



2020 EU-wide Transparency Exercise

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.

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Key Metrics

Skandinaviska Enskilda Banken - group

(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

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Leverage ratio

Skandinaviska Enskilda Banken - group

(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	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)	
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)	
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)	

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Capital

Skandinaviska Enskilda Banken - group

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	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 (f) 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 (f) 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	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-213	-124	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-603	-625	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	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)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	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 REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	70,669	71,031	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.80%	17.77%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.73%	19.65%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.18%	22.17%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,874	12,624	[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)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.80%	17.77%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Skandinaviska Enskilda Banken - group

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
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.

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P&L

Skandinaviska Enskilda Banken - group

(mln EUR)	As of 31/03/2020	As of 30/06/2020
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, 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 subsidiaries, 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 subsidiaries, 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

⁽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."

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Total Assets: fair value and impairment distribution

Skandinaviska Enskilda Banken - group

ASSETS:		As of 31/03/2020			As of 30/06/2020			References		
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1		Level 2	Level 3
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	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	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	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	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	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".

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	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 amortised cost	Debt securities	1,481	0	0	0	0	0	0	1,391	0	0	0	0	Annex V. Part 1.31, 44(b)
	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.

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Breakdown of liabilities

Skandinaviska Enskilda Banken - group

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
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(l)
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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Skandinaviska Enskilda Banken - group

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		16,674	12,820	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,598	1,190	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,404	2,261	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	4,201	5,451	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2020 EU-wide Transparency Exercise

Market Risk

Skandinaviska Enskilda Banken - group

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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 MEASURE		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 MEASURE		
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	30								
Of which: General risk	16	36	52	26	125	33						90	19	121	30								
Of which: Specific risk	931	781	0	0	0	0						0	0	0	0								
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								
Foreign exchange risk	0	13	4	4	44	12						14	4	31	14								
Commodities risk	0	0	9	2	11	5						10	3	11	2								
Total	1,017	897	56	26	122	38	0	0	0	0	0	2,221	90	17	127	33	0	0	0	0	0	0	2,706

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised 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
(m EUR, %)									
UNITED KINGDOM	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	186	186	4		170	170	5	
	Corporates	5	4	6		3	2	4	
	of which: SME	2	2	1		1	1	1	
	Retail	152	5	4		143	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	139	139	48		121	121	42	
	of which: SME	8	8	2		2	2	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		2	2	2		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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
(m EUR, %)									
ESTONIA	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	0	0	0		0	0	0	
	Corporates	12	9	9		9	8	8	
	of which: SME	5	2	2		2	0	0	
	Retail	391	364	250		386	358	246	
	of which: SME	136	129	74		135	127	73	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	1	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	5	5	5		5	5	5		
Equity	2	2	2		1	1	1		
Other exposures	87	87	52		88	88	48		
Standardised Total²				1				1	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised 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
(m EUR, %)									
LUXEMBOURG	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	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	283	44	9		94	4	1	
	Corporates	12	1	1		33	5	4	
	of which: SME	12	1	1		33	5	4	
	Retail	6	2	1		6	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	2		6	6	2	
	of which: SME	5	5	1		5	5	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	9	9	9		9	9	9		
Standardised Total²				1				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2020

(min EUR)														Risk weighted exposure amount	
Direct exposures															
On balance sheet				Derivatives				Off balance sheet							
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)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Austria														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Belgium														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total		137	137	0	0	0	137	0	0	0	0	0	0	0	0
[0 - 3M [	Bulgaria														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Cyprus														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Czech Republic														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Denmark														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total		680	679	652	0	0	1	66	2,380	43	1,286	0	0	0	1
[0 - 3M [	Estonia														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total		302	302	3	0	0	224	0	1	0	0	78	0	0	55

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2020

		Direct exposures												Off balance sheet		Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet 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)					Derivatives with positive fair value		Derivatives with negative fair value		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 [Finland	4	4	0	0	0	4	0	107	1	112	0	0	9		
[3M - 1Y [		57	57	0	0	0	4	4	172	0	143	0	0	
[1Y - 2Y [		10	10	0	0	0	10	1	55	9	199	0	0	
[2Y - 3Y [		3	3	0	0	0	3	6	345	12	342	9	0	
[3Y - 5Y [		27	27	0	0	0	27	2	68	22	897	0	0	
[5Y - 10Y [		30	30	0	0	0	29	12	248	8	97	0	0	
[10Y - more	109	109	0	0	0	109	72	233	11	48	0	0				
Total		241	241	0	0	0	183	97	1,227	63	1,837	9	0			
[0 - 3M [France	0	0	0	0	0	0	0	0	0	0	0	0	6		
[3M - 1Y [		52	52	0	0	1	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		18	18	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		70	70	0	0	1	0	0	0	0	0	0	0			
[0 - 3M [Germany	142	142	0	0	0	54	0	0	0	89	0	0	65		
[3M - 1Y [		790	790	0	0	1	280	0	0	0	61	0	0	
[1Y - 2Y [		229	229	47	0	0	10	12	142	1	92	0	0	
[2Y - 3Y [		322	322	0	0	2	16	0	0	0	0	0	0	
[3Y - 5Y [		271	271	0	0	0	0	2	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		1,754	1,754	47	0	3	412	13	144	1	92	150	0			
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	1	1	1	0	0	0	0	0	0	0	0	0				
Total		1	1	1	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		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Italy	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Latvia	0	0	0	0	0	0	0	25	39	0	0	0	123		
[3M - 1Y [		32	32	0	0	0	4	0	0	39	135	5	0	
[1Y - 2Y [		179	179	0	0	0	11	0	0	0	0	0	0	
[2Y - 3Y [		68	68	0	0	0	9	0	0	0	0	0	0	
[3Y - 5Y [		174	174	0	0	0	23	0	0	0	0	0	0	
[5Y - 10Y [		35	35	0	0	0	35	0	0	0	0	49	0	
[10Y - more	38	38	0	0	0	38	0	0	0	0	0	0				
Total		525	525	0	0	0	119	1	25	39	135	54	0			

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2020

(min EUR)														Risk weighted exposure amount	
Direct exposures															
On balance sheet				Derivatives				Off balance sheet							
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)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Japan														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	U.S.	91	91	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	4	10	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	5	14	0	344	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	5	95	77	0	1,100	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	20	391	54	0	687	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	2	0	112	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	60	0	645	0	0	
Total	91	91	0	0	0	0	0	30	500	207	0	2,889	0	0	
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	3	64	7	0	547	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	3	64	7	0	547	0	0	
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	2	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	2	0	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	4	2	0	52	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	413	1	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	4	413	1	0	52	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		4	4	0	0	0	0	4	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	5	5	0	0	0	0	5	0	0	0	0	0	0	0	
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	185	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		100	100	0	0	0	0	100	0	0	0	0	0	0	0
[5Y - 10Y [		101	101	0	0	0	0	101	0	0	0	0	0	234	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	201	201	0	0	0	0	201	0	0	0	0	0	419	0	
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	22	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	22	0	0	0	0	0	

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2020

(min EUR)																		
Direct exposures																		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount				
		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		Derivatives with positive fair value			Derivatives with negative fair value		Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	1	54	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	2	76	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	5	46	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	3	71	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	8	176	3	71	0	0	0	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	18	0	44	0	0	0
[3M - 1Y [		17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		20	20	0	0	0	0	0	0	0	18	0	44	0	0	0	21	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, 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.

2020 EU-wide Transparency Exercise
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 ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
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	0	22,879	0	0	0	0	0	0	0	0	
Central banks	4,716	0	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	0	3,646	0	0	0	0	0	0	0	0	
Credit institutions	5,546	0	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	0	1,546	0	0	0	0	0	0	0	0	
Non-financial corporations	37	0	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 incurred 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 if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - group

	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 amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,436	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⁾ 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

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	957	10	957	5	0	920	10	10	920	6	0	
B 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
 Skandinaviska Enskilda Banken - group

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-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)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing 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.