

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

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



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	11,874	12,624	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,874	12,624	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	13,234	13,959	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	13,234	13,959	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	14,967	15,747	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,967	15,747	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	70,669	71,031	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	70,669	71,031	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.80%	17.77%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.80%	17.77%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.73%	19.65%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.73%	19.65%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.18%	22.17%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.18%	22.17%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	309,056	323,578	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.28%	4.31%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,234	13,959	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	13,234	13,959	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	309,056	323,578	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	309,056	323,578	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.3%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	14,967	15,747	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,874	12,624	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,746	1,855	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,310	7,808	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	199	160	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,503	3,657	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-213		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-603		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of C
	A.1.9	associated DTLs	-1		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		0		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-68	-107	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0		C 01.00 (r529,c010)	- Tituele 3 Grac
			0			
	A.1.21	Transitional adjustments	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,360	1,334	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,360	1,334	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,234	13,959	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,732	1,788	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,839	1,845	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-106	-57	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	70,669	71,031	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.80%	17.77%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.73%	19.65%	CA3 {3}	-
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	21.18%	22.17%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,874		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	_
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16.80%		A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.1]/[B-B.1]	_
Fully loaded ¹			10.80%			
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
						•



Overview of Risk exposure amounts

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	50,559	49,967	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	5,323	5,406	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	15,663	15,497	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	29,574	29,065	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,720	2,455	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	858	788	C 02.00 (R640, c010)
Settlement risk	4	3	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	200	207	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3,239	3,603	C 02.00 (R520, c010)
Of which the standardised approach	1,017	897	C 02.00 (R530, c010)
Of which IMA	2,221	2,706	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,270	4,475	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	4,270	4,475	C 02.00 (R620, c010)
Other risk exposure amounts	8,819	9,532	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	70,669	71,031	

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

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



2020 EU-wide Transparency Exercise P&L Skandinaviska Enskilda Banken - group

	As of 31/03/2020	As of 30/06/2020
(mln EUR)	AS 01 31/03/2020	AS 01 30/00/2020
Interest income	1,133	2,185
Of which debt securities income	91	173
Of which loans and advances income	787	1,606
Interest expenses	571	955
(Of which deposits expenses)	123	174
(Of which debt securities issued expenses)	339	632
(Expenses on share capital repayable on demand)	0	0
Dividend income	16	25
Net Fee and commission income	364	743
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	1	10
net	1	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	-734	-394
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	656	619
Gains or (-) losses from hedge accounting, net	1	-3
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	3	5
TOTAL OPERATING INCOME, NET	868	2,215
(Administrative expenses)	437	1,019
(Cash contributions to resolution funds and deposit guarantee schemes)		61
(Depreciation)	40	84
Modification gains or (-) losses, net	0	-3
(Provisions or (-) reversal of provisions)	11	35
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	11	43
(Other provisions)	0	-8
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	124	353
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	124	353
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	-2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-4	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	254	664
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	201	505
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	201	505
Of which attributable to owners of the parent	201	505
(1) Information available only as of end of the year	201	363

(1) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(mln EUR)	I	As of 31/03/20	20			As of 30	/06/2020		
		Fa	nir value hierar	chy		F	air value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	31,360				31,418				IAS 1.54 (i)
Financial assets held for trading	53,042	5,867	47,121	53	51,542	5,557	45,910	76	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	15,846	9,014	6,564	269	22,056	14,746	7,015	295	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	165,414				166,228				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	415	0	415	0	379	0	379	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6				64				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,581				3,570				
TOTAL ASSETS	269,665				275,257				IAS 1.9(a), IG 6

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

(mln I	EUR)		As of 31/03/2020								As of 30/06/2020						
			ying amount		Accu	Accumulated impairment			ss carrying amo	ount	Accui	mulated impair					
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References			
Financial assets at fair value	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)			
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)			
Financial assets at	Debt securities	1,481	0	0	0	0	0	1,391	0	0	0	0	0	Annex V.Part 1.31, 44(b)			
amortised cost	Loans and advances	157,245	6,275	1,165	-94	-116	-542	158,109	6,208	1,422	-123	-143	-638	Annex V.Part 1.32, 44(a)			

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



Breakdown of liabilities

Skandinaviska Enskilda Banken - group

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	22,940	19,473	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,560	1,681	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	228,691	236,256	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	87	78	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	168	287	IAS 37.10; IAS 1.54(I)
Tax liabilities	729	738	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,356	1,587	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	255,531	260,100	IAS 1.9(b);IG 6
TOTAL EQUITY	14,134	15,157	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	269,665	275,257	IAS 1.IG6

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



Breakdown of liabilities

Skandinaviska Enskilda Banken - group

(mln EUR)

		Carrying	g amount	
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		16,674	12,820	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	1,598	1,190	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	1,404	2,261	Annex V.Part 1.31
	Central banks	9,931	8,504	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	297	990	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,546	3,070	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,286	1,466	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,397	8,601	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	4,201	5,451	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	30,811	38,233	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	26,536	32,899	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	56,700	60,352	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	49,223	54,144	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,722	35,819	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	30,166	33,091	Annex V.Part 1.42(f), 44(c)
Debt securities issued		85,943	77,516	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	4,362	3,292	Annex V.Part 1.37
Other financial liabilities		7,554	9,120	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		253,278	257,488	



Market Risk

								Skaridiriavi	SKU LIISKII	ad Darikeri	group										
	SA					I	М										M				
	VaR (Memorandum item) STRESSED VaR (Memorandum item)		Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE CHARGE FOR CTP				VaR (Memora	STRESSED VaR (Memorandum item) INCREMENTAL DEFAULT AND ALL PRICE RISKS CAP MIGRATION RISK CAPITAL CHARGE CAPITAL CHARGE												
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST	12 WEEKS AVERAGE MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	MEASIDE	TOTAL RISK EXPOSURE AMOUNT
(IIIII 2310)	As of 31/03/2020	As of 30/06/2020				As of 31/	/03/2020						, ,			As of 30	/06/2020				
Traded Debt Instruments	947	818	52	26	125	33							90	19	121	3	0				
Of which: General risk Of which: Specific risk	16 931	36 781	52	26	125	33 0							90	19	121	3					
Equities	70	79	12	2	37	4							7	2	17		4				
Of which: General risk	22	30	12	2	37	4							7	2	17		4				
Of which: Specific risk	49	49	0	0	0	0							0	0	0		0			4	
Foreign exchange risk Commodities risk	0	0 n	13	4 2	44	12 5							14 10	4 3	31	1	4				
Total	1,017	897	56	26	122	38	0	0	0	0	0	2,221	90	17	127	33	0 0	0	0	0	2,706

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

					Standardis	ed Approach			
			As of 31	./03/2020			As of 3	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(mln EUR, %)								
	Central governments or central banks	331	331	23		339	339	33	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	969	885	71		527	601	56	
	Corporates	873	635	594		848	572	521	
	of which: SME	207	104	93		248	99	79	
	Retail	2,356	1,747	1,248		2,350	1,768	1,262	
nsolidated data	of which: SME	412	380	223		419	382	222	
nisolidated data	Secured by mortgages on immovable property	571	560	189		565	555	183	
	of which: SME	133	132	39		155	154	42	
	Exposures in default	8	6	7	2	9	6	8	
	Items associated with particularly high risk	58	58	87		63	63	95	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		5	5	5	
	Equity	967	967	1,869		981	981	1,931	
	Other exposures	1,567	1,567	1,273		1,515	1,515	1,349	
	Standardised Total ²	7,705	6,761	5,367	14	7,202	6,400	5,443	1

					Standardise	ed Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	42	42	0		44	44	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	357	515	41		164	332	38	
	Corporates	302	219	220		301	217	217	
	of which: SME	14	10	10		13	10	10	
	Retail	908	768	555		916	795	573	
CWEDEN	of which: SME	154	144	87		160	145	86	
SWEDEN	Secured by mortgages on immovable property	142	142	48		153	152	49	
	of which: SME	43	43	13		55	55	15	
	Exposures in default	3	3	4	0	3	3	3	0
	Items associated with particularly high risk	55	55	83		61	61	91	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	794	794	1,697		824	824	1,775	
	Other exposures	1,151	1,151	1,068		1,102	1,102	1,152	
	Standardised Total ²	,			3	,		,	3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach		
			As of 3	1/03/2020			As of 30	06/2020
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount Provisions ²
	(mln EUR, %)							
	Central governments or central banks	0	0	0		0	0	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks International Organisations	0	0			0	0	0
	Institutions	51	51			24	24	1
	Corporates	16	14	38		14	12	39
	of which: SME	14	13	10		12	10	8
	Retail	15	3	2		16	8	6
	of which: SME	0	0	0		0	0	0
GERMANY	Secured by mortgages on immovable property	25	25	8		23	23	8
	of which: SME	7	7	2		5	5	
	Exposures in default	2	1	1	1	2	2	2
	Items associated with particularly high risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	13	13	13		13	13	13
	Other exposures	30	30	21		26	26	17

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes general	areare risk dayasarrerres						
					Standardise	d Approach			
			As of 31,	/03/2020			As of 30	/06/2020	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	31	6		25	25	5	
	Corporates	12	0	0		12	0	0	
	of which: SME	12	0	0		11	0	0	
	Retail	2	2	1		2	2	1	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	3	4		3	3	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	49	49	49		51	51	51	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

						ilda Banken - group			
					Standardise	ed Approach			
			As of 31/	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0 0	
NORWAY	International Organisations Institutions Corporates of which: SME Retail of which: SME	1 86 44 161 0	1 79 42 128 0	0 75 38 96 0		1 95 70 153	1 73 49 128	0 62 38 96 0	
NORWAT	Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	140 7 0 0 0 0	130 7 0 0 0	45 2 0 0 0	0	150 27 1 0 0	141 27 0 0 0 0	47 7 0 0 0 0	0
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 0 38	0 0 38 posure value, is reported before	0 0 29 taking into account any effect d	5 ue to credit conversion factors or	0 0 38 credit risk mitigation techniques	0 0 38 (e.g. substitution effects).	0 0 30	6
		(2) Total value adjustments and exposures, but includes gener	provisions per country of counteral credit risk adjustments.	erparty excludes those for securi	stisation exposures, additional va	lluation adjustments (AVAs) and o	other own funds reductions re	lated to the	
					Standardise	ed Approach			
			As of 31/	/03/2020			As of 30	/06/2020	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0 0 0 0 0 2 17	0 0 0 0 0 2 16	0 0 0 0 0 0 0		0 0 0 0 0 1 2	0 0 0 0 0 1 2	0 0 0 0 0 0	
FINLAND	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	2 81 0 2 0 0	2 54 0 2 0	2 41 0 1 0 0	0	0 85 0 2 0	0 50 0 2 0	0 37 0 1 0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 66 20	0 0 0 0 66 20	0 0 0 0 66 20		0 0 0 0 66 5	0 0 0 0 66 5	0 0 0 0 66 5	
	Standardised Total ²	(1) Original exposure, unlike Exp	posure value, is reported before	 taking into account any effect d	0 ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects).		0
		12) Lotal value adjustments and			0.00	1 12 12 1 (ANA N 1			
		exposures, but includes gener	al credit risk adjustments.	erparty excludes those for securi		lluation adjustments (AVAs) and o	other own funds reductions re	lated to the	
		exposures, but includes gener	al credit risk adjustments.		stisation exposures, additional va				
		exposures, but includes gener	al credit risk adjustments.	rparty excludes those for securion (03/2020)				0/06/2020	
	(mln EUR, %)	exposures, but includes generation and exposures and exposures are also and exposure and exposure are also also and exposure are also also and exposure are also are also and exposure are also are also also are also are also are also are also are also are also also are also	al credit risk adjustments.			ed Approach			Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposures, but includes gener	As of 31/	/03/2020	Standardise Value adjustments and	ed Approach	As of 30)/06/2020	
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	exposures, but includes gener	As of 31/	703/2020 Risk exposure amount 0 0 0 0 1	Standardise Value adjustments and	ed Approach Original Exposure ¹	As of 30)/06/2020	
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 7 40 15 72 0 2 0 0 0 0 0 0 0 0 0 2 0 0 0 0 0 0	703/2020 Risk exposure amount 0 0 0 0 0 1 37 12 54 0 1 0 0 0 0 0 2 0 0 0 0 0	Value adjustments and provisions ²	Original Exposure ¹ One of the state of th	Exposure Value ¹ 0 0 0 0 0 4 11 6 73 0 1 0 0 0 0 0 2 0)/06/2020	Value adjustments and provisions ²
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 7 40 15 72 0 2 0 0 0 0 0 0 0 0 posure value, is reported before a provisions per country of counter provisions per country per c	703/2020 Risk exposure amount 0 0 0 0 0 1 37 12 54 0 1 0 0 0 0 1 taking into account any effect d	Value adjustments and provisions ² 0 1 ue to credit conversion factors or	ed Approach Original Exposure ¹	Exposure Value ¹ 0 0 0 0 0 4 11 6 73 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 1 10 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 7 40 15 72 0 2 0 0 0 0 0 0 0 0 posure value, is reported before a provisions per country of counter provisions per country per c	703/2020 Risk exposure amount 0 0 0 0 0 1 37 12 54 0 1 0 0 0 0 1 taking into account any effect d	Value adjustments and provisions ² 0 1 ue to credit conversion factors or	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 4 11 6 73 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 1 10 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value 0 0 0 0 0 7 40 15 72 0 2 0 0 0 0 0 0 0 0 posure value, is reported before a provisions per country of counter all credit risk adjustments.	703/2020 Risk exposure amount 0 0 0 0 0 1 37 12 54 0 1 0 0 0 0 1 taking into account any effect d	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and provisions and provisions and provisions and provisions additional value to credit conversion factors or stisation exposures, additional value adjustments and provisions and provisions and provisions and provisions and provisions are still adjustments and provisions and provisions are still adjustments and provisions and provisions are still adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 4 11 6 73 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 1 10 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value 0 0 0 0 0 7 40 15 72 0 2 0 0 0 0 0 0 0 0 posure value, is reported before a provisions per country of counter all credit risk adjustments.	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and provisions and provisions and provisions and provisions additional value to credit conversion factors or stisation exposures, additional value adjustments and provisions and provisions and provisions and provisions and provisions are still adjustments and provisions and provisions are still adjustments and provisions and provisions are still adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 4 11 6 73 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 1 1 10 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value 0 0 0 0 0 7 40 15 72 0 2 0 0 0 0 0 0 0 0 to posure value, is reported before a provisions per country of counter all credit risk adjustments. As of 31/	Risk exposure amount 0 0 0 0 0 1 37 12 54 0 1 0 0 0 0 2 taking into account any effect derparty excludes those for security	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ One of the state of th	Exposure Value ¹ 0 0 0 0 0 0 4 11 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 1 1 10 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
DENMARK	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value 0 0 0 0 0 7 40 15 72 0 2 0 0 0 0 0 0 0 0 to posure value, is reported before a provisions per country of counter all credit risk adjustments. As of 31/	Risk exposure amount 0 0 0 0 0 1 37 12 54 0 1 0 0 0 0 2 taking into account any effect derparty excludes those for security	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ One of the state of th	Exposure Value ¹ 0 0 0 0 0 0 4 11 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 1 1 10 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 1 37 12 54 0 1 0 0 0 0 0 0 taking into account any effect derparty excludes those for security excludes thos	Value adjustments and provisions ² 0 1 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure	Exposure Value ¹ 0 0 0 0 0 0 4 11 6 73 0 1 0 0 0 0 0 0 0 0 0 0 0 0 Exposure Value ¹ Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 1 1 10 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Standardised Total²

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

					Skandinaviska Enski	lda Banken - group			
					Standardise	d Approach			
					Standardise	и Арргоасп			
			As of 31/	03/2020			As of 30,	/06/2020	
					Value adjustments and				Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0 0		0	0 0	0 0	
	Institutions	186	186	4		170	170	5	
	Corporates of which: SME	2	2	1		1	1	1	
	Retail of which: SME	152	5	4		143	3	2	
UNITED KINGDOM	Secured by mortgages on immovable property	139	139	48		121	121	42	
	of which: SME Exposures in default	8	8 0	2 0	0	2	2 0	1 0	0
	Items associated with particularly high risk	0	0	0		0	0	0	Ů
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0 0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0 2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Expo	osura valua, is reported before t	aking into account any effect du	1 ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects)		0
		(2) Total value adjustments and p	provisions per country of counte	rparty excludes those for securi	stisation exposures, additional va	uation adjustments (AVAs) and o	other own funds reductions rela	ated to the	
		exposures, but includes general	I credit risk adjustments.		Standardice	d Approach			
					Standardise	и Арргоасп			
			As of 31/	03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(rela EUD 0/)				provisions				provisions
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	12	9	9		9	8	8	
	of which: SME Retail	5 391	2 364	2 250		386	0 358	0 246	
ESTONIA	of which: SME	136	129	74		135	127	73	
20101121	Secured by mortgages on immovable property of which: SME	1	1	0		1	1	0	
	Exposures in default Items associated with particularly high risk	0	0	1	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 5	0 5	0 5		0 5	0 5	0 5	
	Equity	2	2	2		1	1	1	
	Other exposures Standardised Total ²	87	87	52	1	88	88	48	1
		(1) Original exposure, unlike Expo	osure value, is reported before t	raking into account any effect du	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques	(e.g. substitution effects).	ated to the	
		exposures, but includes general	l credit risk adjustments.	, party excludes triose for securi	ococcon exposures, auditional va	addon dajasunents (AVAS) diid (odici owii iunus reductions rek	acci to the	
					Standardise	d Approach			
			As of 31/	03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
		Original Exposure	Exposure value	Rior exposure unioune	provisions ²	Original Exposure	Exposure value	Nisk exposure unioune	provisions ²
	(min EUR, %) Central governments or central banks	263	263	0		260	260	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	υ 0	0		0	0 0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	283 12	1	1		33	5	4	
	of which: SME Retail	12 6	1	1		33 6	5 1	4 1	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUNEITIDUUKG	Secured by mortgages on immovable property of which: SME	6 5	6 5	2		6	6 5	2 1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0 0	0 0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0 0	0 0	
	Other exposures Standardised Total ²	9	9	9		9	9	9	
									_ ·

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

							redit Risk - inaviska Ensk						
							IRB Ap	proach					
				As of 31	./03/2020		Value			As of 30	0/06/2020		Value
		Original	Of which:	Exposure Value ¹	Risk expo	Of which:	adjustments and provisions	Origina	Of which:	Exposure Value ¹	Risk exp	Of which:	adjustments and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	47,677 26,729 136,883 3,726 27,694 62,681 55,205 967 54,238 0 7,476 1,078 6,398 0	defaulted 5 23 919 47 314 243 119 14 104 0 124 21 103 0	48,969 23,267 116,567 3,289 26,563 59,825 53,185 942 52,243 0 6,640 999 5,641 0	1,260 5,281 35,332 1,501 7,120 6,028 3,700 150 3,550 0 2,328 530 1,798 0	defaulted 0 0 474 0 460 124 41 8 33 0 83 14 69 0	0 8 604 27 184 179 55 3 52 0 124 21 104	57,036 25,306 146,741 4,153 27,937 66,858 59,082 1,018 58,064 0 7,776 1,115 6,661 0	defaulted 4 47 1,267 53 394 249 118 10 107 0 132 22 110 0	58,496 21,596 122,602 3,681 26,762 63,583 56,709 988 55,721 0 6,874 999 5,875 0	1,418 4,592 34,818 1,542 6,087 6,144 3,845 152 3,693 0 2,299 497 1,802 0	defaulted 0 0 327 0 241 128 40 5 35 0 88 16 72 0	1 75-3 21-20-6 5-14-2-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1
	IRB Total ²	(1) Original e (2) IRB Total	xposure, unlike E does not include	xposure value, the Secutarisat	47,902 is reported before ion position un	re taking into ac like in the previou	count any effect us Transparency	due to credit of exercises' res	conversion factor ults.	rs or credit risk i	46,972 mitigation tech	niques (e.g. subs	titution effects).
		Original	Exposure ¹ Of which:	As of 31 Exposure Value ¹	./03/2020 Risk expo	osure amount Of which:	Value adjustments and provisions	proach Origina	I Exposure ¹ Of which:	As of 30 Exposure Value ¹	0/06/2020 Risk exp	osure amount Of which:	Value adjustments and provisions
SWEDEN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	11,599 6,163 58,098 789 19,615 53,205 48,565 738 47,827 0 4,641 751 3,890 0	defaulted 0 0 147 19 33 105 31 10 22 0 73 16 57 0	12,043 5,919 51,319 629 19,122 50,824 46,564 729 45,835 0 4,260 658 3,602 0	278 863 11,356 385 2,964 4,029 2,822 101 2,721 0 1,207 267 940 0	defaulted 0 0 13 0 13 37 14 7 7 0 23 11 12 0	0 0 118 9 40 99 17 1 16 0 82 12 69 0	21,673 5,990 63,275 839 20,955 57,267 52,366 790 51,576 0 4,901 801 4,100 0	defaulted 0 0 172 19 50 108 29 6 23 0 79 17 62 0	22,410 5,817 55,228 680 20,364 54,499 50,017 778 49,239 0 4,483 686 3,796 0	372 727 11,427 402 2,668 4,213 2,972 104 2,868 0 1,241 267 974 0	defaulted 0 0 33 0 10 36 12 4 8 0 24 12 13 0	0 0 135 9 49 115 19 2 17 0 96 14 82 0
		⁽¹⁾ Original expo	sure, unlike Exposu	ire value, is report	ed before taking	into account any e		oproach	rs or credit risk mit	igation techniques	(e.g. substitutio	n effects).	
		Original	Exposure ¹ Of which:	As of 31 Exposure Value ¹	./03/2020 Risk expo	Of which:	Value adjustments and provisions		I Exposure ¹ Of which:	As of 30 Exposure Value ¹	0/06/2020 Risk exp	osure amount Of which:	Value adjustments and provisions
GERMANY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	15,591 4,288 10,282 226 599 31 27 0 27 0 4 1 2	defaulted 0 23 120 1 0 1 0 1 0 0 0 0 0 0 0	15,992 3,297 8,209 206 580 30 26 0 26 0 4 2 2	213 1,165 3,666 104 409 5 2 0 2 0 3 2 1	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 70 3 2 0 0 0 0 0 0	13,948 4,139 11,125 308 559 32 29 0 29 0 3 1	defaulted 0 47 119 1 0 1 0 0 0 0 0 0 0 0 0	14,291 3,304 8,749 281 542 31 28 0 28 0 3 1 2	194 1,052 3,707 108 305 4 2 0 2 0 2 1 1	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 14 77 6 3 0 0 0 0 0 0
		⁽¹⁾ Original expo	sure, unlike Exposu	ire value, is report	ed before taking	into account any el		conversion facto	rs or credit risk mit	igation techniques	(e.g. substitutio	n effects).	•
		Original	Exposure ¹ Of which:	As of 31 Exposure Value ¹	./03/2020 Risk expo	Of which:	Value adjustments and provisions	Origina	I Exposure ¹ Of which:	As of 30 Exposure Value ¹	0/06/2020 Risk exp	Of which:	Value adjustment and provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	6,448 1,288 2,817 4 18 79 73 0 73 0 6 0 6	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,448 1,264 2,141 4 15 77 72 0 72 0 6 0 5	120 265 730 3 12 8 7 0 7 0 2 0 2	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 0 0 0 0	13,494 1,208 2,943 3 20 80 74 0 74 0 6 0 6	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13,493 1,142 2,236 3 18 78 73 0 73 0 6 0 5	148 215 719 3 14 6 5 0 5 0 1 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 0 0 0 0 0
		(1) Original expo	sure, unlike Exposu			into account any e		oproach	irs or credit risk mit			n effects).	
		Original	Exposure ¹ Of which:	As of 31 Exposure Value ¹	./03/2020 Risk expo	Of which:	Value adjustments and provisions	Origina	Of which:	As of 30 Exposure Value ¹	0/06/2020 Risk exp	osure amount Of which:	Value adjustment and provisions
NORWAY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	1,133 853 11,748 733 1,763 1,737 56 0 56 0 1,681 81 1,600 0	defaulted 0 0 39 0 22 1 0 1 0 21 1 20 0	1,309 785 9,803 690 1,532 1,405 53 0 52 0 1,353 79 1,273 0	29 103 2,888 257 391 486 6 0 6 0 481 121 360 0	defaulted 0 0 0 0 0 27 0 0 27 2 25 0	0 0 64 1 2 17 0 0 0 0 0 16 3 13 0	379 915 11,915 733 634 1,810 57 0 57 0 1,754 81 1,672 0	defaulted 0 0 235 0 0 24 1 0 1 0 23 1 22 0	487 826 9,800 746 518 1,453 54 0 54 0 1,399 75 1,324 0	33 132 2,538 280 134 473 6 0 6 0 467 114 353 0	defaulted 0 0 0 0 0 0 29 0 0 0 29 2 27 0	0 0 0 153 1 7 18 0 0 0 0 0 18 4 14

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach

	AUTHORITY						(Credit Risk dinaviska Ens	- - IRB Appr					
		(mln EUR, %)	Origin	al Exposure ¹ Of which: defaulted	As of 3 Exposure Value ¹	1/03/2020 Risk exp	osure amount Of which: defaulted	Value adjustment and	S	al Exposure¹ Of which: defaulted	Exposur Value ¹	30/06/2020 Risk ex	Of which:	adjustment and
	FINLAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	589 583 10,221 305 631 179 23 0 23 0 157 54 103 0	0 0 73 0 0 7 0 0 0 0 0 6 0 6 0	889 553 8,436 222 575 166 22 0 22 0 144 62 82 0	31 111 2,224 88 131 121 2 0 2 0 118 58 60 0	0 0 0 0 0 9 0 0 0 0 9 1 8 0	0 0 38 0 0 7 0 0 0 7 2 5 0	534 737 11,262 302 763 167 22 0 22 0 144 44 100 0	0 0 73 0 0 7 1 0 1 0 7 0 6 0	772 718 9,069 225 680 150 22 0 22 0 128 50 78 0	48 84 2,249 80 144 102 2 0 2 0 100 46 54 0	0 0 0 0 0 10 0 0 0 0 10 1 8 0	0 0 38 0 0 7 0 0 0 7 2 5
		(mln EUR, %)	Origin	al Exposure ¹ Of which: defaulted	As of 3 Exposure Value ¹	1/03/2020 Risk exp	osure amount Of which: defaulted	Value adjustment and		al Exposure ¹ Of which: defaulted	Exposur Value ¹	30/06/2020 Risk ex	Of which:	adjustment and
	DENMARK	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	231 1,441 7,870 89 112 487 11 0 11 0 476 33 443 0	0 0 16 0 16 13 0 0 0 0 0 13 0 13	233 1,357 6,271 88 114 433 11 0 10 0 422 52 370 0	8 195 2,032 5 34 292 2 0 2 0 290 33 258 0	0 0 0 0 0 21 0 0 0 0 21 1 20 0	0 0 29 0 14 14 0 0 0 0 0 14 2 12 0	630 1,147 10,216 89 215 464 11 0 11 0 453 24 429 0	0 0 35 0 4 13 0 0 0 0 13 0 13	638 1,067 7,677 88 185 413 11 0 11 0 402 37 365 0	25 134 2,219 5 39 271 2 0 2 0 269 23 246 0	0 0 2 0 0 21 0 0 0 0 21 1 21 0	0 0 27 0 2 14 0 0 0 0 14 2 13
				al Exposure ¹ Of which:		1/03/2020	osure amount Of which:	Value adjustment and	Approach Origin	al Exposure ¹ Of which:	As of 3	30/06/2020 Pisk ev		aujustillelit
	LITHUANIA	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	2,040 3 4,283 92 1,626 2,779 2,681 68 2,613 0 98 35 64 0	defaulted 0 0 63 18 36 44 42 2 40 0 3 2 1 0	2,057 7 3,750 92 1,515 2,776 2,684 60 2,624 0 92 28 63 0	175 2 2,316 51 1,056 471 423 18 405 0 48 10 38 0	defaulted 0 0 0 0 0 111 10 0 10 0 0 0 0	0 0 49 19 21 21 19 1 18 0 2 1 1	2,209 4 4,321 111 1,612 2,812 2,714 69 2,645 0 98 38 60 0	defaulted 0 0 63 18 36 45 43 2 41 0 2 1 1 0	2,227 4 3,688 110 1,501 2,808 2,716 60 2,656 0 91 32 59 0	194 1 2,287 60 1,056 469 425 18 407 0 44 8 35 0	defaulted 0 0 0 0 0 12 11 0 11 0 0 0 0	DITOVISIONS
				al Exposure ¹ Of which:		1/03/2020	osure amount Of which:	Value adjustment and	Approach Origin	al Exposure ¹ Of which:	As of 3	30/06/2020 Pick ex		adjustment and
	UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	221 2,488 6,246 966 58 71 66 0 66 0 5 2 3	defaulted 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	496 2,324 4,898 896 55 66 61 0 61 0 5 3	29 349 1,907 362 20 10 6 0 6 0 3 3 3	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 1 0 0 0 0 0 0 0 0	206 2,291 6,207 945 49 71 68 0 68 0 4 1	defaulted 0 0 46 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	483 2,150 4,752 878 48 66 62 0 62 0 3 1 2	31 332 1,711 317 14 8 6 0 6 0 2 1 1	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
				al Exposure ¹		1/03/2020	osure amount	IRB /	Approach	al Exposure ¹ Of which:	As of 3	30/06/2020 Bick ov	oposure amount	aujustment
	ESTONIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	767 4 3,457 35 1,203 2,750 2,516 76 2,440 0 235 82 153 0	Of which: defaulted 0 0 21 2 15 25 23 1 22 0 2 1 1 0	763 5 3,014 29 1,133 2,703 2,511 71 2,440 0 192 78 114 0	83 1 1,929 20 758 325 236 11 225 0 89 19 70 0	Of which: defaulted 0 0 0 0 0 12 10 1 9 0 2 0 2 0	0 0 11 1 6 10 8 0 8 0 2 1 1	838 5 3,522 42 1,170 2,757 2,525 74 2,451 0 232 82 150 0	0 defaulted 0 0 21 2 14 25 22 1 21 0 2 1 1 1 0 0		92 1 1,946 24 751 312 225 10 215 0 86 19 67 0	Of which: defaulted 0 0 0 0 0 12 10 1 9 0 2 0 2 0	
L				oosure, unlike Expos		1/03/2020	into account any o	IRB /	Approach	tors or credit risk m		30/06/2020 Bisk ov		Value adjustment
	LUXEMBOURG	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	474 2,208 1,723 65 437 5 5 0 0 0 0	Of which: defaulted 0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value ¹	18 448 420 54 121 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and		Of which: defaulted 0 0 19 0 00 0 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- Value ¹	20 390 389 82 107 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and

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

Equity
Other non credit-obligation assets

IRB Total



General governments exposures by country of the counterparty

		Skandinaviska Enskilda Banken - group												
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
•		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [0 0	0 0	0 0	0 0	0	0 0	0 0	0	0 0	0	0	0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 0	0 0	0 0	0	0 0	0 0	0	0 0	0 0	0 0 0	0 0 0	0	
Total		137 137	137 137	0 0	0	0 0	137 137	0	0	0	0 0	0 0	0	0
[0 - 3M [Bulgaria													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	buigai ia													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[10Y - more Total		0	0	0	0	0	0	n	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Creak Passall	0 0	0 0	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	
[0 - 3M [[3M - 1Y [0 5 104	5 104		0 0 0			0 20 4	1,343 102	1 4	0 581 505		0 0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark	31 0 259	31 0 259	30 0 259	0 0 0	0 0 0	1 0 0	0 0 0	10 0 6	0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total		259 22 680	22	259 22 652	0 0 0	0 0 0	0 0 1	5 37 66	272 648 2,380	12 27 43	83 118 1,286	0 0 0	0 0 0	1
[0 - 3M [1 78 13	1 78 13	0 0 0	0 0 0	0 0 0	1 3 13	0 0 0	0 1 0	0 0 0	0 0 0	3 11 30	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia	13 53 139	13 53 139	0 0 3	0 0 0	0 0 0	13 53 136	0 0 0	0 0	0 0	0	0 2 32	0 0	
[10Y - more Total		302	302	3	0	0	224	0	1	0	0	78	0	55



General governments exposures by country of the counterparty

						Skan	idinaviska Enskilda Banken	- group						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
								Dorivatives with nes	sitivo fair valuo	Dorivatives with	nogativo fair valuo	Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	4 57 10 3 27 30 109	4 57 10 3 27 30 109	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	4 0 10 3 27 29 109	0 4 1 6 2 12 72 97	107 172 55 345 68 248 233	1 0 9 12 22 8 11	112 143 199 342 897 97 48	0 0 0 9 0 0 0	0 0 0 0 0 0	9
[0 - 3M [France	0 52 0 18 0 0 0	0 52 0 18 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6
[0 - 3M [Germany	142 790 229 322 271 0	142 790 229 322 271 0	0 0 47 0 0 0	0 0 0 0 0 0	0 1 0 2 0 0 0	54 280 10 16 52 0 0	0 0 12 0 0 0 0	0 0 142 0 2 0 0	0 0 1 0 0 0 0	0 0 92 0 0 0 0	89 61 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia	1,754	1,754	4/	U	3	412	13	144		92	150	V	03
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary	0 0 0 0 0 0 1 1	0 0 0 0 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Italy													
[0 - 3M [Latvia	0 32 179 68 174 35 38 525	0 32 179 68 174 35 38	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 11 9 23 35 38 119	0 0 0 0 0 0 0	25 0 0 0 0 0 0 0	0 39 0 0 0 0 0	0 135 0 0 0 0 0	0 5 0 0 0 49 0	0 0 0 0 0 0	123



General governments exposures by country of the counterparty

		Skandinaviska Enskilda Banken - group												
							As of 30/06/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	ositive fair value	Derivatives witl	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania	0 90 49 125 157	0 90 49 125 157	0 5 0 0	0 0 0 0 0	0 0 0 0 0	0 2 2 9 22		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 2 2	0 0 0 0 0	
[5Y - 10Y [[10Y - more Total		30 0	30 0	4 0	0	0	26	(0	0	0	7 1	0	
Total [0 - 3M [Luxembourg	451 0 0 0 0 0 0 0	451 0 0 0 0 0 0 0	9 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	62 0 0 0 0 0 0	6 10 11 0 2 6 102	38 28 611 0 23 54 367	0 0 4 2 7 78 49 85	0 233 46 858 1,021 502 395	0 0 0 0 0 0 0 0	0 0 0 0 0 0	64
[0 - 3M [Malta	U C C C C C C C C C C C C C C C C C C C	U C C C C C C C C C C C C C C C C C C C		U		U	136	1,122	225	3,055	0	U	
[0 - 3M [Netherlands	0 0 52 0 0 0 0 52	0 0 52 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 52 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Portugal													
[0 - 3M [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovenia			U	U		U		U	U	U	U	U	U



General governments exposures by country of the counterparty

						Skan	dinaviska Enskilda Banken							
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
								Derivatives with pos	itive fair value	Derivatives with r	negative fair value	Off-balance sh	eet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden	3,156 363 819 261 240 218 45	3,132 139 604 260 104 22 0	224 216 1 136 197 45	0 0 0 0 0 0	0 0 3 1 0 0 0	7 94 23 24 21 22 0	140 19 72 24 81 108 187	8,466 5,262 9,338 5,698 13,230 5,702 511 48,207	218 95 22 2 18 14 16	8,819 6,302 5,121 3,717 6,112 3,510 271 33,852	169 834 48 64 376 0 0	0 0 0 0 0 0	88
[0 - 3M [United Kingdom	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16 0 0 0 0 0 0 0	467 0 0 0 0 0 0	0 0 0 0 3 0 0	107 0 0 0 85 0 0	355 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland													_
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	337 584 143 23 52 121 12 1,272	547 143 11 46 121 12	584 58 23 49 121 12	0 0 0 0 0 0	0 0 0 0 0 0	0 0 85 0 3 0 0	0 3 4 1 1 2 0	87 25 40 18 28 29 0	0 5 2 0 0 0	12 124 28 5 4 0 0	42 0 92 0 0 0 0 134	0 0 0 0 0 0	26
[0 - 3M [Australia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Skar	dinaviska Enskilda Banken	- group						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	91 0 0 0 0 0 0	91 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 0 5 20 0 0	0 10 5 95 391 0 0	0 0 14 77 54 2 60	0 0 344 1,100 687 112 645 2,889	0 0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3 0 0 0 0 0	64 0 0 0 0 0 0	7 0 0 0 0 0 0	547 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4 0 0 0 0 0 0	413 0 0 0 0 0 0 0	1 0 0 0 0 0 0	552 0 0 0 0 0 0 0 552	1 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 4 0	0 0 0 0 0 0 4	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Middle East	0 0 0 0 100 101	0 0 0 0 100 101 0 201	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 100 101 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	185 0 0 0 0 0 234 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latin America and the Caribbean	201 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	22 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	419 0 0 0 0 0 0	0 0 0 0 0 0 0	
[10Y - more Total		0	0	0	0	0	0	0	22	0	0	0	0	0



General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

		Skandinaviska Enskilda Banken - group As of 30/06/2020															
			As of 30/06/2020 Direct exposures														
	(mln EUR)			On balance sh	neet				Derivat	Off balar	Off balance sheet						
								Derivatives with po	ositive fair value	Derivatives with negative fair value	Off-balance sh	eet exposures					
													Risk weighted				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	exposure amount				
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 2 5 0 0 0 0	54 76 46 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0				
[0 - 3M [Others	0 17 3 0 0 0	0 17 3 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	18 0 0 0 0 0 0	0 44 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0					

Notes and definitions

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

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

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

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

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

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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



Performing and non-performing exposures

Skandinaviska Enskilda Banken - group

	As of 31/03/2020										As of 30/06/2020									
		Gross Carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Gro	oss carrying amount			Accumulated im in fair value due			Collaterals and financial			
		Of which performing but past due >30	forming but Of which non-pe		which non-performing ¹		On non-performing exposures ³ rece	guarantees received on non- performing exposures		Of which performing but past due >30	performing but past due >30 Of which non-performing		ning ¹	On performing	On non-performing exposures ³		guarantees received on non- performing exposures			
(mln EUR)		days and <=90 days		Of which: defaulted Of which Stage 3		exposures ² Of which Stage 3				days and <=90 days			Of which Stage	exposures ²		Of which Stage				
Cash balances at central banks and other demand deposits									31,214	0	28	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	16,756	0	0	0		0	0	0	22,879	0	0	0	0	0	0	0	О			
Central banks	4,716	0	0	0		0	0	0	11,303	0	0	0	0	0	0	0	0			
General governments	5,097	0	0	0		0	0	0	3,646	0	0	0	0	0	0	0	0			
Credit institutions	5,546	0	0	0		0	0	0	6,345	0	0	0	0	0	0	0	0			
Other financial corporations	1,360	0	0	0		0	0	0	1,546	0	0	0	0	0	0	0	0			
Non-financial corporations	37	0	0	0		0	0	0	39	0	0	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	195,939	175	1,437	1,152		204	548	523	165,791	96	1,546	1,476	1,422	254	649	638	477			
Central banks	29,618	0	0	0		0	0	0	42	0	0	0	0	0	0	0	0			
General governments	1,677	1	5	5		1	0	0	1,528	0	5	5	5	0	0	0	1			
Credit institutions	5,139	4	26	0		0	0	0	3,467	1	1	0	0	0	0	0	0			
Other financial corporations	10,223	42	60	23		3	5	3	9,705	5	47	41	41	3	12	12	1			
Non-financial corporations	91,509	55	1,094	902		140	440	415	89,821	27	1,246	1,207	1,150	175	527	517	385			
of which: small and medium-sized enterprises at amortised cost	28,487	29	144	132		9	31	51	29,767	10	160	147	151	11	36	36	62			
of which: Loans collateralised by commercial immovable property at amortised cost	16,523	9	125	121		10	43	80	17,441	0	143	138	138	15	48	48	92			
Households	57,773	74	252	222		60	103	104	61,228	63	246	223	226	75	109	108	91			
of which: Loans collateralised by residential immovable property at amortised cost	50,661	52	117	99		17	28	87	53,682	44	116	99	100	20	30	29	85			
of which: Credit for consumption at amortised cost	3,593	17	106	100		39	66	2	3,848	15	120	113	116	51	75	74	5			
DEBT INSTRUMENTS other than HFT	212,695	175	1,437	1,152		204	548	523	219,884	96	1,574	1,476	1,422	254	649	638	477			
OFF-BALANCE SHEET EXPOSURES	61,268		182	34		44	9	5	72,461		134	83	79	59	27	25	4			

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31	/03/2020			As of 30/06/2020								
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying exposures with measures		Accumulated impaccumulated cha due to credit risk for exposures wimeasures ²	nges in fair value and provisions		ancial guarantees xposures with e measures			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures			
Cash balances at central banks and other demand deposits							0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	o			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	1,436	884	378	341	792		1,462	1,035	472	425	869	543			
Central banks	0	0	0	0	0		0	0	0	0	0	0			
General governments	5	0	1	0	0		0	0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0	0			
Other financial corporations	53	53	5	5	0		53	45	12	12	0	0			
Non-financial corporations	1,291	786	354	318	731		1,318	943	439	393	805	519			
of which: small and medium-sized enterprises at amortised cost	136	74	22	21	71		130	88	25	24	63				
Households	87	45	18	18	61		91	46	20	19	64	24			
DEBT INSTRUMENTS other than HFT	1,436	884	378	341	792		1,462	1,035	472	425	869				
Loan commitments given	8	8	1	1	2		15	1	3	1	1	1			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice							0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0								
	(1)	f	COMMISSIO	AN TARD EMENTING DECL	U ATION (EU) 2015 (227	of 0 January 2015 ANN	IEV V Deut 2 Tennulete		:41- 20						

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Skandinaviska Enskilda Banken - group

			As of 3	1/03/2020					As of 3	As of 30/06/2020					
	Gross carrying	g amount				Accumulated	Gross carrying	g amount			Accumulated				
(mln EUR)				which: non-performing Of which loans and advances subject to impairment defaulted		negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing of which: defaulted		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			
					_			10			_				
A Agriculture, forestry and fishing	957	10		957	5	0	920	10	10	920	6	0			
3 Mining and quarrying	3,076	268		3,076	103	0	2,861	398	388	2,861	177	0			
C Manufacturing	9,090	263		9,088	130	0	9,051	256	245	9,049	133	0			
D Electricity, gas, steam and air conditioning supply	4,466	20		4,466	14	0	4,401	22	22	4,401	14	0			
E Water supply	451	0		451	1	0	402	0	0	402	1	0			
F Construction	1,329	21		1,329	10	0	1,304	20	19	1,304	11	0			
G Wholesale and retail trade	7,629	92		7,629	78	0	7,186	69	68	7,186	70	0			
H Transport and storage	8,711	192		8,711	80	0	8,509	196	195	8,509	115	0			
I Accommodation and food service activities	552	1		552	3	0	499	2	1	499	5	0			
J Information and communication	2,563	3		2,515	7	0	2,498	6	3	2,496	8	0			
K Financial and insurance activities	13,942	66		13,897	60	0	11,313	96	96	11,267	60	0			
L Real estate activities	29,496	40		29,496	23	0	31,427	60	50	31,427	28	0			
M Professional, scientific and technical activities	4,316	15		4,316	15	0	4,872	11	10	4,872	19	0			
N Administrative and support service activities	1,896	4		1,896	8	0	1,806	13	12	1,806	13	0			
O Public administration and defence, compulsory social security	271	0		271	0	0	271	0	0	271	0	0			
P Education	188	0		188	1	0	180	0	0	180	1	0			
Q Human health services and social work activities	903	12		903	2	0	747	3	2	747	3	0			
R Arts, entertainment and recreation	383	3		383	2	0	343	3	3	343	2	0			
S Other services	1,289	82		1,289	38	0	1,233	79	78	1,233	36	0			
Loans and advances	91,509	1,094		91,413	580	0	89,821	1,246	1,203	89,770	703	0			

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

			As of 30/06/2020														
		Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk							
(mln EUR)	Number of obligors		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past- due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performing	g Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	22,620	3,959															
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		3,880	3,878	4	189	1	0	1	3	3	0	2	0	0	0	2	
of which: Households		3,723	3,722	2	172	1	0	1	3	2	0	2	0	0	0	2	
of which: Collateralised by residential immovable property		3,425	3,424	2	158	1	0	1	2	2	0	1	0	0	0	2	
of which: Non-financial corporations		156	156	2	17	0	0	0	1	1	0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises		153	153	2	16	0	0	0	1	1	0	0	0	0	0	0	
of which: Collateralised by commercial immovable property		134	134	0	13	0	0	0	0	0	0	0	0	0	0	0	

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.