



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Skandinaviska Enskilda Banken - group

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	11,882	12,555	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	11,882	12,555	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	13,442	14,875	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	13,442	14,875	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	15,198	16,597	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	15,198	16,597	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	72,668	71,375	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	72,668	71,375	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	16.35%	17.59%	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	16.35%	17.59%	(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	18.50%	20.84%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.50%	20.84%	(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	20.91%	23.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.91%	23.25%	(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	302,007	293,246	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	4.45%	5.07%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,442	14,875	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	13,442	14,875	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	302,007	293,246	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	302,007	293,246	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	5.1%	C 47.00 (r330,c010)	

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Capital

Skandinaviska Enskilda Banken - group

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	15,198	16,597	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)	11,882	12,555	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)	1,764	1,821	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	7,130	7,737	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	-14	306	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,797	3,676	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	-112	-99	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-615	-640	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	0	0	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	-69	-78	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-169	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)	1,560	2,321	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,560	2,321	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)	13,442	14,875	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,756	1,722	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,851	1,850	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-96	-128	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	72,668	71,375	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)	16.35%	17.59%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.50%	20.84%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.91%	23.25%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,882	12,555	[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)	16.35%	17.59%	[D]/[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 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	51,690	51,929	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 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	6,392	5,865	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	15,412	15,351	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	29,884	30,713	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)	2,635	2,136	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	768	759	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	111	114	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	4,099	2,691	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,507	662	C 02.00 (R530, c010)
Of which IMA	2,591	2,029	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,445	4,541	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	4,445	4,541	C 02.00 (R620, c010)
Other risk exposure amounts	8,920	9,204	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	72,668	71,375	

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P&L

Skandinaviska Enskilda Banken - group

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	3,723	5,059
Of which debt securities income	253	350
Of which loans and advances income	2,398	3,285
Interest expenses	2,131	2,862
(Of which deposits expenses)	589	760
(Of which debt securities issued expenses)	1,061	1,447
(Expenses on share capital repayable on demand)	0	0
Dividend income	181	240
Net Fee and commission income	1,107	1,549
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	-8	-8
Gains or (-) losses on financial assets and liabilities held for trading, net	320	649
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	-60
Gains or (-) losses from hedge accounting, net	4	5
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	15	20
TOTAL OPERATING INCOME, NET	3,217	4,592
(Administrative expenses)	1,368	1,897
(Depreciation)	111	158
Modification gains or (-) losses, net	0	1
(Provisions or (-) reversal of provisions)	-2	-8
(Commitments and guarantees given)	-2	-3
(Other provisions)	0	-4
Of which pending legal issues and tax litigation ¹		-5
Of which restructuring ¹		3
(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)	123	224
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	123	224
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-3	-4
(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	16	12
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	1,636	2,337
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,317	1,895
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,317	1,895
Of which attributable to owners of the parent	1,317	1,895

⁽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

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	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	24,996				15,258				IAS 1.54 (i)	
Financial assets held for trading	50,377	6,391	43,936	50	41,703	5,908	35,746	49	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	11,500	5,638	5,568	295	15,325	8,900	6,132	293	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	162,572				164,400				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	507	0	507	0	398	0	398	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	66				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,749				3,757					
TOTAL ASSETS	253,768				240,841				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 EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	1,503	0	0	0	0	0	1,554	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	153,439	7,155	1,063	-63	-115	-410	155,480	6,936	1,091	-62	-101	-499	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 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	22,340	15,009	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	2,561	2,573	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	212,140	204,987	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	81	110	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	40	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	215	183	IAS 37.10; IAS 1.54(l)
Tax liabilities	788	832	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	2,026	2,258	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	240,152	225,993	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		12,230	11,460	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,551	1,661	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,800	956	Annex V.Part 1.31
Deposits	Central banks	6,710	3,483	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	518	445	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,663	2,119	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,219	1,137	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,503	4,880	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,018	2,637	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	25,204	24,183	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	21,257	21,186	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	51,469	52,675	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	44,241	46,411	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,209	33,164	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	29,534	30,471	Annex V.Part 1.42(f), 44(c)
Debt securities issued		87,110	86,377	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,510	4,230	Annex V.Part 1.37
Other financial liabilities		2,673	1,721	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		237,123	222,679	



Spring 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 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	1,061	549	18	5	135	37							19	4	116	30								
Of which: General risk	30	22	18	5	135	37							19	4	116	30								
Of which: Specific risk	1,031	527	0	0	0	0							0	0	0	0								
Equities	155	112	14	4	63	16							14	3	58	8								
Of which: General risk	51	37	14	4	63	16							14	3	58	8								
Of which: Specific risk	104	75	0	0	0	0							0	0	0	0								
Foreign exchange risk	291	0	17	4	45	17							11	3	36	13								
Commodities risk	0	0	6	4	12	6							7	3	11	4								
Total	1,507	662	29	9	178	54	0	0	0	0	0	2,591	26	6	136	28	0	0	0	0	0	0	0	2,029

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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Consolidated data	Central governments or central banks	117	117	25		493	493	130	
	Regional governments or local authorities	30	30	0		1	1	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	1,000	882	72		1,099	946	91	
	Corporates	1,609	1,391	1,346		936	673	623	
	of which: SME	189	182	167		113	106	93	
	Retail	2,347	1,773	1,264		2,399	1,833	1,311	
	of which: SME	390	379	219		385	375	217	
	Secured by mortgages on immovable property	667	653	226		642	628	218	
	of which: SME	28	27	7		21	20	5	
	Exposures in default	16	7	9	7	13	6	8	7
	Items associated with particularly high risk	54	54	81		60	60	89	
	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		6	6	6		
Equity	958	958	1,891		980	980	1,936		
Other exposures	1,675	1,675	1,490		1,711	1,711	1,494		
Standardised Total²	8,478	7,543	6,410	18	8,340	7,337	5,905	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⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
SWEDEN	Central governments or central banks	35	35	0		14	14	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	244	244	8		260	260	8	
	Corporates	295	214	214		279	198	199	
	of which: SME	6	6	6		10	10	10	
	Retail	834	719	516		896	803	579	
	of which: SME	142	141	82		140	139	82	
	Secured by mortgages on immovable property	123	123	43		125	125	44	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	3	0
	Items associated with particularly high risk	51	51	77		57	57	85	
	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	798	798	1,731		820	820	1,776		
Other exposures	1,191	1,191	1,254		1,243	1,243	1,290		
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 30/09/2019				As of 31/12/2019			
		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, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	30	30	0		1	1	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	50	50	2		46	46	1	
	Corporates	508	500	519		26	18	49	
	of which: SME	21	21	18		15	15	12	
	Retail	18	7	5		16	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	34	34	11		28	28	10	
	of which: SME	5	5	1		0	0	0	
	Exposures in default	12	4	5	15	8	2	3	15
	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	14	14	14		14	14	14		
Other exposures	29	29	16		35	35	21		
Standardised Total²				15				15	

⁽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 30/09/2019				As of 31/12/2019			
		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, %)									
NORWAY	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	5	5	1		4	4	1	
	Corporates	166	157	153		121	113	109	
	of which: SME	114	108	103		55	53	49	
	Retail	171	147	110		172	147	110	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	171	158	54		167	155	52	
	of which: SME	21	21	6		20	20	5	
	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	43	43	34		42	42	34		
Standardised Total²				6				6	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
FINLAND	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	2	2	0		2	2	0	
	Corporates	40	40	39		25	24	24	
	of which: SME	4	4	3		3	3	3	
	Retail	77	51	38		75	49	37	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	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	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	66	66	66		66	66	66		
Other exposures	23	23	23		6	6	6		
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 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 30/09/2019				As of 31/12/2019			
		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, %)									
DENMARK	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	24	24	5		8	8	2	
	Corporates	69	69	61		59	58	52	
	of which: SME	26	26	21		21	21	16	
	Retail	118	116	87		83	82	61	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		2	2	1	
	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	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	4	4	4		4	4	4		
Other exposures	4	4	1		6	6	1		
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 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 30/09/2019				As of 31/12/2019			
		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, %)									
UNITED STATES	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	51	51	6		51	51	6	
	Corporates	12	4	4		12	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	4	3	2		5	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	6	2		7	7	2	
	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	41	41	41		41	41	41		
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 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 30/09/2019				As of 31/12/2019			
		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, %)									
LITHUANIA	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	237	202	140		240	205	143	
	of which: SME	65	64	37		64	63	36	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	1	1	1		1	1	1		
Other exposures	220	220	79		215	215	59		
Standardised Total ²				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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
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	277	277	7		227	227	6	
	Corporates	79	79	82		2	2	3	
	of which: SME	14	14	13		2	2	2	
	Retail	107	20	15		115	21	18	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	173	173	61		159	159	56	
	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	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	12	12	12		12	12	12		
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 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 30/09/2019				As of 31/12/2019			
		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, %)									
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	1	1	0		0	0	0	
	Corporates	9	8	8		13	12	12	
	of which: SME	0	0	0		0	0	0	
	Retail	384	353	243		389	359	247	
	of which: SME	134	126	73		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	0	0	0	0	1	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		6	6	6		
Equity	1	1	1		1	1	1		
Other exposures	84	84	45		84	84	46		
Standardised Total ²				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 30/09/2019				As of 31/12/2019			
		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, %)									
LUXEMBOURG	Central governments or central banks	48	48	0		257	257	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	193	92	18		433	298	60	
	Corporates	124	116	116		32	0	0	
	of which: SME	0	0	0		4	0	0	
	Retail	11	2	1		8	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	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	13	13	9		13	13	9		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	39,802	0	41,537	1,195	0	0	33,493	5	34,977	1,176	0
	Institutions	25,691	23	22,584	5,150	0	14	25,714	0	22,126	5,209	0
	Corporates	136,305	803	114,822	35,201	812	418	138,865	857	117,447	35,327	615
	Corporates - Of Which: Specialised Lending	3,842	48	3,361	1,527	0	30	3,816	45	3,346	1,450	0
	Corporates - Of Which: SME	27,881	209	26,424	6,961	243	101	28,384	252	27,135	7,065	439
	Retail	63,427	251	60,635	6,358	110	182	64,937	245	62,431	6,437	117
	Retail - Secured on real estate property	55,337	126	53,344	3,692	32	57	56,732	117	55,059	3,792	32
	Retail - Secured on real estate property - Of Which: SME	1,003	14	977	164	9	3	1,025	13	998	159	8
	Retail - Secured on real estate property - Of Which: non-SME	54,334	111	52,367	3,528	23	54	55,707	104	54,061	3,633	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,090	125	7,291	2,666	78	125	8,204	128	7,371	2,645	86
	Retail - Other Retail - Of Which: SME	1,251	20	1,218	721	13	20	1,239	20	1,186	679	13
	Retail - Other Retail - Of Which: non-SME	6,839	104	6,073	1,945	65	105	6,965	108	6,186	1,966	72
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	2	0	0	0	0	0	1	0	
IRB Total ²				47,906						48,150		

(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) IRB Total does not include the Securitisation position.

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	Central banks and central governments	6,115	0	6,794	253	0	0	10,947	0	11,557	271	0
	Institutions	5,593	0	5,675	776	0	0	6,194	0	6,010	816	0
	Corporates	57,752	64	50,877	11,555	25	69	59,475	153	52,385	11,641	19
	Corporates - Of Which: Specialised Lending	1,077	20	968	530	0	9	940	19	756	420	0
	Corporates - Of Which: SME	19,660	44	18,889	2,968	25	29	20,153	35	19,624	3,065	19
	Retail	53,672	99	51,363	4,117	34	95	55,093	101	53,066	4,228	34
	Retail - Secured on real estate property	48,853	27	46,877	2,799	12	17	50,133	26	48,476	2,915	12
	Retail - Secured on real estate property - Of Which: SME	762	9	752	107	8	1	797	9	787	109	7
	Retail - Secured on real estate property - Of Which: non-SME	48,091	17	46,125	2,692	4	16	49,336	18	47,689	2,806	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,819	72	4,487	1,318	22	78	4,960	74	4,590	1,313	22
	Retail - Other Retail - Of Which: SME	823	15	746	339	10	10	823	15	731	305	10
	Retail - Other Retail - Of Which: non-SME	3,996	57	3,740	979	12	68	4,137	59	3,859	1,008	12
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	15,680	0	16,020	227	0	0	8,751	0	9,085	156	0
	Institutions	3,755	23	2,899	1,186	0	13	3,440	0	2,595	1,188	0
	Corporates	10,037	112	7,623	3,587	0	57	10,161	134	7,903	3,635	0
	Corporates - Of Which: Specialised Lending	256	1	227	124	0	5	243	1	217	118	0
	Corporates - Of Which: SME	574	1	538	379	0	1	464	0	457	339	0
	Retail	30	1	29	2	0	0	34	1	34	7	0
	Retail - Secured on real estate property	29	1	28	2	0	0	28	1	27	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	1	28	2	0	0	28	1	27	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	6	0	6	5	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3	0	4	4	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	3	0	3	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NORWAY	Central banks and central governments	1,178	0	1,557	24	0	0	1,432	0	1,636	41	0
	Institutions	773	0	696	122	0	0	802	0	727	127	0
	Corporates	12,912	69	10,285	2,868	37	39	12,797	45	10,399	2,862	0
	Corporates - Of Which: Specialised Lending	545	0	498	165	0	0	603	0	554	166	0
	Corporates - Of Which: SME	1,696	0	1,391	299	0	1	1,702	0	1,436	277	0
	Retail	2,139	23	1,736	648	22	18	2,080	24	1,706	627	30
	Retail - Secured on real estate property	55	1	53	6	0	0	57	1	55	7	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	55	1	53	6	0	0	57	1	54	7	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,084	22	1,683	642	22	18	2,023	24	1,651	620	30
	Retail - Other Retail - Of Which: SME	125	1	128	191	2	4	117	1	118	180	2
	Retail - Other Retail - Of Which: non-SME	1,958	21	1,555	450	20	14	1,906	23	1,533	440	28
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FINLAND	Central banks and central governments	615	0	951	34	0	0	586	0	914	31	0
	Institutions	424	0	403	59	0	0	559	0	526	110	0
	Corporates	5,064	1	7,863	2,158	1	6	10,069	1	8,097	2,306	0
	Corporates - Of Which: Specialised Lending	294	0	220	79	0	0	307	0	235	92	0
	Corporates - Of Which: SME	544	0	470	138	0	0	672	0	595	152	0
	Retail	207	7	210	157	9	7	203	7	198	148	9
	Retail - Secured on real estate property	22	0	22	2	0	0	22	0	22	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	2	0	0	22	0	22	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	185	7	188	155	9	7	181	7	176	145	9
	Retail - Other Retail - Of Which: SME	76	0	94	85	1	2	74	0	90	81	1
	Retail - Other Retail - Of Which: non-SME	109	6	94	69	9	5	107	6	86	64	8
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
DENMARK	Central banks and central governments	372	0	376	10	0	0	257	0	259	9	0	0
	Institutions	1,244	0	1,268	162	0	0	1,251	0	1,203	154	0	0
	Corporates	8,056	17	6,285	1,976	3	31	8,169	16	6,295	1,936	0	31
	Corporates - Of Which: Specialised Lending	94	0	93	5	0	0	90	0	89	5	0	0
	Corporates - Of Which: SME	232	17	230	119	3	14	222	16	211	94	0	14
	Retail	496	13	484	324	21	15	505	12	474	318	20	14
	Retail - Secured on real estate property	11	0	11	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	1	0	0	11	0	11	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	484	13	473	323	21	14	494	12	463	317	20	14
	Retail - Other Retail - Of Which: SME	68	0	107	63	1	2	56	0	88	54	1	2
	Retail - Other Retail - Of Which: non-SME	416	12	366	260	20	13	437	12	375	263	20	12
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
UNITED STATES	Central banks and central governments	10,683	0	10,683	174	0	0	5,594	0	5,594	124	0	0
	Institutions	1,329	0	1,263	221	0	0	1,379	0	1,319	228	0	0
	Corporates	3,034	0	2,349	658	0	2	2,888	0	2,223	550	0	2
	Corporates - Of Which: Specialised Lending	6	0	6	0	0	0	6	0	6	0	0	0
	Corporates - Of Which: SME	19	0	15	14	0	0	19	0	15	13	0	0
	Retail	75	0	75	7	0	0	81	0	81	9	0	0
	Retail - Secured on real estate property	73	0	72	6	0	0	75	0	75	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	73	0	72	6	0	0	75	0	75	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	6	0	6	3	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	6	0	6	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
LITHUANIA	Central banks and central governments	1,356	0	1,354	136	0	0	1,982	0	1,981	182	0	0
	Institutions	35	0	34	19	0	0	2	0	6	2	0	0
	Corporates	4,461	62	3,769	2,372	0	56	4,355	65	3,831	2,285	0	52
	Corporates - Of Which: Specialised Lending	109	17	107	69	0	24	99	16	98	58	0	22
	Corporates - Of Which: SME	1,802	38	1,676	1,046	0	26	1,654	42	1,538	927	0	24
	Retail	2,720	52	2,718	470	4	23	2,756	46	2,754	462	3	22
	Retail - Secured on real estate property	2,613	49	2,617	420	4	20	2,655	43	2,659	415	3	19
	Retail - Secured on real estate property - Of Which: SME	70	2	63	21	0	1	66	2	69	18	0	1
	Retail - Secured on real estate property - Of Which: non-SME	2,543	46	2,555	399	4	19	2,589	41	2,601	397	3	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	107	3	101	51	0	3	101	3	95	47	0	2
	Retail - Other Retail - Of Which: SME	38	2	32	9	0	2	36	2	29	8	0	1
	Retail - Other Retail - Of Which: non-SME	69	1	69	42	0	1	66	1	66	40	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	226	0	489	36	0	0	213	0	484	35	0	0
	Institutions	3,023	0	2,805	423	0	0	2,564	0	2,331	410	0	0
	Corporates	5,314	2	3,975	1,508	0	7	5,803	2	4,408	1,707	0	6
	Corporates - Of Which: Specialised Lending	958	0	900	341	0	1	967	0	893	332	0	1
	Corporates - Of Which: SME	121	0	100	38	0	0	131	0	111	43	0	0
	Retail	70	1	65	7	0	1	77	1	73	12	0	1
	Retail - Secured on real estate property	69	0	63	7	0	1	70	1	66	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	69	1	63	7	0	1	70	1	66	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	6	0	7	5	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3	0	4	4	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
ESTONIA	Central banks and central governments	816	0	821	90	0	0	1,079	0	1,083	106	0	0
	Institutions	4	0	5	1	0	0	2	0	4	1	0	0
	Corporates	3,373	21	2,917	1,857	0	9	3,373	21	2,930	1,847	0	9
	Corporates - Of Which: Specialised Lending	34	2	26	17	0	1	34	2	27	18	0	1
	Corporates - Of Which: SME	1,272	19	1,197	800	0	7	1,230	19	1,151	760	0	8
	Retail	2,682	27	2,636	330	11	11	2,729	26	2,683	326	12	10
	Retail - Secured on real estate property	2,440	25	2,435	235	9	9	2,491	24	2,486	234	10	8
	Retail - Secured on real estate property - Of Which: SME	79	1	74	12	0	0	76	1	70	11	1	0
	Retail - Secured on real estate property - Of Which: non-SME	2,361	24	2,361	223	9	8	2,415	23	2,415	223	10	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	243	2	201	95	2	2	238	2	197	92	2	2
	Retail - Other Retail - Of Which: SME	84	1	79	21	0	1	82	1	78	20	0	1
	Retail - Other Retail - Of Which: non-SME	159	1	122	75	2	1	155	1	119	72	2	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
LUXEMBOURG	Central banks and central governments	370	0	370	14	0	0	330	0	330	12	0	0
	Institutions	2,250	0	1,991	428	0	0	2,313	0	2,074	445	0	0
	Corporates	1,220	19	1,049	403	0	6	1,639	19	1,487	476	0	10
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	65	0	57	54	0	0
	Corporates - Of Which: SME	377	0	377	0	0	0	452	0	452	131	0	0
	Retail	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0									

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

Skandinaviska Enskilda Banken - group

As of 31/12/2019

		Direct exposures														Risk weighted exposure amount	
		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 [Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		138	138	0	0	0	138	0	0	0	0	0	0	0	0	1	
[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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Denmark	0	0	0	0	0	0	0	21	2,038	7	649	0	0	0	0	
[3M - 1Y [		2	2	2	0	0	0	0	9	1,337	12	318	0	0	0	0
[1Y - 2Y [		2	2	0	0	0	2	0	7	104	8	100	0	0	0	0
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		2	2	2	0	0	0	0	0	6	0	0	0	0	0	0
[5Y - 10Y [		22	22	22	0	0	0	0	15	268	8	83	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	23	302	23	170	0	0	0	0		
Total		30	28	27	0	0	2	75	4,055	58	1,319	0	0	0	0	0	
[0 - 3M [Estonia	1	1	0	0	0	0	1	0	0	0	5	0	0	0	0	
[3M - 1Y [		4	4	0	0	0	4	0	0	1	0	0	40	0	0	0
[1Y - 2Y [		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		17	17	0	0	0	17	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		44	44	0	0	0	44	0	0	0	0	0	12	0	0	0
[5Y - 10Y [		133	133	0	0	0	133	0	0	0	0	0	10	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		206	206	0	0	0	206	0	1	0	0	66	0	0	43		

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

Skandinaviska Enskilda Banken - group

As of 31/12/2019

As of 31/12/2019																
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	Nominal	Provisions			
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		285	285	0	0	1	200	0	2	154	0	0	0	0
[1Y - 2Y [		25	25	0	0	0	0	0	0	148	0	0	0	0
[2Y - 3Y [		17	17	0	0	0	17	6	225	10	13	0	0	0
[3Y - 5Y [		43	43	0	0	0	43	4	210	13	794	0	0	0
[5Y - 10Y [		29	29	0	0	0	29	6	176	8	212	0	0	0
[10Y - more		106	106	0	0	0	106	64	255	8	48	0	0	0		
Total		506	506	0	0	1	397	80	867	42	1,611	13	0	18		
[0 - 3M [France	90	90	0	0	1	0	0	0	0	0	0	0		
[3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	52		52	0	0	1	0	0	0	52	0	0	0	0	
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0		
Total	142		142	0	0	1	0	0	0	0	0	0	0	11		
[0 - 3M [Germany		76	76	0	0	66	0	5	0	70	0	0	0		
[3M - 1Y [			372	372	0	0	20	0	0	2	31	0	0	0
[1Y - 2Y [		887	887	16	0	1	266	31	582	6	61	0	0	
[2Y - 3Y [		294	294	0	0	3	15	2	102	17	682	0	0	
[3Y - 5Y [		297	297	20	0	0	53	1	104	0	0	0	0	
[5Y - 10Y [		243	243	13	0	0	0	0	0	6	479	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2,169	2,169	50	0	5	420	34	793	31	1,252	103	0	79		
[0 - 3M [Croatia	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	0	
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0		
Total	0		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Greece		0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0			0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Hungary														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [Ireland		0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0			0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Italy														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [Latvia		0	0	0	0	0	0	0	1	60	0	0	0		
[3M - 1Y [19	19	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		22	22	0	0	0	0	0	0	38	136	0	0	0
[2Y - 3Y [		48	48	1	0	0	12	0	0	0	0	0	0	0
[3Y - 5Y [		166	166	10	0	0	24	0	0	0	0	2	0	0
[5Y - 10Y [		22	22	9	0	0	13	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		277	277	20	0	0	55	0	0	39	196	2	0	50		

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

Skandinaviska Enskilda Banken - group

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
						Derivatives with positive fair value		Derivatives with negative fair value		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)	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.	92	92	0	0	0	0	0	0	6	78	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	4	10	6	78	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	9	7	345	0	0	
[3Y - 5Y [		1,869	1,869	0	0	16	0	29	440	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	3	148	18	381	0	0	0	
[10Y - more	0	0	0	0	0	0	17	440	12	72	0	0	0		
Total		1,962	1,962	0	0	16	0	53	1,047	49	955	0	0	0	73
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	1	30	10	609	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	20	0	37	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	25	3	936	1	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	25	3	936	1	0	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	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		5	5	0	0	0	0	5	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		5	5	0	0	0	5	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	300
[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 [		77	77	0	0	0	0	77	0	0	0	0	0	259	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		177	177	0	0	0	177	0	0	0	0	0	559	0	52
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	1	32	0	15	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	1	32	0	15	0	0	0	0

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

Skandinaviska Enskilda Banken - group

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount	
		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 [Africa	0	0	0	0	0	0	1	130	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	1	51	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	3	72	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	2	181	3	72	0	0	0	0	
[0 - 3M [	Others	1	1	0	0	0	0	2	221	0	200	0	0	0	
[3M - 1Y [		4	4	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		7	7	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		13	13	0	0	0	0	2	221	0	200	0	0	0	13	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Skandinaviska Enskilda Banken - group

	As of 30/09/2019							As of 31/12/2019							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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 ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				
		Of which: defaulted						Of which: defaulted							
(mln EUR)															
Debt securities (including at amortised cost and fair value)	12,391	0	0	0	0	0	0	16,038	0	0	0	0	0	0	0
Central banks	173	0	0	0	0	0	0	3,582	0	0	0	0	0	0	0
General governments	6,332	0	0	0	0	0	0	6,120	0	0	0	0	0	0	0
Credit institutions	4,462	0	0	0	0	0	0	4,810	0	0	0	0	0	0	0
Other financial corporations	1,424	0	0	0	0	0	0	1,488	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	186,518	145	1,329	982	173	414	512	178,849	222	1,362	1,090	150	511	490	
Central banks	23,870	0	0	0	0	0	0	13,996	0	0	0	0	0	0	0
General governments	1,559	0	0	0	2	0	0	1,334	0	5	5	1	0	0	0
Credit institutions	4,301	6	4	0	0	0	0	4,475	1	25	0	0	0	0	0
Other financial corporations	9,129	20	63	23	3	11	5	8,672	22	35	0	4	5	4	4
Non-financial corporations	89,284	41	987	721	109	293	402	89,718	115	1,033	851	87	397	384	384
of which: small and medium-sized enterprises at amortised cost	28,107	16	156	133	8	33	63	28,774	14	163	138	7	35	65	65
Households	58,374	79	275	239	60	109	105	60,653	84	264	234	58	109	101	101
DEBT INSTRUMENTS other than HFT	198,909	145	1,329	982	173	414	512	194,887	222	1,362	1,090	150	511	490	
OFF-BALANCE SHEET EXPOSURES	63,814		151	61	34	11	7	64,473		168	44	30	14	6	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - group

	As of 30/09/2019					As of 31/12/2019					
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
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	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,448	823	274	251	952	1,478	832	321	301	876	876
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	36	36	11	11	0	35	31	5	5	0	0
Non-financial corporations	1,308	722	242	220	877	1,348	745	296	277	811	811
of which: small and medium-sized enterprises at amortised cost	181	78	28	25	90	156	77	26	24	84	84
Households	104	65	21	20	74	94	56	20	20	65	65
DEBT INSTRUMENTS other than HFT	1,448	823	274	251	952	1,478	832	321	301	876	876
Loan commitments given	14	13	3	3	4	22	8	2	2	2	2

⁽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⁾ 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.

Spring 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 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	1,234	11	1,234	5	0	1,089	10	1,089	4	0
B Mining and quarrying	2,748	228	2,748	66	0	3,257	210	3,257	60	0
C Manufacturing	9,610	256	9,600	91	0	9,992	289	9,735	137	0
D Electricity, gas, steam and air conditioning supply	4,513	20	4,513	16	0	4,488	20	4,488	13	0
E Water supply	313	0	313	0	0	312	0	312	0	0
F Construction	1,207	20	1,207	7	0	1,139	22	1,139	9	0
G Wholesale and retail trade	7,689	114	7,689	53	0	7,839	106	7,839	76	0
H Transport and storage	9,355	186	9,355	72	0	8,974	176	8,974	71	0
I Accommodation and food service activities	465	4	465	3	0	478	4	478	3	0
J Information and communication	3,003	4	2,959	10	0	2,916	8	2,913	9	0
K Financial and insurance activities	10,784	27	10,744	23	0	9,784	56	9,721	50	0
L Real estate activities	28,756	45	28,756	15	0	29,995	52	29,995	15	0
M Professional, scientific and technical activities	4,348	29	4,348	16	0	4,331	15	4,331	9	0
N Administrative and support service activities	1,953	12	1,953	6	0	1,775	8	1,775	4	0
O Public administration and defence, compulsory social security	248	0	248	0	0	296	0	296	0	0
P Education	201	1	201	1	0	197	0	197	1	0
Q Human health services and social work activities	981	5	981	6	0	871	3	871	2	0
R Arts, entertainment and recreation	380	3	380	1	0	411	3	411	1	0
S Other services	1,496	22	1,496	10	0	1,573	51	1,573	20	0
Loans and advances	89,284	987	89,190	403	0	89,718	1,033	89,394	484	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.