - SME	4	0	0	0	0	0	11.81%	5	0	0	0	0	0	12.65%	5	0	0	0	0	0	0	13.41%
34	of which: Specialised Lending	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%
35	Retail	240	0	0	0	0	0	20.88%	240	0	0	0	0	0	20.88%	240	0	0	0	0	0	0	21.51%
36	of which: SME	146	45	0	0	0	0	16.13%	135	52	10	0	0	0	16.79%	128	55	13	0	0	0	0	14.15%
37	Secured by mortgages on immovable property and ADC exposures	900	32	3	0	0	0	4.29%	901	29	8	0	0	0	5.61%	899	28	10	0	0	0	0	6.66%
38	of which: Residential immovable property	256	10	1	0	0	0	11.41%	257	13	3	0	0	0	11.81%	248	15	4	0	0	0	0	12.03%
39	of which: Commercial immovable property	644	22	2	0	0	0	2.01%	644	16	5	0	0	0	2.24%	651	14	6	0	0	0	0	2.51%
40	of which: Land, acquisition, development and construction exposures (ADC)	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%
41	Subordinated debt 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%
42	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%
43	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%
44	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%
45	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%
46	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%
47	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%
48	TOTAL	1,391	114	22	0	2	4	20.12%	1,383	113	31	0	2	6	20.02%	1,375	112	40	0	1	8	19.71%	

Row/Num		Baseline Scenario																					
		31/12/2025				31/12/2026				31/12/2027				31/12/2028				31/12/2029					
		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	
49	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%
50	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%
51	Regional governments or local authorities	17	0	0	0	0	0	22.19%	17	0	0	0	0	0	22.19%	17	0	0	0	0	0	0	22.73%
52	Public sector entities	232	0	0	0	0	0	33.81%	231	1	0	0	0	0	33.81%	231	1	0	0	0	0	0	33.81%
53	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%
54	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%
55	Institutions	154	1	0	0	0	0	27.01%	153	1	0	0	0	0	25.64%	153	1	0	0	0	0	0	25.17%
56	Corporates	136	0	0	0	0	0	33.90%	132	12	1	0	0	0	33.90%	129	15	2	0	0	0	0	33.96%
57	of which: Other - SME	123	0																				

RowNum		Baseline Scenario																				
		31/12/2025									31/12/2027											
		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
73	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
74	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
75	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
77	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
78	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
79	Institutions	19	0	0	0	0	25.69%	19	0	0	0	0	0	25.70%	19	0	0	0	0	0	0	25.70%
80	Corporates	10	0	0	0	0	23.93%	10	0	0	0	0	0	24.01%	10	1	0	0	0	0	0	24.01%
81	of which: Other - SME	10	0	0	0	0	23.96%	10	0	0	0	0	0	24.03%	10	1	0	0	0	0	0	24.03%
82	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
83	Net	14	0	0	0	0	27.76%	14	0	0	0	0	0	27.85%	14	0	0	0	0	0	0	27.90%
84	of which: SME	14	0	0	0	0	27.78%	14	0	0	0	0	0	27.84%	14	0	0	0	0	0	0	27.90%
85	Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	1.21%	1	0	0	0	0	0	1.61%	1	0	0	0	0	0	0	1.29%
86	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
87	of which: Commercial immovable property	0	0	0	0	0	0.53%	0	0	0	0	0	0	0.54%	0	0	0	0	0	0	0	0.54%
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
89	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
90	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
91	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
92	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
93	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
94	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
95	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
96	TOTAL	45	0	0	0	0	27.06%	44	1	0	0	0	0	26.78%	44	1	0	0	0	0	0	26.56%

RowNum		Baseline Scenario																				
		31/12/2025									31/12/2027											
		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
97	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
98	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
99	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
100	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
101	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
103	Institutions	11	2	0	0	0	22.77%	11	2	0	0	0	0	22.97%	11	2	0	0	0	0	0	23.14%
104	Corporates	15	15	3	0	0	16.72%	14	14	3	0	0	0	16.91%	14	14	2	0	0	0	0	17.29%
105	of which: Other - SME	4	3	0	0	0	22.88%	3	3	0	0	0	0	22.72%	3	3	0	0	0	0	0	22.79%
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
107	Net	31	4	0	0	0	33.01%	31	4	0	0	0	0	33.94%	32	3	1	0	0	0	0	34.80%
108	of which: SME	21	4	0	0	0	33.52%	21	0	0	0	0	0	33.94%	22	0	1	0	0	0	0	35.31%
109	Secured by mortgages on immovable property and ADC exposures	9	0	0	0	0	25.95%	8	0	0	0	0	0	27.71%	8	0	0	0	0	0	0	28.32%
110	of which: Residential immovable property	9	0	0	0	0	25.95%	8	0	0	0	0	0	27.71%	8	0	0	0	0	0	0	28.32%
111	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
113	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
116	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
117	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
118	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
119	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
120	TOTAL	55	21	1	0	0	16.06%	55	20	2	0	0	0	16.46%	55	19	3	0	0	0	0	16.93%

RowNum		Baseline Scenario																				
		31/12/2025									31/12/2027											
		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
121	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
122	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
123	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
124	Public sector entities	2	1	0	0	0	50.80%	2	1	0	0	0	0	50.36%	2	1	0	0	0	0	0	52.96%
125	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
126	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
127	Institutions	0	0	0	0	0	40.56%	0	0	0	0	0	0	40.56%	0	0	0	0	0	0	0	40.56%
128	Corporates	0	6	3	0	0	37.59%	0	5	2	0	0	1	37.59%	0	4	2	0	0	0	1	37.59%
129	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
130	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
131	Net	65	31	0	0	0	46.20%	63	33	1	0	0	1	46.72%	61	35	1	0	0	1	46.48%	
132	of which: SME	55	31	0	0	0	47.06%	52	33	1	0	0	1	47.54%	51	34	1	0	0	1	50.39%	
133	Secured by mortgages on immovable property and ADC exposures	0	1	0	0	0																

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		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
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
171	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	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
175	Institutions	2	2	0	0	0	29.32%	2	2	0	0	0	0.00%	2	2	0	0	0	0	0	0	29.32%
176	Corporates	38	22	1	0	0	26.30%	38	22	2	0	0	26.87%	37	22	2	0	0	0	0	1	26.88%
177	of which: Other - SME	36	21	1	0	0	27.95%	36	21	2	0	0	27.85%	35	21	2	0	0	0	0	1	27.66%
178	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
179	Retail	23	15	1	0	1	72.06%	24	15	1	0	1	70.42%	24	15	1	0	1	1	0	1	68.83%
180	of which: SME	25	15	1	0	0	72.65%	24	15	1	0	0	70.37%	24	15	1	0	0	0	0	1	68.83%
181	Secured by mortgages on immovable property and ADC exposures	4	1	0	0	0	7.32%	4	1	0	0	0	8.83%	4	1	0	0	0	0	0	0	9.92%
182	of which: Residential immovable property	4	0	0	0	0	32.60%	4	0	0	0	0	29.05%	4	0	0	0	0	0	0	0	29.35%
183	of which: Commercial immovable property	0	1	0	0	0	0.87%	0	1	0	0	0	0.87%	0	1	0	0	0	0	0	0	0.87%
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
185	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
186	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
187	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	0	0	0.00%
188	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
189	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
190	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
191	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
192	TOTAL	69	40	2	0	1	44.52%	67	41	3	0	1	41.99%	66	41	4	0	1	2	1	2	40.32%

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		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
193	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
194	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
195	Regional governments or local authorities	0	0	0	0	0	32.17%	0	0	0	0	0	32.85%	0	0	0	0	0	0	0	0	33.34%
196	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
197	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
198	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
199	Institutions	124	0	0	0	0	23.46%	124	0	0	0	0	23.60%	124	0	0	0	0	0	0	0	23.70%
200	Corporates	23	1	0	0	0	31.43%	23	2	0	0	0	28.24%	21	3	0	0	0	0	0	0	26.94%
201	of which: Other - SME	28	1	0	0	0	26.74%	27	2	0	0	0	25.55%	26	3	0	0	0	0	0	0	25.18%
202	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
203	Retail	38	0	0	0	0	27.08%	38	0	0	0	0	27.87%	38	0	0	0	0	0	0	0	27.89%
204	of which: SME	33	0	0	0	0	26.95%	33	0	0	0	0	26.95%	33	0	0	0	0	0	0	0	26.98%
205	Secured by mortgages on immovable property and ADC exposures	99	1	0	0	0	23.74%	99	1	0	0	0	23.72%	98	1	0	0	0	0	0	0	24.62%
206	of which: Residential immovable property	92	1	0	0	0	25.23%	92	1	0	0	0	22.08%	92	1	0	0	0	0	0	0	22.83%
207	of which: Commercial immovable property	1	0	0	0	0	1.41%	1	0	0	0	0	1.41%	1	0	0	0	0	0	0	0	1.41%
208	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
209	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
210	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
211	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	0	0	0.00%
212	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
213	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
214	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
215	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
216	TOTAL	293	3	1	0	0	28.08%	292	4	1	0	0	27.69%	291	5	2	0	0	0	0	0	27.41%

RowNum		Baseline Scenario																				
		31/12/2025								31/12/2027												
		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
217	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
218	Central governments	4	2	0	0	0	40.00%	4	2	0	0	0	40.00%	4	2	0	0	0	0	0	0	40.00%
219	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	0	0	0.00%
220	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
221	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
222	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
223	Institutions	2	0	0	0	0	23.24%	2	0	0	0	0	23.24%	2	0	0	0	0	0	0	0	23.24%
224	Corporates	1	0	0	0	0	14.55%	1	0	0	0	0	14.29%	1	0	0	0	0	0	0	0	14.91%
225	of which: Other - SME	1	0	0	0	0	14.37%	1	0	0	0	0	14.42%	1	0	0	0	0	0	0	0	14.48%
226	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
227	Retail	148	41	2	0	0	2.00%	148	44	3	0	0	1.43%	141	45	4	0	0	0	0	0	1.21%
228	of which: SME	147	41	2	0	0	1.38%	147	44	3	0	0	0.95%	141	45	4	0	0	0	0	0	0.83%

2025 EU-wide Stress Test: Credit risk STA
Skandinaviska Enskilda Banken — group

Row/Num	Description	Adverse Scenario																				
		31/12/2025					31/12/2026					31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure						
1	Central banks	106	19	2	0	1	1	34.30%	107	16	4	0	0	1	36.26%	107	15	4	0	0	2	37.83%
2	Central governments	30	12	1	0	1	0	42.55%	30	21	2	0	0	1	43.68%	30	20	3	0	1	1	43.46%
3	Regional governments or local authorities	25	0	0	0	0	0	43.02%	25	0	0	0	0	0	40.61%	25	0	0	0	0	0	39.94%
4	Public sector entities	230	5	0	0	0	0	40.54%	230	5	0	0	0	0	44.54%	228	7	1	0	0	0	47.35%
5	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	0.00%
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	Institutions	585	30	1	0	0	0	29.19%	583	33	7	0	0	1	31.10%	578	37	3	0	0	0	32.93%
8	Corporates	169	518	64	1	1	16	30.18%	167	528	12	1	1	6	33.47%	164	521	14	1	1	1	34.97%
9	of which: Other - SME	138	382	43	1	11	12	27.11%	137	391	87	1	6	27	30.85%	136	399	103	1	7	34	32.63%
10	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11	Retail	551	799	33	0	0	0	24.31%	551	822	70	1	6	15	20.69%	552	813	91	1	6	19	20.89%
12	of which: SME	375	559	24	1	6	6	24.04%	375	546	50	1	5	11	21.34%	375	553	38	0	5	14	21.48%
13	Secured by mortgages on immovable property and ADC exposures	218	436	23	1	8	6	17.57%	218	437	27	0	3	14	18.92%	218	436	20	0	3	17	17.35%
14	of which: Residential immovable property	178	400	18	1	3	3	17.10%	178	397	39	0	1	6	15.66%	178	401	107	0	1	7	16.17%
15	of which: Commercial immovable property	142	525	16	0	5	3	18.03%	140	440	44	0	2	8	18.02%	140	535	97	0	1	9	18.47%
16	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	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	0.00%
20	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	0.00%
21	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%
22	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%
23	Other exposures	0	16	1	0	0	0	13.98%	0	14	2	0	0	0	15.37%	1	13	3	0	0	0	16.09%
24	TOTAL	2,016	2,296	134	3	33	25.83%	2,014	2,043	209	2	18	74	25.57%	2,014	1,998	348	2	23	25	25	26.28%

Row/Num	Description	Adverse Scenario																				
		31/12/2025					31/12/2026					31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure						
25	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%
26	Central governments	0	17	0	0	0	0	40.00%	0	16	0	0	0	0	40.00%	1	16	1	0	0	0	40.00%
27	Regional governments or local authorities	0	0	0	0	0	0	12.11%	0	0	0	0	0	0	12.92%	0	0	0	0	0	0	14.03%
28	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	0.00%
29	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	0.00%
30	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31	Institutions	240	1	0	0	0	0	26.12%	239	3	0	0	0	0	27.44%	237	5	0	0	0	0	29.83%
32	Corporates	1	18	1	0	0	0	25.00%	1	17	0	0	0	0	26.56%	1	16	0	0	0	0	31.09%
33	of which: Other - SME	0	6	1	0	0	0	10.78%	0	5	1	0	0	0	11.73%	2	3	1	0	0	0	12.33%
34	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35	Retail	134	133	14	1	1	3	20.61%	134	141	0	0	0	1	18.47%	133	139	7	0	0	0	17.76%
36	of which: SME	121	168	8	0	1	1	17.29%	123	169	15	0	1	1	18.47%	114	163	20	0	1	3	16.75%
37	Secured by mortgages on immovable property and ADC exposures	216	700	23	1	6	4	17.87%	214	703	61	0	2	11	17.96%	217	717	148	2	13	13	18.55%
38	of which: Residential immovable property	26	185	4	0	1	1	17.12%	26	184	53	0	1	1	17.79%	26	189	54	0	4	4	18.66%
39	of which: Commercial immovable property	141	515	19	0	5	3	17.93%	140	199	41	0	1	0	18.04%	148	528	94	0	9	9	18.49%
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
41	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43	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	0.00%
44	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	0.00%
45	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%
46	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%
47	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	TOTAL	611	870	46	1	9	11	23.04%	611	809	102	1	4	22	21.23%	613	853	253	1	11	11	21.25%

Row/Num	Description	Adverse Scenario																				
		31/12/2025					31/12/2026					31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure						
49	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%
50	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%
51	Regional governments or local authorities	17	0	0	0	0	0	27.83%	17	0	0	0	0	0	29.26%	17	0	0	0	0	0	31.88%
52	Public sector entities	229	3	0	0	0	0	39.67%	229	3	0	0	0	0	39.67%	227	5	1	0	0	0	42.01%
53	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%
54	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%
55	Institutions	153	2	0	0	0	0	27.99%	153	3	0	0	0	0	28.67%	149	5	1	0	0	0	30.50%
56	Corporates	105	40	1	0	1	0	41.89%	105	23	0	0	1	1	44.19%	115	27	4	0	1	2	47.14%
57	of which: Other - SME	93	38	1	0	1	0	41.21%	93	22	0	0	1	1	44.04%	103	26	4	0	1	2	47.02%
58	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
59	Retail	43	84	2	0	0	0	29.12%	43	84	5	0	0	1	32.24%	49	18	0	0	0	1	33.11%
60	of which: SME	38	68	1	0	0	0	18.63%	38	10	4	0	0	0	12.63%	39	1					

RowNum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
73	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
74	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
75	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	0	0	0.00%
76	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
77	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
78	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
79	Institutions	19	0	0	0	0	0.00%	28.84%	19	0	0	0	0.00%	28.84%	19	0	0	0	0	0	0	0.00%
80	Corporates	3	9	0	0	0	0.00%	32.83%	6	4	1	0	0.00%	35.84%	5	3	1	0	0	0	0	0.00%
81	of which: Other - SME	1	8	0	0	0	0.00%	32.14%	5	4	1	0	0.00%	35.22%	4	4	1	0	0	0	0	0.00%
82	of which: Specialised Lending	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
83	NetS	3	9	0	0	0	0.00%	27.46%	11	2	1	0	0.00%	29.50%	12	2	1	0	0	0	0	0.00%
84	of which: SME	5	9	0	0	0	0.00%	2.69%	0	0	0	0	0.00%	4.38%	0	0	0	0	0	0	0	0.00%
85	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	13.17%	0	0	0	0	0.00%	10.67%	0	0	0	0	0	0	0	0.00%
86	of which: Residential immovable property	0	0	0	0	0	0.00%	1.91%	0	0	0	0	0.00%	2.94%	0	0	0	0	0	0	0	0.00%
87	of which: Commercial immovable property	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
88	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
89	Subordinated debt exposures	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
90	Covered bonds	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
91	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
92	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
93	Equity	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
94	Securitisation	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
95	Other exposures	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
96	TOTAL	26	19	3	0	0	27.88%	37	7	2	0	0	27.55%	37	7	2	0	0	0	0	1	28.87%

RowNum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
97	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
98	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	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	0	0	0.00%
100	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Institutions	1	2	0	0	0	0.00%	29.21%	1	2	0	0	0.00%	32.21%	1	2	0	0	0	0	0	0.00%
104	Corporates	1	25	4	1	1	25.98%	6	17	7	0	0	0.00%	30.81%	6	16	8	0	0	0	3	31.87%
105	of which: Other - SME	0	5	3	0	0	0.00%	27.17%	2	3	3	0	0.00%	30.34%	2	3	2	0	0	0	1	31.38%
106	of which: Specialised Lending	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
107	NetS	11	24	3	0	0	0.00%	11.21%	23	0	0	0	0.00%	11.16%	24	8	4	0	0	0	0	11.50%
108	of which: SME	1	1	0	0	0	0.00%	34.69%	1	0	0	0	0.00%	32.61%	1	1	0	0	0	0	0	31.61%
109	Secured by mortgages on immovable property and ADC exposures	3	5	0	0	0	0.00%	12.87%	7	2	0	0	0.00%	10.87%	7	1	0	0	0	0	0	11.03%
110	of which: Residential immovable property	3	5	0	0	0	0.00%	12.87%	7	2	0	0	0.00%	10.87%	7	1	0	0	0	0	0	11.03%
111	of which: Commercial immovable property	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
113	Subordinated debt exposures	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
116	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
117	Equity	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
118	Securitisation	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
119	Other exposures	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
120	TOTAL	16	57	5	0	1	22.38%	37	30	11	0	1	24.53%	38	27	12	0	1	3	25.08%		

RowNum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
121	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	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	0	0	0.00%
124	Public sector entities	0	3	0	0	0	0.00%	66.99%	1	2	0	0	0.00%	64.40%	1	2	0	0	0	0	0	64.70%
125	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
127	Institutions	0	0	0	0	0	0.00%	44.42%	0	0	0	0	0.00%	47.16%	0	0	0	0	0	0	0	51.51%
128	Corporates	0	5	2	0	1	57.30%	0	3	4	0	0	0.00%	61.97%	0	2	5	0	0	3	61.42%	
129	of which: Other - SME	0	0	0	0	0	0.00%	79.36%	0	0	0	0	0.00%	82.65%	0	0	0	0	0	0	0	89.28%
130	of which: Specialised Lending	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0	0.00%
131	NetS	15	81	3	1	1	63.94%	28	86	3	1	2	60.95%	29	67	5	1	3	3	61.15%		
132	of which: SME	0	76	3	0	1	62.															

Rownum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
171	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	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
175	Institutions	2	2	0	0	0	36.85%	2	2	0	0	0	0.00%	2	2	0	0	0	0	0	0	39.56%
176	Corporates	27	49	4	0	2	32.51%	22	36	9	0	1	3	35.23%	22	29	10	1	4	4	36.29%	
177	of which: Other - SME	1	13	1	0	1	33.48%	4	8	3	0	1	3	32.79%	4	8	4	1	1	1	33.69%	
178	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
179	Retail	13	23	3	1	1	68.23%	10	19	3	0	1	1	63.27%	10	19	2	1	1	1	63.68%	
180	of which: SME	17	23	3	1	1	68.15%	19	19	2	0	1	1	63.22%	19	19	2	1	1	1	63.64%	
181	Secured by mortgages on immovable property and ADC exposures	2	4	0	0	0	9.67%	3	2	0	0	0	0	9.38%	4	1	0	0	0	0	0	10.32%
182	of which: Residential immovable property	1	3	0	0	0	13.00%	3	1	0	0	0	0	10.66%	3	1	0	0	0	0	0	11.05%
183	of which: Commercial immovable property	0	1	0	0	0	8.94%	0	1	0	0	0	0	9.75%	0	1	0	0	0	0	0	10.05%
184	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
185	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
186	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
187	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	0	0	0.00%
188	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
189	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
190	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
191	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
192	TOTAL	27	79	6	0	3	38.03%	46	53	12	0	2	4	38.15%	46	52	13	0	2	5	39.16%	

Rownum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
193	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
194	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
195	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	0	0	0.00%
196	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
197	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
198	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
199	Institutions	124	0	0	0	0	27.91%	123	0	0	0	0	0.00%	123	1	0	0	0	0	0	0	33.03%
200	Corporates	6	27	3	0	0	34.22%	20	12	2	0	0	1	35.20%	18	13	3	0	1	1	37.48%	
201	of which: Other - SME	0	24	3	0	0	32.73%	16	11	2	0	0	1	34.99%	14	12	3	0	1	1	36.89%	
202	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
203	Retail	144	24	3	0	0	26.97%	144	7	2	0	0	0	19.33%	142	5	2	0	2	0	0	18.47%
204	of which: SME	12	21	3	0	0	26.68%	16	6	2	0	0	0	19.54%	27	4	2	0	0	0	0	18.69%
205	Secured by mortgages on immovable property and ADC exposures	35	64	3	0	0	13.27%	78	18	3	0	0	0	11.29%	82	13	4	0	0	0	0	11.65%
206	of which: Residential immovable property	35	62	3	0	0	12.80%	78	17	3	0	0	0	10.64%	82	13	0	0	0	0	0	11.03%
207	of which: Commercial immovable property	0	1	0	0	0	17.44%	0	1	0	0	0	0	19.14%	1	0	0	0	0	0	0	19.77%
208	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
209	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
210	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
211	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	0	0	0.00%
212	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
213	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
214	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
215	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
216	TOTAL	179	115	3	0	1	25.38%	252	38	8	0	0	2	21.16%	255	32	10	0	1	2	21.89%	

Rownum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
217	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
218	Central governments	4	2	0	0	0	40.00%	4	2	0	0	0	0	40.00%	4	2	0	0	0	0	0	40.00%
219	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	0	0	0.00%
220	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
221	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
222	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
223	Institutions	2	0	0	0	0	25.45%	2	0	0	0	0	0	26.95%	2	0	0	0	0	0	0	29.31%
224	Corporates	0	1	0	0	0	41.14%	1	0	0	0	0	0	41.89%	1	0	0	0	0	0	0	44.12%
225	of which: Other - SME	0	1	0	0	0	40.77%	1	0	0	0	0	0	40.77%	1	0	0	0	0	0	0	41.66%
226	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
227	Retail	59	129	4	0	2	11.99%	70	110	10	0	2	1	11.38%	62	113	16	2	2	2	11.38%	
228	of which: SME	57	129	4	0	2	11.27%	70	110	10	0	2	1	11.26%	62	113	16	2	2	2	11.29%	
229	Secured by mortgages on immovable property and ADC exposures	0																				

2025 EU-wide Stress Test: Securitisations

Skandinaviska Enskilda Banken — group

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	1,464						
4		SEC-IAA	0						
5		Total	1,464						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	245	289	342	392	350	453	573
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	245	289	342	392	350	453	573
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	1	1

2025 EU-wide Stress Test: Risk exposure amounts

Skandinaviska Enskilda Banken — group

RowNum	m	(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	60,280	56,277	56,733	57,403	58,444	65,197	74,838	75,460	
2	Risk exposure amount for securitisations and re-securitisations	245	245	289	342	392	350	453	573	
3	Risk exposure amount other credit risk	60,035	56,032	56,445	57,061	58,052	64,847	74,385	74,887	
4	Risk exposure amount for market risk	2,944	3,645	3,645	3,645	3,645	4,418	4,418	4,418	
5	Risk exposure amount for operational risk	5,081	13,725	13,725	13,725	13,725	13,725	13,725	13,725	
6	Other risk exposure amounts	14,213	12,740	13,185	13,545	13,624	10,875	7,462	8,251	
7	Total Risk exposure amount before Output floor	82,518	86,387	87,288	88,318	89,438	94,216	100,444	101,854	
8	Unfloored Total Risk exposure amount (transitional)		86,387	87,288	88,318	89,438	94,216	100,444	101,854	
9	Unfloored Total Risk exposure amount (fully loaded)		86,387	87,288	88,318	89,438	94,216	100,444	101,854	
10	Standardised Risk exposure amount for credit risk exposures		111,058	111,831	112,263	112,752	115,681	124,850	127,564	
11	Standardised Risk exposure amount for market risk exposures		3,480	3,480	3,480	3,480	3,480	3,480	3,480	
12	Standardised Risk exposure amount for operational risk		13,725	13,725	13,725	13,725	13,725	13,725	13,725	
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0	
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		128,263	129,035	129,468	129,957	132,885	142,055	144,769	
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		146,996	147,437	147,623	147,847	149,854	155,505	157,929	
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	82,518	86,387	87,288	88,318	89,438	94,216	100,444	101,854	
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	82,518	106,572	106,892	107,027	107,189	108,644	112,741	114,498	

2025 EU-wide Stress Test: Capital
Skandinaviska Enskilda Banken – group

Row/sum	A	OWN FUNDS	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
			(mln EUR, %)								
1	A	OWN FUNDS		18,552	18,552	19,910	21,070	21,908	18,079	18,798	19,052
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		14,527	14,527	15,885	17,045	17,883	14,054	14,773	15,027
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		251		251	251	251	251	251	251
4	A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5	A.1.2	Retained earnings		11,298		12,750	14,143	15,415	10,074	11,041	11,733
6	A.1.3	Accumulated other comprehensive income		2,333		2,333	2,333	2,333	1,176	1,176	1,176
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-5		-5	-5	-5	-5	-5	-5
8	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		2,194		2,194	2,194	2,194	1,037	1,037	1,037
9	A.1.3.3	Other OCI contributions		144		144	144	144	144	144	144
10	A.1.4	Other Reserves		3,449		3,449	3,449	3,449	3,449	3,449	3,449
11	A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 Capital		0	0	0	0	0	0	0	0
13	A.1.7	Adjustments to CET1 due to prudential filters		-170	-170	-170	-170	-170	-243	-243	-243
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-130	-130	-130	-130	-130	-203	-203	-203
15	A.1.7.2	Cash flow hedge reserve		5		5	5	5	5	5	5
16	A.1.7.3	Other adjustments		-45		-45	-45	-45	-45	-45	-45
17	A.1.8	(-) Intangible assets (including Goodwill)		-579		-579	-579	-579	-579	-579	-579
18	A.1.8.1	of which: Goodwill (-)		-377		-377	-377	-377	-377	-377	-377
19	A.1.8.2	of which: Software assets (-)		-93		-93	-93	-93	-93	-93	-93
20	A.1.8.3	of which: Other intangible assets (-)		-109		-109	-109	-109	-109	-109	-109
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs		0	0	0	0	0	0	0	0
22	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses		-46	-46	-165	-150	-145	0	0	0
23	A.1.11	(-) Defined benefit pension fund assets		-1,885		-1,885	-1,885	-1,885	-501	-501	-501
24	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital		0		0	0	0	0	0	0
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27	A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28	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
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		-5	-5	-100	-348	-788	-100	-348	-788
33	A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34	A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35	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
36	A.1.20	CET1 capital elements or deductions - other		0		0	0	0	528	528	528
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		0		0					
38	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					
39	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					
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0		0					
41	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					
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0		0					
43	A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0		0					
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0		0					
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0		0					
47	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48	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	0
49	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	0
50	A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital
Skandinaviska Enskilda Banken – group

Row/Item			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,232	2,232	2,232	2,232	2,232	2,232	2,232	2,232
52	A.2.1	Additional Tier 1 Capital instruments		2,232	2,232	2,232	2,232	2,232	2,232	2,232	2,232
53	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		16,759	16,759	18,117	19,277	20,115	16,286	17,005	17,259
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,793	1,793	1,793	1,793	1,793	1,793	1,793	1,793
59	A.4.1	Tier 2 Capital instruments		1,868	1,868	1,868	1,868	1,868	1,868	1,868	1,868
60	A.4.2	Other Tier 2 Capital components and deductions		-74	-74	-74	-74	-74	-74	-74	-74
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			86,387	87,288	88,318	89,438	94,216	100,444	101,854
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			86,387	87,288	88,318	89,438	94,216	100,444	101,854
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			128,263	129,035	129,468	129,957	132,885	142,055	144,769
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			146,996	147,437	147,623	147,847	149,854	155,505	157,929
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		82,518	86,387	87,288	88,318	89,438	94,216	100,444	101,854
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		82,518	106,572	106,892	107,027	107,189	108,644	112,741	114,498
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		17.60%	16.82%	18.20%	19.30%	20.00%	14.92%	14.71%	14.75%
70	C.2	Tier 1 Capital ratio (transitional)		20.31%	19.40%	20.76%	21.83%	22.49%	17.29%	16.93%	16.94%
71	C.3	Total Capital ratio (transitional)		22.48%	21.48%	22.81%	23.86%	24.50%	19.19%	18.72%	18.71%
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		14,527	14,527	15,885	17,045	17,883	14,054	14,773	15,027
73	D.2	TIER 1 CAPITAL (fully loaded)		16,759	16,759	18,117	19,277	20,115	16,286	17,005	17,259
74	D.3	TOTAL CAPITAL (fully loaded)		18,552	18,552	19,910	21,070	21,908	18,079	18,798	19,052
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		17.60%	13.63%	14.86%	15.93%	16.68%	12.94%	13.10%	13.12%
76	E.2	Tier 1 Capital ratio (fully loaded)		20.31%	15.73%	16.95%	18.01%	18.77%	14.99%	15.08%	15.07%
77	E.3	Total Capital ratio (fully loaded)		22.48%	17.41%	18.63%	19.69%	20.44%	16.64%	16.67%	16.64%
78	H.1	Total leverage ratio exposures (transitional)		307,825		307,825	307,825	307,825	307,825	307,825	307,825
79	H.2	Total leverage ratio exposures (fully loaded)		307,825		307,825	307,825	307,825	307,825	307,825	307,825
80	H.3	Leverage ratio (transitional)		5.44%	5.44%	5.89%	6.26%	6.53%	5.29%	5.52%	5.61%
81	H.4	Leverage ratio (fully loaded)		5.44%	5.44%	5.89%	6.26%	6.53%	5.29%	5.52%	5.61%
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83	P.2	Countercyclical capital buffer		1.57%		1.57%	1.57%	1.57%	1.57%	1.57%	1.57%
84	P.3	D-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		3.08%		3.08%	3.08%	3.08%	3.08%	3.08%	3.08%
87	P.6	Combined buffer		8.15%		8.15%	8.15%	8.15%	8.15%	8.15%	8.15%
88	R.1	Pillar 2 capital requirement			2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%
89	R.1.1	of which: CET1		1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%
90	R.1.2	of which: AT1		0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
91	R.2	Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.22%	10.22%	10.22%	10.22%	10.22%	10.22%	10.22%	10.22%
92	R.2.1	of which: CET1		6.04%	6.04%	6.04%	6.04%	6.04%	6.04%	6.04%	6.04%
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		18.37%	18.37%	18.37%	18.37%	18.37%	18.37%	18.37%	18.37%
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		14.19%	14.19%	14.19%	14.19%	14.19%	14.19%	14.19%	14.19%
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.23%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Skandinaviska Enskilda Banken — group

RowNum		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027	
1	Net interest income	3,949	4,434	4,157	3,922	3,894	3,637	3,248
2	Interest income	13,697	15,433	11,264	10,297	17,568	13,563	12,149
3	Interest expense	-9,747	-11,551	-7,660	-6,927	-14,227	-10,479	-9,454
4	Dividend income	228	228	228	228	114	114	114
5	Net fee and commission income	1,864	1,849	1,797	1,752	1,492	1,453	1,483
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	761	649	649	649	595	515	515
7	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					-267		
8	Other operating income not listed above, net	49	61	61	61	-526	61	61
9	Total operating income, net	6,851	7,221	6,892	6,612	5,303	5,781	5,422
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-79	-59	-137	-149	-3,121	-1,222	-1,278
11	Other income and expenses not listed above, net	-2,774	-2,727	-2,776	-2,830	-3,306	-3,178	-3,155
12	Profit or (-) loss before tax from continuing operations	3,997	4,436	3,978	3,634	-1,124	1,381	989
13	Tax expenses or (-) income related to profit or loss from continuing operations	-873	-1,331	-1,193	-1,090	0	-414	-297
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	3,124	3,105	2,785	2,544	-1,124	967	692
16	Amount of dividends paid and minority interests after MDA-related adjustments	2,023	1,552	1,392	1,272	0	0	0
17	Attributable to owners of the parent net of estimated dividends	1,101	1,552	1,392	1,272	-1,124	967	692
18	Memo row: Impact of one-off adjustments		129	138	138	129	138	138
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	284,941						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Skandinaviska Enskilda Banken — group

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0