

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

			Skar	ndinaviska Enskilda Banken — g	group				
			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	w um	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
		Net interest income	2,623	2,549	2,303	2,146	2,386	2,163	1,911
		Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	129	338	338	338	-133	253	253
3	3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-578	-134	-110	-139	-1,422	-653	-453
4	4	Profit or (-) loss for the year	1,509	1,534	1,372	1,232	-631	629	651
5	5	Coverage ratio: non-performing exposure (%)	49.24%	42.06%	37.93%	34.69%	41.78%	33.31%	30.01%
(6	Common Equity Tier 1 capital	15,126	16,046	16,868	17,606	13,938	14,314	14,704
	7	Total Risk exposure amount (all transitional adjustments included)	72,140	73,116	73,457	74,175	82,684	84,678	84,518
8	8	Common Equity Tier 1 ratio, %	20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%
9	9	Fully loaded Common Equity Tier 1 ratio, %	20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%
1	0	Tier 1 capital	16,347	17,267	18,089	18,827	15,159	15,535	15,925
1	1	Total leverage ratio exposures	320,848	320,848	320,848	320,848	320,848	320,848	320,848
1	2	Leverage ratio, %	5.09%	5.38%	5.64%	5.87%	4.72%	4.84%	4.96%
1	.3	Fully loaded leverage ratio, %	5.09%	5.38%	5.64%	5.87%	4.72%	4.84%	4.96%
				Memoran	dum items				
1	.4	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
1	5	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
1	6	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	0

0

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New definition of default?





										Actual						
										31/12/20)20					
					Exposu	e values			Risk exposı	ire amounts						
				A-I	RB	F-IRE	3	A-I	RB	F-IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte		e Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure St	provisions for tage 3 exposure	Stado 3 ovposuro
19		Central banks		0	0	14,865	0	0	0	139	0	0 0	0	0 0	0	J -
20		Central governments		0	0	9,294	0	0	0	241	0 2,65	5 9	7	0 0	0	4.67%
21		Institutions		2,848	0	3,061	0	546	0	262	0 2,27		0	0 0	0	23.08%
22		Corporates		54,231	141	3,438	15	10,083	40	1,282	0 52,96	6 2,081 17	2 4	0 28	64	4 37.09%
23		Corporates - Of Which: Specialised Lending		625	0	41	12	335	0	39	0 58	3 30 1	2	1 2	4	4 35.27%
24		Corporates - Of Which: SME		19,805	40	1,350	2	2,110	19	538	0 19,68	1	1 1	9 19	18	3 35.21%
25		Retail		58,169		0	0	4,423	32	0	0 50,03		6 1	6 37	49	9 42.10%
26		Retail - Secured on real estate property		53,587	28	0	0	3,167	11	0	0 46,02	,	1	4 11	3	3 8.62% 0 5.60%
27	SWEDEN	Retail - Secured on real estate property - Of Which: SME		799	6	0	0	101	5	0	0 69		7	1 0	0	, 5.60%
28	SVEDEN	Retail - Secured on real estate property - Of Which: non-SME		52,788	22	0	0	3,066	6	0	0 45,33	2 7,454 2	.4	3 11	2	2 9.45%
29		Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0 0	0	0 0	0	/-
30		Retail - Other Retail		4,582	81	0	0	1,257	22	0	0 4,00	9 567 8	5 1	2 26	46	, 54.19%
31		Retail - Other Retail - Of Which: SME		706	13	0	0	271	9	0	0 58		5	2 4	6	5 54.19% 5 40.54% 0 57.21%
32		Retail - Other Retail - Of Which: non-SME		3,876	68	0	0	986	13	0	0 3,42	3 451 7	10 1	0 23	40	, 57.21%
33		Equity		0	0			0	0			00	0	0 0	0	/
34		Securitisation														
35		Other non-credit obligation assets		0	0			0	0			0 0	0	0 0	0	/
36		IRB TOTAL		115,248	250	30,659	15	15,053	72	1,923	0 107,93	2 10,238 29	5 5	7 66	113	38.27%

										Actual						
										31/12/2020						
				Exposi	ıre values			Risk expos	ure amounts							
			A-I	RB	F-I	RB	A-	IRB	F-IF	В			Stock of	Stock of	Stock of	Coverage Ratio
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposu
	Central banks		0		0 11,939	0	0 0) () 112		0 20	0	0 0	0 0)	0 -
	Central governments		0		0 1,669	0	0 0) () 61		0 742	0	0 () ()	0 -
	Institutions		1,654		0 1,562	44	4 87	7 () 821		0 1,514	122 4	9 (0 0	2	3 45.769
	Corporates		756		0 7,615	114	4 239) () 3,383		0 7,574	235 11	.0	3 3	3 6	9 62.799
	Corporates - Of Which: Specialised Lending		1		0 236	1	L C) () 99		0 236	0	1 (D (0	1 100.009
	Corporates - Of Which: SME		11		0 383	0	6	6 () 212		0 326	65	0 (2	2	0 -
	Retail		32		1 0	0) 3	3 (0		0 28	4	1 (0 0	0	0 32.899
	Retail - Secured on real estate property		31		0 0	0) 2	2 () 0		0 27	3	0 (0 0	0	0 11.369
GERMANY	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0 0) (0		0 0	0	0 (0 0	0	0 -
OLIVIANT	Retail - Secured on real estate property - Of Which: non-SME		31		0 0	0) 2	2 (0		0 27	3	0 (0 0)	0 11.369
	Retail - Qualifying Revolving		0		0 0	0	0 0) (0		0 0	0	0 0	0 0)	0 -
	Retail - Other Retail		1		0 0	0) 1	() 0		0 1	0	0 (0 0	0	0 62.50°
	Retail - Other Retail - Of Which: SME		0		0 0	0	0 0) (0		0 0	0	0 (0 0	0	0 100.009
	Retail - Other Retail - Of Which: non-SME		1		0 0	0) 1	(0		0 1	0	0 (0 0	0	0 61.29%
	Equity		0		0		C) ()		0	0	0 (0 0	0	0 -
	Securitisation															
	Other non-credit obligation assets		0		0		C) (0	0	0 (0 0		0 -
	IRB TOTAL		2,443		1 22,785	157	328		4,377		0 9,878	361 16	0 3	3 4	92	2 57.42%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IF	RB	F-I	RB	A-IF	₹B	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 and a surres
55		Central banks		0) 388	0	0	(2		0 0	() () () (0 0	-
56		Central governments		0		309	0	0	(32		0 253	1	L () () (0 0	66.67%
57		Institutions		686		161	0	112	(0 5		0 147	(() ()) (0 0	-
58		Corporates		8,232	143	906	0	2,409	E	5 112		0 8,341	202	2 17:	. 8	27	7 78	45.34%
59		Corporates - Of Which: Specialised Lending		602) 1	0	250	(0 0		0 500) ()) (0 0	-
60		Corporates - Of Which: SME		482) 56	0	156	(33		0 371	116	5 (. 15	5 0	-
61		Retail		1,396	20) 0	0	425	24	4 0		0 1,155	239	2:			5 11	51.93% 12.00%
62		Retail - Secured on real estate property		57	:	. 0	0	7	(0 0		0 46	11	L i	. () (0 0	12.00%
63	NORWAY	Retail - Secured on real estate property - Of Which: SME		0	() 0	0	0	(0 0		0 0) () () () (0 0	-
64	NORVAT	Retail - Secured on real estate property - Of Which: non-SME		56		. 0	0	7	(0 0		0 45	11	L i	. () (0 0	12.00%
65		Retail - Qualifying Revolving		0) 0	0	0	(0 0		0 0) () () () (0 0	-
66		Retail - Other Retail		1,339	19) 0	0	418	24	4 0		0 1,110	228	3 20)		5 11	53.88% 79.88%
67		Retail - Other Retail - Of Which: SME		77		. 0	0	116	2	2 0		0 41	35	5	2 () 2	2 1	79.88%
68		Retail - Other Retail - Of Which: non-SME		1,262	18	3 0	0	302	22	2 0		0 1,069	193	3 19)		3 10	51.62%
69		Equity		0				0	(D		C	() () () (0 0	-
70		Securitisation																
71		Other non-credit obligation assets		0				0	(D		C) () () () (0 0	-
72		IRB TOTAL		10,314	162	1,763	0	2,946	30) 151		0 9,896	442	2 193	10	32	89	46.08%

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	e values			Risk exposu	re amounts								
	A-IRE	3	F-IRE	3	A-IR	В	F-If	RB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure		Stage 5 exposure		Stage 2 exposure		Stage 3 exposure
(mln EUR, %)															
	0	0	34,985	0	0	0	557		0 68	C	0	0	0	0	-
	0	0	16,593	0	0	0	824		0 5,670	23		0	0	0	5.05%
	14,429	0	7,933	44	2,929	0	1,696		0 10,870	391		1	1	23	29.47%
	95,998	929	:	314	21,485	280	12,260		0 112,924			78	88	610	46.30%
	3,010	0	837	39	1,257	0	424		0 3,364			2	3	17	44.17%
	22,191	192	5,216	70	2,545	118	2,439		0 25,389			27			54.43%
	67,310	234		0	6,224	114	0		0 58,268						44.07%
	60,448	108	0	0	4,022	37	0		0 52,425				18	32	28.54%
	987	11	0	0	140	6	0		0 822	165		1	1	1	12.19%
	59,461	97	0	0	3,882	30	0		0 51,603	7,856	100	8	17	30	30.37%
	0	0	0	0	0	0	0		0 0	C	0	0	0	0	-
	6,862	126		0	2,202	77	0		0 5,844			18	10		57.03%
	1,041	17		0	512	13	0		0 768	_		4	11		42.83%
	5,821	109	0	0	1,690	64	0		0 5,076	741	112	14	29	67	59.67%
	0	0			0	0			0	C	0	0	0	0	-
	0	0			0	0			0	C	0	0	0	0	-
	177,737	1,163	86,909	358	30,639	393	15,338		0 187,801	13,569	1,648	106	147	741	44.98%





											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-:	IRB	F-IR	В	A-IF	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
91		Central banks		0	(1,795	0	0	(129		0 0		0 () (0	(ა -
92		Central governments		0	(595	0	0	(0 83		0 112		0 () () 0	0	ე -
93		Institutions		0	(2	0	0	(0 1		0 3		0 () () 0	0	ე -
94		Corporates		111	(3,514	64	19	(2,274		0 3,456	10	9 64	1 7	' 4	30	0 46.94% 4 26.23% 0 50.51% 6 39.98% 5 39.96% 0 25.00% 5 40.61%
95		Corporates - Of Which: Specialised Lending		0	(89	16	6 0	(0 67		0 86		0 16	5 () 0	4	4 26.23%
96		Corporates - Of Which: SME		11	(888	39	3	(584		0 823	6	1 39) 2	2 2	20	J 50.51%
97		Retail		2,871	40	0	0) 458	10	0 0		0 2,734	13	6 40)	3	16	<i>5</i> 39.98%
98		Retail - Secured on real estate property		2,792	38	0	0) 418	10	0 0		0 2,660	13	1 38	3	3	15	<i>5</i> 39.96%
99	LITHUANIA	Retail - Secured on real estate property - Of Which: SME		51	2	0	0) 14	(0 0		0 40	1	1 2	2 () 0	0	J 25.00%
100	LIITUANIA	Retail - Secured on real estate property - Of Which: non-SME		2,741	36	0	0) 404	10	0 0		0 2,621	12	0 37	3	8 2	15	<i>5</i> 40.61%
101		Retail - Qualifying Revolving		0	(0	0	0	(0 0		0 0		0 () () 0	0	0 -
102		Retail - Other Retail		79	2	0	0) 40	(0 0		0 73		5 2	2 1	. 0	1	1 40.36% 0 32.12% 0 53.49%
103		Retail - Other Retail - Of Which: SME		26	1	. 0	0) 9	(0 0		0 23		3 1	. () 0	0	J 32.12%
104		Retail - Other Retail - Of Which: non-SME		52	1	. 0	0) 31	(0 0		0 50		2 1	. 1	. 0	0	J 53.49%
105		Equity		0	(0	(D		0		0 () () 0	0	ე -
106		Securitisation																
107		Other non-credit obligation assets		0	(0	(D		0		0 () () 0	0	<u>ງ</u> -
108		IRB TOTAL		2,982	40	5,907	64	477	10	2,487		0 6,304	24	6 104	11	6	46	6 44.24%

							Actu	l						
							31/12/	020						
		Εχροςι	ire values			Risk expos	ure amounts							
		A-IRB	F-I	RB	A-IR	В	F-IRB				Stock of	Stock of	Stock of	Coverage Ratio
owN um	(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul		e Stage 2 exposure	e Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
109	Central banks	0	0 572	0	0	(19	0	0 (0	0	D	0 0	-
110	Central governments	0	0 115	0	0	C	7	0	1	1	0	D	0 0	0.00%
111	Institutions	504	0 692	0	120	(21	0 18	35 (0	0	D	0 0	-
112	Corporates	7,158 3	4 198	4	1,985	(3	0 6,92	187	7 3	7	2	6 17	46.44%
113	Corporates - Of Which: Specialised Lending	41	0 47	0	5	(0	0	34 (0	0)	0 0	-
114	Corporates - Of Which: SME	204	4 4	0) 41	(0	0 19	98	3	4 ()	0 1	33.89%
115	Retail	399 1	2 0	0	225	19	0	0 33	34 66	6 1	2	L	3 10	80.35%
116	Retail - Secured on real estate property	12	0 0	0	2	(0	0	10	2	0)	0 0	0.00%
DENMARK	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	12	0 0	0	2	(0	0	10	2	0)	0 0	0.00%
119	Retail - Qualifying Revolving	0	0 0	0	0	(0	0	0	0	0)	0 0	-
120	Retail - Other Retail	387 1	2 0	0	223	19	0	0 32	23 63	3 1	2	1	3 10	80.42%
121	Retail - Other Retail - Of Which: SME	42	0 0	0	18	(0	0	.7 2!	5	0)	2 0	55.56%
122	Retail - Other Retail - Of Which: non-SME	345 1	1 0	0	205	19	0	0 30)6 3 <u>9</u>	9 1	1		2 9	81.20%
123	Equity	0	0		0	(0	0	0)	0 0	-
124	Securitisation													
125	Other non-credit obligation assets	0	0		0	(0	0	0)	0 0	-
126	IRB TOTAL	8,061 4	5 1,578	4	2,329	19	50	0 7,45	3 254	4 49	9	8	9 27	54.60%

									Actual						
									31/12/2020						
			Exposi	ıre values			Risk expos	ure amounts							
			A-IRB	F-II	RB	A-IF	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exp	osure provisions f Stage 1 expo	or provisions for sure Stage 2 exposur	provisions for	Charles 2 environment
127	Central banks		0	0 455	0	0	C	27		0 0	0	0	0	0 0) –
128	Central governments		0	0 369	0	0	C	56		0 315	5 9	0	0	0 0	0.00%
129	Institutions		0	0 2	0	0	C	1		0 2	2 0	0	0	0 0) –
130	Corporates		67	0 2,844	18	15	C	1,824		0 2,797	98	18	6	2 8	43.51% 37.42% 34.61%
131	Corporates - Of Which: Specialised Lending		0	0 20	2	0	C	21		0 19	0 1	2	0	0 1	. 37.42%
132	Corporates - Of Which: SME		2	0 928	10	2	C	555		0 887	7 38	10	2	1 4	
133	Retail		2,759 2	3 0	0	301	12	0		0 2,502	2 257	23	2	4 7	31.41%
134	Retail - Secured on real estate property		2,574 2	1 0	0	219	10	0		0 2,403	171	21	1	1 6	31.19%
135 136 ESTONI	Retail - Secured on real estate property - Of Which: SME		63	2 0	0	9	1	0		0 40	23	2	0	0 0	17.53% 32.28%
136 LOINI	Retail - Secured of real estate property - Or Which, holl-SML		2,511 1	9 0	0	211	ç	0		0 2,363	147	19	1	1 6	32.28%
137	Retail - Qualifying Revolving		0	0 0	0	0	C	0		0 0	0	0	0	0 0) –
138	Retail - Other Retail		186	2 0	0	82	2	0		0 99	86	2	1	2 1	. 33.48%
139	Retail - Other Retail - Of Which: SME		81	1 0	0	21	C	0		0 32	2 49	1	0	2 0	23.60%
140	Retail - Other Retail - Of Which: non-SME		105	1 0	0	61	2	0		0 67	38	1	1	0 1	40.15%
141	Equity		0	0		0	C			0	0	0	0	0 0) –
142	Securitisation														
143	Other non-credit obligation assets		0	0		0	0			0	0	0	0	0 0) –
144	IRB TOTAL		2,826 2	3,670	18	317	12	1,907		0 5,615	364	41	7	6 15	36.66%

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	e values			Risk exposu	ire amounts								
	A-II	RB	F-I	IRB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Courses Datio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
(mln EUR, %)	Non-deraulted	Deraulteu	Non-derauted	Deraulteu	Non-deradited	Deraulteu	Non-derauited	Deraulteu							
	0	0	2	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	964		0	0	50	0	586	0	0	0	0	0	-
	363	0	169		82	0	0	0	164	0	0	0	0	0	-
	8,248	83	1,558	0	1,888	0	376	0	8,611	146	83	2	2	37	45.25%
	350	0	0	0	104	0	0	0	314	0	0	0	0	0	-
	1,000	0	272	0	67	0	35	0	1,195	15		0	0	0	-
	153	7	0	0	99	9	0	0	126	26	8	1	2	5	69.41%
	22	0	0	0	2	0	0	0	18	3	0	0	0	0	25.00%
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	22	0	0	0	2	0	0	0	18	3	0	0	0	0	25.00%
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	131	/	0	0	97	9	0	0	107	23		1	2	5	71.60%
	64	0	0	0	56 41	1	0	0	48			0	1	0	58.62% 72.73%
	67	6	0	0	41	8	0	0	60	/	/	0	0	5	/2./3%
	0	0			0	0			0	0	0	0	0	0	-
	0	0				0			0	0	0	0	0	0	
	8,764	89	2,693	0	2,070	<u> </u>	425	0	9,486	173	90	3	0 	43	- 47.30%



		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
									Actual							
									31/12/2020							
			Exposure				Risk expos	ure amounts		_						
		A-IRB		F-IR	В	A-I	RB	F-I	IRB		Ctore 2 over a surres	Cto	Stock of	Stock of provisions for	Stock of provisions for	Coverage Rat
	(mln EUR	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Charles 2 over
	Central banks	0	0	3,853	(0 0	() 36		0 ()) (0 0	C	0	J –
	Central governments	0	0	758	(0 0	() 28		0 () (0 0	C	<u>ٰ</u> 0	j -
	Institutions	942	0	29	(0 183	() 17		0 444	1) (0 0	C	<u>/</u> 0'	0 33.
	Corporates	2,024	0	335	(0 533	(243		0 2,174	168	3 (00	1	. 0'	<i>)</i> -
	Corporates - Of Which: Specialised Lending	2	0	0	(0 2	(0		0 ()	2 (0 0	C	<u>ر</u> 0') -
	Corporates - Of Which: SME	6	0	7	(0 4	() 5		0 9	9	1 (0 0	C	<u>/</u> 0'	j -
	Retail	78	0	0	(0 5	(0		0 7:		7 (00	C	<u>ر</u> 0'	0 23.
	Retail - Secured on real estate property	73	0	0	(0 5	(0		0 66	5	7 (0 0	C	<u>/</u> 0'	0 8.
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0 0	(0		0 () (0 0	C	<u>/</u> 0'	j -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	73	0	0	(0 5	(0		0 66	5	7 (00	C	<u>/</u> 0'	0 8.3
	Retail - Qualifying Revolving	0	0	0	(0 0	(0		0 () (00	C	<u>/</u> 0'	<i>)</i> -
	Retail - Other Retail	4	0	0	(0 1	(0		0	1) (00	C	<u>ر</u> 0'	0 60.0
	Retail - Other Retail - Of Which: SME	0	0	0	(0 0	(0		0 () (0 0	C	<u>/</u> 0'	j -
	Retail - Other Retail - Of Which: non-SME	4	0	0	(0 1	(0		0	1) (0 0	C	<u>ر</u> 0'	0 60.0
	Equity	0	0			0	()		() (0 0	C	<u>/</u> 0'	<i>)</i> -
	Securitisation															
	Other non-credit obligation assets	0	0			0	()		() (0 0	C	0	<i>)</i> -
	IRB TOTAL	3,044	0	4,975	C	0 722	(325		0 2,688	B 175		0	1	. 0	25.00

									Actual						
								31	1/12/2020						
			Exposu	ire values			Risk exposi	ure amounts							
		A	IRB	F-IR	В	A-I	RB	F-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted I	Defaulted	age 1 exposure	Stage 2 exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 experies
163	Central banks	() (0 63	0	0	0	5	0	11	0 0		0 0	0	-
164	Central governments) (513	0	0	0	34	0	364	0 0		0 0	0	-
165	Institutions	2,149) (378	0	314	0	11	0	833	105 0		0 0	0	27.27% 34.70%
166	Corporates	4,999	9 70	533	1	1,584	39	272	0	4,842	240 71		2 6	25	34.70%
167	Corporates - Of Which: Specialised Lending	1,168	3	0 135	0	471	0	65	0	1,146	21 0		0 0	0	-
168	Corporates - Of Which: SME	45	5 (0 0	0	11	0	0	0	44	1 0		0 0	0	-
169	Retail	8:	L	1 0	0	16	0	0	0	58	10 1		0 0	0	30.30% 24.53%
170	Retail - Secured on real estate property	66	5	1 0	0	6	0	0	0	56	10 1		0 0	0	24.53%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	0	0	0	0	0 0		0 0	0	-
172 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	66	5	1 0	0	6	0	0	0	56	10 1		0 0	0	24.53%
173	Retail - Qualifying Revolving	(0 0	0	0	0	0	0	0	0 0		0 0	0	-
174	Retail - Other Retail	15	5 (0 0	0	10	0	0	0	2	1 0		0 0	0	53.85% 50.00%
175	Retail - Other Retail - Of Which: SME	13	3	0 0	0	9	0	0	0	0	0 0		0 0	0	50.00%
176	Retail - Other Retail - Of Which: non-SME		2	0 0	0	1	0	0	0	2	0 0		0 0	0	55.56%
177	Equity	() (D		0	0			0	0 0		0 0	0	-
178	Securitisation														
179	Other non-credit obligation assets	(0		0	0			0	0 0		0 0	0	-
180	IRB TOTAL	7,229	70	1,486	1	1,914	39	322	0	6,108	355 72		2 6	25	34.65%

									Actual						
									31/12/2020						
			E	xposure values		R	Risk exposur	re amounts							
			A-IRB	F-1	RB	A-IRB		F-II	RB			Stock of	Stock of	Stock of	Coverage Ra
		(mln EUR, %)	Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposu	ire Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure		
	Central banks		0	0 0	C	0	0	0		0 0	0	0 (0 0		0 -
	Central governments		0	0 502	C	0	0	19		0 0	0	0 (0 0		0 -
	Institutions		2,112	0 185	C) 454	0	43		0 2,021	0 2	6 (0 0		0 0. 13 69.
	Corporates		745	0 1,222	19	9 155	0	242		0 1,886	0 1	9	1 0	1	.3 69.
	Corporates - Of Which: Specialised Lending		63	0 62	C	28	0	47		0 123	0	0 (0 0		0 -
	Corporates - Of Which: SME		290	0 590	C) 54	0	56		0 868	0	0 (0 0		0 -
	Retail		7	0 0	C	1	0	0		0 7	0	0 (0 0		0 0.0
	Retail - Secured on real estate property		7	0 0	C	1	0	0		0 6	0	0 (0 0		0 -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0 0	C	0	0	0		0 0	0	0 (0 0		0 -
LUALMDOURG	Retail - Secured on real estate property - Of Which: non-SME		7	0 0	C	1	0	0		0 6	0	0 (0 0		0 -
	Retail - Qualifying Revolving		0	0 0	C	0	0	0		0 0	0	0 (0 0		0 -
	Retail - Other Retail		0	0 0	C	00	0	0		0 0	0	0 (0 0		0.0
	Retail - Other Retail - Of Which: SME		0	0 0	C	00	0	0		0 0	0	0 0	0 0		0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	C	0 0	0	0		0 0	0	0 0	0 0		0 0.0
	Equity		0	0		0	0			0	0	0 0	0 0		0 -
	Securitisation														
	Other non-credit obligation assets		0	0		0	0			0	0	0 0	0 0		0 -
	IRB TOTAL		2,865	0 1,909	19	610	0	304		0 3,913	0 4	6 1	1 0	13	.3 29.43



	Skanunaviska Enskilua banken — group	_																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario)									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		age 2 exposure Stage	3 exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		68	0	0	0	0) 40.00%	68	3 0	C) () () 0	40.00%	68	0	0	0	0	0	2
	Central governments		5,662	30	9	0	1		38.93%	5,653	3 37	10) ()	. 4	38.93%	5,644	46	11	0	1	4	
	Institutions		10,965	292	81	1	1	3	40.37%	10,937	7 315	87	7	1	. 34	39.59%	⁶ 10,870	375	93	1	2	36	
	Corporates		113,402	3,418	1,561	33	84	70	7 45.28%	112,553	3 4,003	1,826	5 40) 98	3 768	42.05%	6 110,670	5,535	2,176	39	119	847	
	Corporates - Of Which: Specialised Lending		3,317	182	47	2	6	2	42.05%	3,247	7 241	57	7	2	23	40.10%	o 3,141	333	71	2	14	27	
	Corporates - Of Which: SME		25,992	1,002	352	6	35	16	6 47.08%	25,788	3 1,124	433	3	7 34	181	41.80%	25,371	1,438	536	6	34	199	
	Retail		58,622	8,476	431	14	45	13	7 31.84%	58,371	1 8,539	619) 14	1 44	165	26.64%	57,977	8,742	810	13	44	193	
Chan d'ann de Engleilde	Retail - Secured on real estate property		52,563	7,745	248	3	15	4	16.29%	52,433	3 7,738	386	5 2	2 13	48	12.39%	52,212	7,822	522	2	12	54	
Skandinaviska Enskilda	Retail - Secured on real estate property - Of Which: SME		848	128	21	1	1		11.85%	832	2 133	33	3	1	. 4	11.10%	6 796	157	45	1	1	5	
Banken — group	Retail - Secured on real estate property - Of Which: non-SME		51,714	7,617	227	2	14	3	3 16.71%	51,601	1 7,604	353	3	2 12	2 44	12.51%	б	7,666	476	2	11	50	
Danken — group	Retail - Qualifying Revolving		0	0	0	0	0) -	C	0 0	C) () () 0) -	0	0	0	0	0	0 -	
	Retail - Other Retail		6,059	731	182	12	29	9	7 53.03%	5,939	9 801	233	3 12	2 30) 117	50.29%	б 5,76 4	919	288	11	32	138	
	Retail - Other Retail - Of Which: SME		834	174	35	2	8	12	35.56%	816	5 179	48	3	2 8	3 16	32.19%	ó 766	214	63	2	8	19	
	Retail - Other Retail - Of Which: non-SME		5,225	557	148	10	21	8	1 57.14%	5,123	3 622	184	10) 23	3 101	. 55.03%	6 4,99 8	706	225	10	24	119	
	Equity		0	0	0	0	0) -	C	0 0	C) () () 0) –	0	0	0	0	0	0 -	
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0) -	C	0 0	C) () () 0) –	0	0	0	0	0	0 -	
	IRB TOTAL		188,719	12,217	2,081	48	130	88	42.28%	187,582	12,894	2,541	. 55	144	971	38.20%	185,228	14,698	3,091	54	166	1,080	34

													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposur	Stock of provisions for re Stage 3 exposur	Coverag _{-e} Stage 3 o
	Central banks		0	0) 0		0 0) C) -	0	0	0	0 0	0		D -	0	0	0	0	0	0 -
	Central governments		2,652	12	2 7	,	0 0) 3	40.00%	2,650	14	7	7 0	0		3 40.00%	2,647	16	8	0	0	3
	Institutions		2,289	10) 1		0 0) C) 22.78%	2,286	13	1	L 0	0		23.03%	2,275	23	2	0	0	0
	Corporates		53,857	1,100) 261	. 1	3 31	. 90) 34.54%	53,457	1,398	364	1 15	37	11	2 30.83%	52,845	1,870	503	15 4	44 14	42
	Corporates - Of Which: Specialised Lending		569	42	2 14		1 3	5 5	5 34.95%	553	55	17	7 1	4		5 34.63%	532	72	21	1	5	7
	Corporates - Of Which: SME		20,394	549	96	,	4 17	' 28	3 28.79%	20,231	663	146	5 4	18	3	6 24.76%	19,970	858	212	4	18 4	47
	Retail		50,480	7,541	. 255	1	2 28	3 71	28.06%	50,310	7,576	390) 11	28	9	3 23.90%	49,942	7,806	528 1	11	28 11	15
	Retail - Secured on real estate property		46,330	7,153	3 133		1 8	3 7	5.42%	46,250	7,135	230) 1	7	1	4.67%	46,006	7,282	326	1	6	14
	Retail - Secured on real estate property - Of Which: SME		722	70) 13		0 0) 1	4.72%	710	74	21	L 0	0		4.26%	685	91	30	0	0	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME		45,608	7,083	3 119		1 8	3 7	7 5.50%	45,540	7,061	209	9 1	6	1	0 4.72%	45,322	7,191	297	1	6	13
	Retail - Qualifying Revolving		0	0) 0		0 0) C) -	0	0	0	0 0	0		D -	0	0	0	0	0	0 -
	Retail - Other Retail		4,151	388	3 122	. 1	1 20) 64	52.68%	4,060	441	160) 11	21	8	2 51.54%	3,935	524	201	10	22 10	01
	Retail - Other Retail - Of Which: SME		613	79	25		1 3	; 9	35.78%	597	86	34	1 2	3	1	1 33.36%	559	114	45	1	3	14
	Retail - Other Retail - Of Which: non-SME		3,537	309	97	,	9 17	' 55	5 57.01%	3,463	355	126	5 9	18	7	1 56.50%	3,376	410	157	9	19 8	87
	Equity		0	0) 0		0 0) C) -	0	0	0	0 0	0		D -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0) 0		0 0) C) -	0	0	0) 0	0		D -	0	0	0	0	0	0 -
	IRB TOTAL		109,279	8,663	524	24	4 59	165	31.45%	108,702	9,001	762	2 27	65	209	27.37%	107,709	9,715 1,0	041 2	.6 7	2 26	50



												Baseline Scenario									
					31/12/2021							31/12/2022						31/12/202	3		
	(m	Stage 1 exposu	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 expos	Stock of provisions f ure Stage 2 expo	or provision	for Store 2 owned
	Central banks		0	0 ()	0 0	(0 -		0 0	(0 0		0 0) -	0	0	0	0	0	0 -
	Central governments	2	53	1 (0 0	(0 57.71%	b 25	3 1	(0 0		0 0	51.70%	252	1	0	0	0	0 47.
	Institutions	1	47	0 0		0 0	(0 25.24%	b 14	7 0	(0 0		0 0	25.24%	146	1	0	0	0	0 25
	Corporates	8,2	26 28	37 202	2	4 18	109	9 54.11%	8,11	.9 362	234	4 5	18	3 118	50.57%	7,962	480	273	4	18	129 47.
	Corporates - Of Which: Specialised Lending	4	82 1	.7 2	2	0 1	(0 26.68%	46	32	4	40		1 1	. 26.72%	444	48	7	0	2	2 26
	Corporates - Of Which: SME	3	67 10	07 13	3	1 11	4	4 32.07%	36	3 101	2	3 1		9 7	31.59%	355	99	33	1	8	10 31
	Retail	1,1	99 19	2 25	5	0 3	11	1 44.48%	1,18	3 204	2	9 0		3 11	. 39.13%	1,159	223	33	0	3	11 34
	Retail - Secured on real estate property		49	7 2		0 0	(0 9.85%	5	6 6		2 0		0 0	9.07%	50	5	3	0	0	0 8
NORWAY	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	(0 0.85%	, D	0 0	(0 0		0 0	0.81%	0	0	0	0	0	0 0
NORWAT	Retail - Secured on real estate property - Of Which: non-SME		49	7 2	2	0 0	(0 9.85%	5	6 6		2 0	(0 0	9.07%	50	5	3	0	0	0 8
	Retail - Qualifying Revolving		0	0 (0 0	(0 -		0 0	(0 0		0 0) –	0	0	0	0	0	0 -
	Retail - Other Retail	1,1	50 18	35 24	ł	0 3	11	1 47.01%	b 1,13	3 198	27	7 0		3 11	. 41.65%	1,109	219	31	0	3	11 36
	Retail - Other Retail - Of Which: SME		57	.8	3	0 1	1	1 45.96%	b 5	6 18	4	4 0		1 1	. 33.89%	55	18	5	0	1	1 27
	Retail - Other Retail - Of Which: non-SME	1,0	93 16	6 21		0 2	10	0 47.15%	b 1,07	7 180	23	3 0		2 10	43.00%	1,054	201	26	0	2	10 38
	Equity		0	0 ()	0 0	(0 -		0 0	(0 0		0 0) -	0	0	0	0	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0	0 (0 0	(0 -		0 0	(0 0		0 0) –	0	0	0	0	0	0 -
	IRB TOTAL	9,82	24 47	9 228	5	4 20	121	L 53.03%	9,70	1 567	264	1 5	21	L 130	49.30%	9,519	706	306	5	22	141 45.9

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ire provisions for Stage 1 exposu	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	20	0	0	0	0	(-	20	0	(0	0	0	-	20	0	0	0 0	0	-
	741	1	0	0	0	(40.00%	740	1	(0 0	0	0	40.00%	739	3	0	0 0	0	40.00%
	1,584	52	50	0	0	25	49.07%	1,572	63	52	2 0	1	25	48.44%	1,551	82	53	0 1	25	47.65%
	7,637	159	123	3	2	77	62.11%	7,631	153	135	5	3	80	59.31%	7,410	355	153	4 7	85	55.72% 68.34%
	234	2	1	0	0	1	. 85.75%	234	1		0	0	1	77.47%	229	6	2	0 0	1	68.34%
	332	57	1	0	0	(18.97%	330	58		0	0	0	19.01%	311	74	5	0 1	1	19.11%
	29	3	1	0	0	(30.84%	30	2	1	. 0	0	0	28.16%	30	2	1	0 0	0	26.14%
	28	2	1	0	0	(12.23%	29	2	1	. 0	0	0	11.16%	29	2	1	0 0	0	10.37%
	0	0	0	0	0	() –	0	0	(00	0	0	-	0	0	0	0 0	0	-
	28	2	1	0	0	(12.23%	29	2	1	. 0	0	0	11.16%	29	2	1	0 0	0	10.37%
	0	0	0	0	0	() –	0	0	(0 0	0	0	-	0	0	0	0 0	0	-
	1	0	0	0	0	(61.87%	1	0	(0 0	0	0	61.27%	1	0	0	0 0	0	60.59%
	0	0	0	0	0	(99.22%	00	0	(0 0	0	0	98.39%	0	0	0	0 0	0	97.53% 59.45%
	1	0	0	0	0	(60.69%	1	0	(0 0	0	0	60.11%	1	0	0	0 0	0	59.45%
	0	0	0	0	0	(-	0	0	(00	0	0	-	0	0	0	0 0	0	-
				-	-			-	-		-	-								
	0	0	0	0	0	(101	58.19%	0	0 219	(0	0	0	- 56.15%	0 750	0 442	0	0 0	0 111	-
	10,011	215	174	3	3	101	58.19%	9,993	219	18/	5	4	105	50.15%	9,750	442	.00	5 8	111	53.48%







RowN			
um			(mln EUR, %)
109		Central banks	(
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	DENMARK	Retail - Secured on real estate property - Of Which: SME	
118	DENMARK	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

DowN			
RowN um			<i>,</i> ,
um			(mlr
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	ESTONIA	Retail - Secured on real estate property - Of Which: SME	
136	LSTONIA	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0	0 0	0	0	-	0	C	C	0	0	0	-	C) 0	C	0	0	0	-
	585	1	0	0 0	0	0	40.00%	584	2	C	0	0	0	40.00%	582	2 3	0	0	0	0	40.00%
	163	1	. 0	0 0	0	0	10.01%	161		C	0	0	0	10.15%	158	6 6	0	0	0	0	10.26%
	8,607 309	139	94	1 3	2	41	43.39%	8,547		108	3	3	44	41.12%	8,420) 293	127	3	5	49	38.84% 33.81% 19.78% 50.87% 18.87%
			0	0 0	0	0	33.81%	303		1	0	0	0	33.81%	292		2	. 0	1	1	33.81%
	1,197		. 1	0	0	0	19.90%	1,186	21		0	0	1	19.86%	1,172		6	0	1	1	19.78%
	134	17	9	0	1	5	61.71%	132	18	10	0	1	5	55.77%	129	9 20	11	0	1	5	50.87%
	18	4	0	0 0	0	0	23.16%	18	4	1	0	0	0	20.58%	18	3 3	1	0	0	0	18.87%
	0	0	0	0 0	0	0	-	0		0	0	0	0	-	0	0	0	0	0	0	-
	18	4	0	0 0	0	0	23.16%	18	4	1	0	0	0	20.58%	18	3 3	1	0	0	0	18.87%
	0	0		0	0	0 5	-	0			0	0	0			0	10	0	0	0	-
	116	14	ð 1	0	1	5	63.83% 31.95%	114	14		0	1	5	57.86% 22.29%		1/	10	0	1	5	52.86% 17.25% 63.16%
	52	11		1 0 7 0	1	U	68.87%	51	11	2	0	1	0	65.90%	45		2	0	1	U	62 160/
	04	3	/	0	0	5	08.87%	63	3		0	0	5	65.90%		4	8	0	0	C	03.10%
	0	0	·/ 0	0	0	U		U	L L		0	0	0	-	L L	0	U	0	0	0	-
	0	0	0		0	0	_	0	ſ	(0	0	0	_	ſ			0	0	0	_
	9,488	159	103	3	3	46	44.90%	9,42 4	208	118	3	5	50	42.26%	9,289	322	139	3	7	55	39.68%

ſ											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 0	0	-	0	(0 0	0	0	0) -	0	0	0 (0 0	0	-
	112	0	0	(0 0	0	40.00%	112	(0 0	0	00	0	40.00%	111	0	0 (0 0	0	40.00%
	3	0	0	(0 0	0	26.44%	3	(0 0	0	00	0) 26.09%	3	0	0 (0 0	0	26.10%
	3,243	305	81	1	1 5	33	40.32%	3,293	240	96	1	. 5	35	36.35%	3,152	360 11	6	L 5	38	32.59%
	83	2	17	0	0 0	4	26.24%	82	4	1 17	0	0	4	26.16%	79	6 1	7 (0 0	5	25.98% 36.83%
	779	98	47	(0 2	21	44.44%	782		3 54	0	2	22	40.56%	744	117 6	2 () 2	23	36.83%
	2,622	228	60	1	1 3	18	30.48%	2,588		7 85	1	. 3	21	24.34%	2,582 2,526	220 10	9	L 3	23	21.17%
	2,559	214	57	1	1 3	17	30.15%	2,529	221	1 80	1	. 3	19	23.77%	2,526	203 10	1 :	L 2	21	20.43% 21.48%
	32	18	3	(0 0	1	23.18%	29		9 5	0	0	1	22.08%	26	20	6 (0 0	1	21.48%
	2,527	197	54	1	1 2	16	30.52%	2,500	203	3 75	1	. 2	18	3 23.88%	2,500	183 9	5	L 2	19	20.36%
	0	0	0	(0 0	0	-	0	(0 0	0	0	0) -	0	0	0 (0 0	0	-
	63	14	4	(0 1	1	35.65%	60	15	5 6	0	1	2	2 32.34%	56	17	8 () 1	2	30.54%
	18	8	2		0 0	1	28.03%	16	<u>c</u>	9 3	0	0	1	25.48%	14	9	4 (0 0	1	23.97%
	45	6	2	C	0 0	1	44.84%	44	7	7 3	0	0	1	39.04%	41	8	4 (1	2	36.26%
	0	0	0	0	0 0	0	-	0	(0 0	0	0	0) -	0	0	0 (0 0	0	-
	0	0	0	0	0 0	0	-	0	(0 0	0	0	0) -	0	0	0 (0 0	0	-
	5,980	533	141	2	2 8	51	36.13%	5,996	477	182	2	8	56	30.72%	5,848	580 22	6 2	2 8	61	27.09%

										Baseline Scenario	1									
				31/12/2021						31/12/2022							31/12/2023			
s, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 0	0	-	0 0	0	0) 0) () -	0	0	0	0	0	0	-
	11	1	. 0	(0 0	0	40.00%	11 1	0	0) 0) (40.00%	11	1	0	0	0	0	40.00%
	185	0	0	(0 0	0	25.85%	185 0	0	0	0) (25.96%	185	1	0	0	0	0	26.06%
	6,881	214	52		2 6	22	41.49%	6,838 241	69	2	2 7	' 2 6	5 38.34%	6,776	283	89	2	8	32	35.96%
	82	1	. 0	(0 0	0	18.65%	81 2	0	0) 0) (18.94%	79	4	0	0	0	0	19.16%
	195	5	i 4	(0 0	1	31.78%	193 6	5	0	0 0) 2	2 30.30%	190	8	6	0	0	2	28.84%
	358	39	13	(2	10	73.57%	354 43	14	0) 2	2 10	67.69%	347	48	16	0	3	10	61.95%
	11	2	0	(0 0	0	6.80%	11 1	0	0	00) (6.36%	11	1	0	0	0	0	6.08%
	0	0	0		0 0	0	3.60%	0 0	0	0	00) (5.12%	0	0	0	0	0	0	6.44%
	11	2	0	(0 0	0	6.80%	111	0	0	00) (0 6.36%	11	1	0	0	0	0	6.08%
	0	0	0	(0 0	0	-	0 0	0	0	00) (D -	0	0	0	0	0	0	-
	348	38	13	(2	10	74.29%		14	0) 2	2 10	0 68.68%	336	47	15	0	3	10	63.00%
	24	18	1	(0 1	0	37.19%	2318	1	0) 1	. (27.31%	22	19	1	0	1	0	21.20%
	324	20	12	(0 1	9	75.95%	320 23	13	0) 1		9 71.12%	314	28	14	0	1	9	66.05%
	0	0	0	(0 0	0	-	0 0	0	0	0 0) (р -	0	0	0	0	0	0	-
	0	0	0	(0 0	0	-	0 0	0	0	0) () - (8 5 5 6	0	0	0	0	0	0	-
	7,436	254	66	2	2 8	31	47.88%	7,387 285	83	2	. 9	9 36	5	7,318	333	104	2	10	42	39.84%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	C	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	314	9	0	0	0	C	40.00%	314	9	0	0	0	0	40.00%	313	10	0	0	0	0	40.00%
	2	0	0	0	0	C	21.10%	2	0	0	0	0	0	20.51%	2	0	0	0	0	0	20.56%
	2,724	162	27	1	3	ç	33.45%	2,689	187	37	1	3	10	28.33%	2,577	285	51	1	4	12	24.31%
	18	2	2	0	0	1	. 37.39%	18	2	2	0	0	1	37.33%	17	3	2	0	0	1	37.22%
	859	62	14	0	1	4	28.67%	845	72	18	0	1	4	25.13%	818	94	23	0	1	5	22.03%
	2,436		31	0	4	9	27.20%	2,413	327	42	0	4	10	23.55%	2,439	291	53	0	4	11	21.24%
	2,329	239	27	0	2	7	26.24%	2,306	253	35	0	2	8	21.99%	2,337	213	44	0	2	9	19.29%
	40	23	2	0	0	C	17.20%	37	25	2	0	0	0	16.93%	33	29	3	0	0	0	16.69%
	2,289	215	25	0	2	7	26.92%	2,269	228	33	0	2	7	22.34%	2,304	184	41	0	2	8	19.46%
	0	0	0	0	0	C	-	0	0	0	0	0	0	-	0	0	0	0	0	0	<u>-</u>
	107	76	4	0	2	1	33.01%	107	74	7	0	2	2	31.78%	101	78	9	0	2	3	30.89%
	46	34	2	0	2	C	26.95%	47	32	3	0	1	1	27.71%	43	35	4	0	1	1	28.06%
	62	42	3	0	1	1	37.33%	60	42	4	0	0	1	34.52%	58	43	5	0	0	2	32.73%
	0	0	0	0	0	C	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	0	0	0	0	0	0	- 20.1.40/	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	5,476	486	59	1	/	18	30.14%	5,418	523	/9	1	/	20	25.84%	5,331	585	104	1	8	24	22.82%





													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposi	ire Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposur	Coverage Ratio Stage 3 exposu		sure Stage 2 exp	oosure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		11	0	0		D C) () -	11	1	0 (0 0		0	0 -		11	0	0 (0	0	0 -
	Central governments		363	1	. 0		D C) (40.00%	362	2	2 (0 0		0	0 40.00	9%	361	2	1 (0	0	0 40.
	Institutions		832	106	0		0 0) () 25.82%	831	1	107 (0 0		0	0 25.40	9%	826	112	1 (D	0	0 25.
	Corporates		4,946	126	80		2 5	5 28	35.02%	4,897	7	165 90	0 3		6	34.92	.% 4,	,811	236 10	4 3	3	9 3	36 34.7
	Corporates - Of Which: Specialised Lending		1,143	22	. 2	2	1 1	1	. 33.54%	1,118	8	44 4	4 1		3	1 33.46	5% 1,	,081	78	8	1	5	3 33.4
	Corporates - Of Which: SME		44	1	. 0)	0 0) () 33.25%	43	3	2 (0 0		0	0 33.26	5%	41	3	1 (D	0	0 33.2
	Retail		60	8	3 1	L	0 0) () 21.33%	60	0	7	2 0		0	0 17.98	9%	60	7	2 (D	0	0 16.2
	Retail - Secured on real estate property		58	8	3 1	L	0 0) (16.73%	58	8	7	1 0		0	0 14.01	.%	59	6	2 (D	0	0 12.6
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0)	0 0) () -	0	0	0 (0 0		0	0 -		0	0	0 (D	0	0 -
	Retail - Secured on real estate property - Of Which: non-SME		58	8	1		D C) () 16.73%	58	8	7	1 0		0	0 14.01	.%	59	6	2 (D	0	0 12.6
	Retail - Qualifying Revolving		0	0	0)	D C) () -	0	0	0 (0 0		0	0 -		0	0	0 (D	0	0 -
	Retail - Other Retail		2	0	0)	D C) () 53.17%	2	2	0 (0 0		0	0 52.38	8%	2	0	0 (D	0	0 51.4
	Retail - Other Retail - Of Which: SME		0	0	0)	D C) () 49.22%	0	0	0 (0 0		0	0 48.44	9%	0	0	0 (D	0	0 47.6
	Retail - Other Retail - Of Which: non-SME		2	0	0)	0 0) () 54.75%	2	2	0 (0 0		0	0 53.82	.%	2	0	0 (D	0	0 52.7
	Equity		0	0	0)	D C) () -	0	0	0 (0 0		0	0 -		0	0	0 (D	0	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0 0)	D C) () -	0	0	0 (0 0		0	0 -		0	0	0 (0	0	0 -
	IRB TOTAL		6,212	240	81	. 2	2 5	28	34.81%	6,161	1 2	.81 93	3 3		6 3	2 34.63	% 6,0	070	357 10	8 3	3	9 3	37 34.4

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	r Coverage I stage 3 exp ire
	Central banks		0	0 (0 0)	0 0	() -	C	0	(0 0		0 0) -	0	0	(0		0	0 -
	Central governments		0) (D 0		0 C	() -	C	0	(0 0		0 0) -	0	0	(0		0	0 -
	Institutions		2,020	0 1	1 26	6	0 C	7	7 25.75%	2,019	2	2	7 0		7	25.75%	2,012	8	27	0		0	7
	Corporates		1,865	5 19	9 21		0 C	14	f 65.39%	1,845	37	23	3 0		1 14	61.13%	1,818	60	27	0		11	15 5
	Corporates - Of Which: Specialised Lending		121	1 2	2 0)	0 C	(33.81%	118	5	(0 0		0 0) 33.81%	114	8	1	. 0		0	0 3
	Corporates - Of Which: SME		861	1 7	7 0)	0 0	() 19.27%	854	13		1 0		0 0	20.62%	844	23	2	0		0	0 21
	Retail		7	7 (0 0)	0 0	() 17.45%	7	0	(0 0		0 0) 11.86%	7	0	(0		0	0
	Retail - Secured on real estate property		6	5 (0 0)	0 C	(5.05%	6	0	(0 0		0 0) 4.99%	6	0	(0		0	0 4
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0 (0 0		0 C	() -	C	0	(0 0		0 0) -	0	0	(0		0	0 -
LOALMDOORG	Retail - Secured on real estate property - Of Which: non-SME		6	5 (0 0		0 0	(5.05%	6	0	(0 0		0 0) 4.99%	6	0	(0		0	0 4
	Retail - Qualifying Revolving		0) (0 0		0 0	() -	C	0	(0 0		0 0) -	0	0	(0		0	0 -
	Retail - Other Retail		0) (0 0		0 C	(34.90%	C	0	(0 0		0 0	30.03%	0	0	(0		0	0 26
	Retail - Other Retail - Of Which: SME		0) (0 0		0 0	(0.59%	C	0	(0 0		0 0	0.55%	0	0	(0		0	0 0
	Retail - Other Retail - Of Which: non-SME		0) (0 0		0 0	(40.30%	C	0	(0 0		0 0) 39.15%	0	0	(0		0	0 38
	Equity		0) (0 0		0 0	() -	C	0		0 0		0 0) -	0	0	(0		0	0 -
	Securitisation																						
	Other non-credit obligation assets		0) (0 0		0 0	() -	C	0	(0 0		0 0) -	0	0	(0		0	0 -
	IRB TOTAL		3,892	2 20	47		0 0	21	43.35%	3,870	39	50	0 1		L 21	. 42.27%	3,837	68	54	1		1 2	22 40.9

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021		1					31/12/2022	-		-			_	31/12/2023	-		_
nin EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
	0	0	0	0		0 0	-	0	0	C) 0	0) 0	-	0		0 (0 () 0	C) -
	0	0	0	0		0 0	-	0	0	C) 0	C) 0	-	0		0) () 0	C) –
	443	1	0	0		0 0	27.15%	442	2	C) 0	C) 0	26.39%	440		3	1 () 0	C	26.12%
	2,176	162	4	1		3 1	32.54%	2,168	165	8	3 1	. 2	2 3	32.03%	2,153	17	75 14	4	. 2	4	31.48%
	0	2	0	0		0 0	33.81%	0	2	C) 0	0) 0	33.81%	0		2	0 () 0	C	33.819
	9	4	0	0		0 0	33.82%	8	4	C	0 0	0) 0	33.82%	8		4	1 (0 0	C	33.82%
	73	5	0	0		0 0	16.73%	73	5	1	. 0	0) 0	13.83%	73		5	1 (0 0	C	12.76%
	69	5	0	0		0 0	7.24%	69	5	C	00	0) 0	6.00%	69		4	1 (0 0	C	5.33%
	0	0	0	0		0 0	-	0	0	C	00	0) 0	-	0		0	0 (00	C) -
	69	5	0	0		0 0	7.24%	69	5	C	0	0) 0	6.00%	69		4	1 (0 0	C	5.33%
	0	0	0	0		0 0	-	0	0	C	0 0	0) 0	-	0		0	0 (0 0	C) –
	4	0	0	0		0 0	56.14%	4	0	C	0 0	C	0 0	53.21%	4		0	0 (0 0	C	50.92%
	0	0	0	0		0 0	31.48%	0	0	C	0 0	C) 0	31.49%	0		0	0 (0 0	C	31.51%
	4	0	0	0		0 0	57.83%	4	0	0	0 0	C) 0	55.70%	4		0	0 (0 0	C	53.71%
	0	0	0	0		0 0	-	0	0	C	0 0	C	0 0	-	0		0	0 (0 0	C) -
						-															
	0	0	0	0		0 0	-	0	0	0	00	0	0 0	-	0	10	0 (0 0	C) -
	2,691	168	4	1		3 1	31.11%	2,683	171	9	1	2	3	30.76%	2,665	18	3 15		. 2	5	30.39%



	Skaliullaviska Eliskilua Dalikeli — gloup																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario)									
						31/12/2021							31/12/2022							31/12/2023			
		Sta (mln EUR, %)	age 1 exposure Sta	ge 2 exposure Stage 3	3 exposure Si	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure Sta	ge 3 exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	provisions for	Coverage Ra Stage 3 expo
	Central banks		68	0	0	0	0	(40.00%	68	8 0	(0	0 (0 0	40.00%	68	0	0	0	0	0	4
	Central governments		5,655	36	10	1	2	2	38.96%	5,645	5 44	11	1	1 2	2 4	38.95%	5,635	52	14	0	1	5	3
	Institutions		10,474	772	92	2	4	36	38.76%	10,460	0 771	109	9	2	5 40	37.07%	10,562	653	124	1	5	45	3
	Corporates		90,880	25,133	2,369	187	466	1,099	46.38%	87,778	8 26,510	4,094	4 15	0 575	5 1,520	37.12%	87,308	25,095	5,978	120	521	1,962	32
	Corporates - Of Which: Specialised Lending		3,087	404	54	4	19	26	48.24%	2,997	7 474	74	4	4 26	5 34	46.20%	2,948	498	99	4	32	44	44
	Corporates - Of Which: SME		20,742	5,894	709	73	178	279	39.39%	17,165	5 8,666	1,515	5 5	4 220	436	28.80%	15,317	9,624	2,404	38	173	601	2
	Retail		53,808	12,909	811	75	275	234	1 28.88%	49,221	1 16,545	1,763	3 3	8 262	2 422	23.95%	47,315	17,731	2,483	32	206	559	22
No coltano del compositivitato	Retail - Secured on real estate property		48,953	11,049	554	43	176	107	7 19.26%	45,353	3 13,889	1,315	5 2	5 157	7 223	17.00%	43,008	15,645	1,904	19	124	315	16
Skandinaviska Enskilda	Retail - Secured on real estate property - Of Which: SME		507	404	87	9	38	18	3 20.85%	313	3 472	213	3	5 36	5 44	20.46%	222	442	334	3	24	68	20
Banken — group	Retail - Secured on real estate property - Of Which: non-SME		48,446	10,645	467	34	139	89	9 18.97%	45,040	0 13,417	1,101	1 1	9 121	L 180	16.33%	42,786	15,203	1,569	16	100	247	15
Danken — group	Retail - Qualifying Revolving		0	0	0	0	0	() -	(0 0	(0	0 (0 0	-	0	0	0	0	0	0 -	,
	Retail - Other Retail		4,855	1,861	257	32	99	127	7 49.66%	3,868	8 2,656	448	8 1	3 105	5 199	44.36%	4,307	2,086	580	13	82	244	42
	Retail - Other Retail - Of Which: SME		626	365	51	4	14	17	7 32.39%	497	7 452	94	4	2 13	3 27	28.94%	592	327	124	2	11	35	27
	Retail - Other Retail - Of Which: non-SME		4,229	1,495	205	28	85	111	L 54.00%	3,372	2 2,204	353	3 1	1 91	l 171	48.48%	3,715	1,759	456	11	71	210	46
	Equity		0	0	0	0	0	() -	(0 0	(0	0 (0 0	-	0	0	0	0	0	0 -	
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0	() -	(0 0	(0	0 (0 0	-	0	0	0	0	0	0 -	
	IRB TOTAL		160,886	38,850	3,282	265	746	1,373	41.82%	153,171	1 43,869	5,977	7 190	844	1.986	33.24%	150,888	43,530	8,600	154	733	2,571	29.90

						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Sta			Stock of rovisions for ige 2 exposure S	Stock of provisions for Stage 3 exposure	
	Central banks		0	0	0		0 () (-	(0 0	C	0 0	0	C	-	0	0	0	0	0		0 -
	Central governments		2,652	12	7		0 1	1 3	40.00%	2,649	9 14	8	8 0	1	3	40.00%	2,647	16	8	0	0		3
	Institutions		2,231	67	2		0 () (23.53%	2,228	3 68	4	4 0	0	1	24.01%	2,226	69	6	0	1		1
	Corporates		43,190	11,247	781	12	2 221	240	30.67%	39,474	13,885	1,859	9 97	286	469	25.25%	37,783	14,398	3,038	73	237	71	11
	Corporates - Of Which: Specialised Lending		524	84	16		1 7	7 7	45.59%	528	3 76	21	1 1	8	9	45.51%	506	93	26	1	10	1	12
	Corporates - Of Which: SME		15,924	4,711	405	6	4 129	99	24.38%	12,957	7 7,011	1,072	2 49	169	225	21.03%	11,163	8,064	1,813	34	129	36	1ذ
	Retail		46,062	11,614	600	6	9 237	/ 158	26.35%	41,931	1 14,899	1,446	6 32	221	333	23.01%	40,102	16,111	2,063	27	170	45	<i>6</i> 6
	Retail - Secured on real estate property		42,804	10,396	414	3	8 164	ł 64	15.36%	39,392	2 13,118	1,105	5 20	145	170	15.38%	37,246	14,750	1,620	15	112	25	1ز
	Retail - Secured on real estate property - Of Which: SME		396	331	78		8 35	5 15	18.81%	218	3 389	199	9 4	33	38	19.02%	129	362	315	2	22	6	<i>і</i> 0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME		42,408	10,065	336	3	0 129	9 49	14.55%	39,175	5 12,729	906	6 16	111	132	14.59%	37,117	14,388	1,305	12	91	19	J 1
	Retail - Qualifying Revolving		0	0	0		0 () (-	(0 0	C	0 0	0	C	-	0	0	0	0	0		0 -
	Retail - Other Retail		3,257	1,218	186	3	1 73	3 95	50.85%	2,539	9 1,782	341	1 12	77	163	47.76%	2,857	1,361	443	12	58	20	<u>ງ5</u>
	Retail - Other Retail - Of Which: SME		439	239	40		4 5	5 13	32.69%	321	1 321	76	6 1	5	23	29.87%	408	209	100	2	4	2	29
	Retail - Other Retail - Of Which: non-SME		2,819	979	146	2	7 68	8 81	55.80%	2,218	3 1,461	265	5 10	72	140	52.89%	2,449	1,152	343	11	54	17	/6
	Equity		0	0	0		0 () (-	(0 0	C	0 0	0	C	-	0	0	0	0	0		0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0 () (-	(0 0	C	0 0	0	C	-	0	0	0	0	0		0 -
	IRB TOTAL		94,134	22,940	1,391	19	1 459	401	28.85%	86,283	28,866	3.317	7 129	508	806	24.30%	82,758	30,593	5,114	100	408	1,17	71 2



												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stage 1 exposur	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 d	exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
	Central banks		0	0 0		0 0) () -		0 0	0	0 0	(0 0	-	0	0	0	0	(0-	· · · · · · · · · · · · · · · · · · ·
	Central governments	2	52	1 0	(0 0) () 51.46%	25	2 1	C	0 0	(0 0	45.58%	252	1	0	0	(0	42.57%
	Institutions	14	14	3 0	(0 0) (25.15%	14	4 3		0 0	(0 0	25.17%	143	4	0	0	(0	25.17%
	Corporates	5,8	52 2,61	17 245	1:	1 37	· 142	2 57.73%	6,30	2 2,078	334	4 10	39	9 171	51.22%	6,593	1,688	433	9	39	201	46.41%
	Corporates - Of Which: Specialised Lending	43	39 5	57 4		1 3	3	. 34.03%	42	2 69	c,	9 1	3	3 3	33.49%	395	89	16	1	2	5	32.77%
	Corporates - Of Which: SME	32	26 14	41 20		2 14	6	39.93%	29	4 154	39	9 28	13	3 15	38.37%	279	151	56	1	10	2 1	36.55%
	Retail	98	30 40	04 32		0 12	2 12	36.51%	79	2 573	50	0 0	14	1 12	23.66%	877	475	64	0	11	. 12	18.85%
	Retail - Secured on real estate property		15 1	11 2		0 0) (14.80%	4	6 9	(*)	3 0	(0 0	15.64%	48	6	3	0	(/ 1	16.48%
NORWAY	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0) () 4.77%		0 0	C	0 0	(0 0	5.87%	0	0	0	0	(, O	6.00%
NURWAT	Retail - Secured on real estate property - Of Which: non-SME	4	15 1	11 2		0 0) () 14.80%	4	6 9	(**)	3 0	(0 0	15.65%	48	6	3	0	(/ 1	16.48%
	Retail - Qualifying Revolving		0	0 0		0 0) () -		0 0	C	0 0	(0 0	-	0	0	0	0	(, 0 -	
	Retail - Other Retail	93	35 39	93 30		0 12	2 11	37.96%	74	6 564	47	7 0	13	3 11	24.14%	829	468	61	0	11	. 12	18.98%
	Retail - Other Retail - Of Which: SME	4	17 2	27 4		0 2	2 1	37.19%	4	6 26	e	6 0	2	2 1	24.48%	50	21	7	0	2	. 1	19.92%
	Retail - Other Retail - Of Which: non-SME	88	38 36	56 26		9 9	10	38.06%	70	0 538	42	2 0	11	1 10	24.09%	778	448	54	0	10	10	18.86%
	Equity		0	0 0		0 0) () -		0 0	C	0 0	(0 0	-	0	0	0	0	(0-	
	Securitisation																					
	Other non-credit obligation assets		0	0 0		0 0) () -		0 0	C	0 0	(0 0	-	0	0	0	0	(0-	
	IRB TOTAL	7,22	.9 3,02	25 277	11	L 49	153	55.28%	7,49	0 2,656	385	5 10	52	2 183	47.60%	7,865	2,168	498	9	50	213	42.83%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	20	0	0	0	0) 0) -	20	0	C	0	0	0	-	20	0 0) (0	0	-
	740	2	0	0	C) 0	40.00%	739	3	C	0	0	0	40.00%	737	5 0) (0	0	40.00%
	1,345	288	53	0	2	2 25	5	1,357	272	57	0	3	26	46.12%	1,434	190 61	. (3	27	44.67%
	6,512	1,255	151	8	23	98	64.41%	6,637	1,082	200	9	24	112	55.84%	6,355	1,309 255	5 7	31	128	50.43%
	216	19	2	0	0) 1	77.18%	220	15	2	0	0	2	68.37%	212	21 3	(1	2	62.39%
	238	146	7	1	2	2 1	20.27%	215	158	17	1	2	3	18.00%	200	162 28	3 (3	5	17.67%
	27	5	1	0	0	00	31.64%	25	6	2	0	0	0	26.25%	24	6 2	2 (0	1	23.52%
	26	4	1	0	0	00) 19.91%	25	5	1	0	0	0	18.19%	24	5 2	2 (0	0	17.45%
	0	0	0	0	0	00) -	0	0	C	0	0	0	-	0	0 0) (0	0	-
	26	4	1	0	0	0 0) 19.91%	25	5	1	0	0	0	18.19%	24	5 2	2 (0	0	17.45%
	0	0	0	0	C	0 0) -	0	0	C	0	0	0	-	0	0 0) (0	0	-
	1	0	0	0	C	0 0) 60.71%	1	1	C	0	0	0	57.75%	1	1 0) (0	0	55.85%
	0	0	0	0	0	0 0	98.72%	0	0	C	0	0	0	97.14%	0	0 0) (0	0	95.94%
	1	0	0	0	C	0 0) 59.54%	1	1	C	0	0	0	56.61%	1	1 0) (0	0	54.74%
	0	0	0	0	C	0 0) -	0	0	C	0	0	0	-	0	0 0) (0	0	-
	0	0	0	0	0	0) -	0	0		0	0	0	-	0	0 0) ()	0	0	-
	8,644	1,550	206	8	25	123	59.94%	8,778	1,363	259	9	27	139	53.48%	8,571	1,510 319	8	34	156	49.11%







RowN			
um			(mln EUR, %)
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	DENMARK	Retail - Secured on real estate property - Of Which: SME	
118		Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

DowN			
RowN um			<i>,</i> ,
um			(mlr
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	ESTONIA	Retail - Secured on real estate property - Of Which: SME	
136	LSTONIA	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

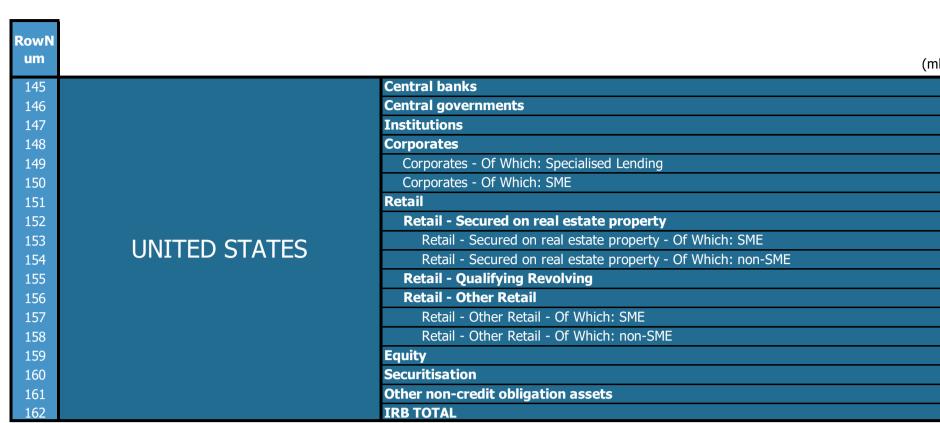
	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52 53	54	55	56	57
											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0)0	0	0	-	0	0	(0	0	0	-	0	0	0 (0 0	0	-
	585	1	0	0 0	0	0	40.00%	584	2	(0	0	0	40.00%	582	3	1 (0 0	0	40.00%
	133	30	0	0 0	0	0	11.11%	134	29	1	0	0	0	11.45%	140	23	1 (0 0	0	11.58%
	6,542	2,154	144	9	54	65	45.22%	6,713 283	1,840	288	7	76	113	39.16%	7,006 280	1,380 4	54 6	6 67	169	37.14% 41.98%
	297		1	0	1	0	41.54%			2	. 0	1	1	41.80%		31	3 (2	1	41.98%
	1,143		4	1	2	1	25.22%	1,081		10	0	3	2	25.48%	1,095	100	15 () 3	4	25.68%
	121	29	10	0 0	2	5	54.44%	110	37	13	0	2	5	41.84%	114	30	15 (2	6	36.25%
	18	4	0	0 0	0	0	23.45%	17	4	1	0	0	0	20.42%	17	4	1 (0 0	0	18.21%
	0	0	0	0	0	0	-	0	0	(0	0	0	-	0	0	0 (0	0	-
	18	4	0	0	0	0	23.45%	17	4		0	0	0	20.42%	1/	4	1 (0	0	18.21%
	0	0	0	0	0	0 Г	-	0	0	(0	0	0	-	0	0			0	-
	103	ZD 15	9	0	2	5	55.98% 25.29%	92	33	14	0	2	5	42.87% 15.77%	97	20	2	2	5	37.18% 12.49%
	47	10		0	2	U F	61.60%	44	17	1(0	2	0	49.74%		10	<u> </u>		0	44.58%
	00	10	0	0	0	5	01.00%	40	10	10	0	0	5	49.74%	52	10			5	44.30%
	0	0		0	0	0		U	0	l l	0	0	0		U		0 (0	0	
	0	0	0) 0	0	0	-	0	0	(0	0	0	-	0	0	0		0	_
	7,381	2,214	155	10	56	71	45.71%	7,540	1,908	302	7	79	118	39.20%	7,842	1,436 47	1 6	69	175	37.04%

										Adverse Scenario)									
				31/12/2021						31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	C	0	0 () -	0	0)	0 C) (0 -	0	0	0	0	0	C	-
	112	0	0	C	0	0 () 40.00%) 25.49%	111	0)	0 C) (0 40.00%	111	0	1	0	0	C	40.00% 25.89% 24.74%
	3	0	0	C	0	0 (25.49%	3	0)	0 C) (0 25.86%	3	0	0	0	0	C	25.89%
	2,666	854	109	6	6 29	9 43	3 39.45%	2,067 1,3	52 210)	4 35	5 61	1 29.06%	1,979	1,317	332	3	30	82	24.74%
	76	10	17	C	0	0	5 31.03%	59	25 18	3	0 1	6	6 31.94%	62	20	20	0	1	6	32.81%
	615	248	60	2	2 13	3 26	⁶ 44.06%	463 3	100	5	1 15	5 34	4 32.33%	416	348	159	1	12	43	27.02%
	2,588	246	77	3	3	6 24	4 31.99%	2,501 2	.94 110	5	3 6	5 30	0 25.99%	2,430 2,376	319	162	3	6	37	22.59%
	2,526	230	73	3	3	5 23	3 31.83%	2,444 2	.76 110)	3 5	5 28	8 25.69%	2,376	300	153	3	5	34	22.18%
	28	21	3	C	0	1	1 35.23%	24	23	5	0 1	1 2	2 35.02%	22	23		0	1	3	34.65%
	2,498	210	70	2	2 4	4 22	2 31.67%	2,421 2	104	1	3 4	4 26	6 25.21%	2,355	278	145	2	4	31	21.53%
	0	0	0	0	0	0 () -	0	0)	0 C) (0 -	0	0	0	0	0	C	-
	62	15	4	0	0	1 :	1 35.20%	57	18 0	5	0 1	1 2	2 31.44%	53	19	9	0	1	3	29.70%
	16	9	2	C	0	0	1 27.57%	13	11 :	3	0 C	1	1 24.66%	12	11	4	0	0	1	23.28%
	45	6	2	C	0	0	44.91%	44	7	3	0 C	1	1 39.07%	41	8	4	0	1	2	36.28%
	0	0	0	C	0	0 () -	0	0 ()	0 C) (0 -	0	0	0	0	0	C	-
	0	0	0	C	0	0 () -	0	0 ()	0 C) (0 -	0	0	0	0	0	C	-
	5,369	1,100	186	9	35	5 67	36.37%	4,682 1,6	46 326	5 7	7 41	91	L 27.99%	4,523	1,637	495	6	36	119	24.06%

										Adverse Scenario)								
		1		31/12/2021			-			31/12/2022			-			31/12/2023			
%)	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		0 0	(0 () -	0	0 ()	0	0 0) -	(0	0 (0 0	C) –
	1	1 1	(0 () (0 0	40.00%	11	1 ()	0	0 0	40.00%	11	1	0 (0 0	0	40.00%
	183	3 3	(0 ()	0 0) 25.79%	182	3 ()	0	0 0) 25.87%	183	3 2	0 (0 0	0) 25.93%
	5,860	6 1,198	84	4 8	3 19	9 40	47.96%	6,089	922 136	5	7 20	0 58	42.51%	6,226	5 734 18	8 (5 20	75	39.70%
	78	8 5	(0 (0	D (26.12%	75	9 ()	0	0 0	26.78%	78	6	0 (0 0	0) 27.19%
	152	2 44	8	8 1	1	1 3	33.73%	115	75 14	1	1	2 4	1 29.24%	91	93 2	0 (0 1	. 5	5 27.02%
	29	1 104	15	5 (0	7 10	62.71%	240	149 22	2	0	8 10) 44.56%	277	107 2	7 (0 6	10) 37.11%
	10	0 2	(0 0	0	0 0	12.62%	10	2 ()	0	0 0) 14.13%	10	2	0 (0 0	0	14.92%
		0 0	(0 (0	0 0	25.36%	0	0 ()	0	0 0	33.16%	(0	0 (0 0	0) 36.49%
	10	0 2	(0 0	0	0 0	12.61%	10	2 ()	0	0 0	14.10%	10	2	0 (0 0	C	14.89%
		0 0	(0 (0	D () -	0	0 ()	0	0 0) -	(0	0 (0 0	C) –
	28	1 102	15	5 (0	7 10	63.31%	230	147 22	2	0	8 10	45.01%	267	⁷ 105 2	6 (0 6	10	0 37.46% 15.40%
	18	8 24	1	1 (2	2 (30.34%	17	24		0	2 0	19.56%	19	22	2 (0 2	0	
	263	3 78	15	5 (5	5 9	64.88%	212	123 21	L	0	6 10	9 46.42%	248	8 83 2	5 (0 4	10	38.82%
		0 0	(0 () -	0	0 ()	0	0 0) -	(0	0 (0 0	0) -
	() () () () () () () () () ()	0 0)	0 () -	0	0 (0	0	0 0) -	(0 (0 0	0) -
	6,350	0 1,306	100	8 8	S 27	7 50	50.23%	6,522	1,075 159	7 7	/ 28	8 68	42.78%	6,696	844 21		oj 26	85	39.36%

										Adverse Scenario									
				31/12/2021						31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	C	0 0	0	0	40.00%	0	0 0	0	0	0	40.00%	0	0 0)	0 0	0	40.00%
	314	9	C	0 0	1	. 0	40.00%	314	9 1	0	1	0	40.00%	313	10 1		0 0	0	40.00%
	2	0	C	0	0	0	20.29%	2	0 0	0	0	0	20.82%	2	0 0)) 0	0	20.88%
	1,969	887	57	7 5	20) 19	32.55%	1,487	1,302 124	3	24	32	25.77%	1,459	1,260 194	ł	2 20	46	23.73% 58.20%
	16	4	2	2 0	0) 1	60.62%	13	6 2	0	0	1	59.22%	13	7 2	2	0 0	1	58.20%
	650	259	26	5 2	10) 8	30.74%	497	377 61	1	11	13	22.16%	463	372 99)	8	19	19.43%
	2,417	328	37	1	5	11	28.48%	2,339	386 57	1	5	13	23.47%	2,301	409 72	2	4	16	21.60%
	2,318	244	32	2 1	2	9	27.84%	2,244	301 50	1	2	11	22.27%	2,205	327 63	3	2	13	20.17%
	35	27	2	2 0	0	0 0	24.73%	31	31 3	0	0	1	26.41%	30	32 3	3	0 0	1	27.16%
	2,283	217	30) 1	2	8	28.04%	2,213	270 47	1	2	10	22.05%	2,175	296 60)) 2	12	19.81%
	0	0	C	0 0	0	0 0	-	0	0 0	0	0	0	-	0	0 0)) 0	0	-
	99	84	5	5 0	3	2	32.81%	95	85 7	0	2	2	31.54%	96	82 10) 2	3	30.72%
	37	42	2	0	2	1	27.27%	36	42 3	0	2	1	28.04%	38	39 4	1) 2	1	28.30%
	61	42	3	8 0	1	. 1	. 37.28%	60	43 4	0	0	1	34.43%	58	43 5	6) 1	2	32.64%
	0	0	C	0	0	0	-	0	0 0	0	0	0	-	0	0 C)	0	0	-
								0		0		0							
	0 4,701	0 1,225	94	6 U	25	29	- 30.98%	0 4,141	1,698 000	0 4	0 29	<u> </u>	- 25.10%	0 4,075	1,678 267	7	24	62	- 23.21%





			Adverse Scenario																		
					31/12/2021							31/12/2022						31/12/2023			_
		Stage 1 expo (mln EUR, %)	sure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of r provisions for ıre Stage 3 exposui	Coverage Ratio - Stage 3 exposure	Stade 1 exposition Stade	2 exposure Stage 3 expos	Stock of ire provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra e Stage 3 expo
	Central banks		11	0	0	0 (0 () -	11	1	0 0) ()	0	0 -	11	0	0	0	0	0 -
	Central governments		363	1	0	0 0	0 (40.00%		2	2 1	. ()	0	0 40.00%	361	2	1	0	0	1 40.
	Institutions		808 1	30	1	0 0	0 (24.97%	805	5	132 1	. ()	0	0 24.90%	6 811	125	2	0	0	0 24.
	Corporates		3,642 1,4	09 10	1	5 20	0 40	5	4,072	2	948 132	2	1	23	60 45.02%	4,416	576	160	4 2	3 7	72 44.8
	Corporates - Of Which: Specialised Lending		1,072	91	4	1 0	6	43.02%	1,040	0	118 8	3 1	L	9	4 43.31%	1,039	114	14	1 1	0	6 43.4
	Corporates - Of Which: SME		42	2	0	0 0	0 (42.55%	40	0	4 1	. ()	0	0 42.63%	⁶ 39	4	1	0	0	1 42.7
	Retail		56	12	1	0 (0 () 22.27%		6	11 2	2 ()	0	0 20.18%	58	9	2	0	0	0 19.3
	Retail - Secured on real estate property		54	11	1	0 0	0 (17.99%	54	4	10 2	2 ()	0	0 16.56%	56	8	2	0	0	0 16.1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	0 () -	0	0	0 0) ()	0	0 -	0	0	0	0	0	0 -
	Retail - Secured on real estate property - Of Which: non-SME		54	11	1	0 (0 (17.99%	54	4	10 2	2 ()	0	0 16.56%	56	8	2	0	0	0 16.1
	Retail - Qualifying Revolving		0	0	0	0 0	0 () -	0	0	0 0) ()	0	0 -	0	0	0	0	0	0 -
	Retail - Other Retail		1	1	0	0 0	0 (51.93%	» 1	1	1 0) ()	0	0 48.59%	ő <u>1</u>	1	0	0	0	0 46.7
	Retail - Other Retail - Of Which: SME		0	0	0	0 (0 (48.59%	0	0	0 0) ()	0	0 46.92%	6 0	0	0	0	0	0 45.8
	Retail - Other Retail - Of Which: non-SME		1	1	0	0 (0 (53.10%) 1	1	1 0) ()	0	0 49.01%	ό 1	1	0	0	0	0 47.0
	Equity		0	0	0	0 (0) -	0	0	0 0) ()	0	0 -	0	0	0	0	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0	0	0	0 (0) -	0	0	0 0) ()	0	0 -	0	0	0	0	0	0 -
	IRB TOTAL	4	,879 1,5	51 104	4	5 20	0 46	5	5,305	5	1,093 136	4	•	23 6	51 44.45%	5,65 6	712 1	.66	4 2	4 7	/3 44.18

				Adverse Scenario																			
					-	31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3	exposure S	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure St	Stock of provisions for Stage 3 exposure	Coverage I Stage 3 ex
	Central banks		0) () (0 () (D -	C	0 0	(0 0		0	0 -	0	0	0	0	0	0	, -
	Central governments		0	0 (0 0	(0 0	0 (D -	C	0 0	(0 0		0	0 -	0	0	0	0	0	0	/ -
	Institutions		1,986	5 34	1 27	(0 0	5 5	7 25.75%	1,984	4 35	28	8 0		0	7 25.75%	1,991	27	29	0	0	7	1
	Corporates		1,711	1 17:	L 23		1 1	1 15	5 62.79%	1,656	5 220	29	9 1		2 10	6 56.84%	b 1,725	146	35	1	2	18	,
	Corporates - Of Which: Specialised Lending		115	5 8	3 C		0 () (43.20%	108	3 14	1	1 0		0	0 43.40%	b 111	11	1	0	1	1	1
	Corporates - Of Which: SME		813	3 54	1 1	(0 0	0 (28.59%	756	5 109	3	3 0		0	1 29.29%	791	72	5	0	0	1	1 :
	Retail		6	5	L C		0 0) (19.75%	6	5 1	(0 0		0	0 17.19%	b 7	1	0	0	0	0	0 1
	Retail - Secured on real estate property		6	5 1	L C	(0 0	0 (13.52%	6	5 1	(0 0		0	0 15.28%	6	0	0	0	0	0	0 1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0) (0 0		0 0) (D -	C	0 0	(0 0		0	0 -	0	0	0	0	0	0	/-
	Retail - Secured on real estate property - Of Which: non-SME		6	5 1	L C		0 () (13.52%	6	5 1	(0 0		0	0 15.28%	6	0	0	0	0	0	0 1
	Retail - Qualifying Revolving		0	0 (0 0	(0 0	0 (D -	C	0 0	(0 0		0	0 -	0	0	0	0	0	0	/-
	Retail - Other Retail		0) (0 0		0 0	0 (30.45%	о С	0 0	(0 0		0	0 22.87%	0	0	0	0	0	0	0 1
	Retail - Other Retail - Of Which: SME		0) () (0 () (0.57%	о С	0 0	(0 0		0	0 0.54%	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME		0) (0 0		0 () (37.39%	b C	0 0	(0 0		0	0 32.30%	0	0	0	0	0	0) 3
	Equity		0) (0 0		0 () (D -	C	0 0	(0 0		0	0 -	0	0	0	0	0	0	/-
	Securitisation																						
	Other non-credit obligation assets		0) (0 0		0 () (D -	C	0 0	(0 0		0	0 -	0	0	0	0	0	0	/ -
	IRB TOTAL		3,703	206	5 51	1	1 1	22	42.89%	3,646	5 256	57	7 1		2 24	4 41.51%	3,722	174	64	1	2	26	5

	37	38	39	40	41	42	43	44	45 46	47	48	49	50	51	52	53	54	55	56	57
										Adverse Scenario)									
				31/12/2021						31/12/2022	_	1	-				31/12/2023			_
nin EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	0	0	(0 (0	0 0	-	0	0	0	0 0	0 0) -	0	0		0 (0 0	C	-
	0	0	(0 (0	0 0	-	0	0	0	0 0	0 0) -	0	0		0	0 0	C) –
	434	10	1	1 (0	0 0	26.10%	422		1	0 0	0 0) 25.92%	428	15		2	0 0	1	. 25.87%
	1,935	392	14	4	2	7 6	40.04%	1,880	434	27	2 6	5 11	39.33%	2,007	296	3	9	2 6	15	38.79%
	0	2	(0 (0	0 0	40.59%	0	2	0	0 0	0 0	40.59%	0	2		0	0 0	C	40.59%
	8	5	(0 (0	0 0	40.47%	8	4	1	0 0	0 0	40.49%	8	4		1	0 0	C	40.499 20.449
	68	9		0 (0	0 0	19.33%	67	10	1	0 0	0 0	19.90%	70	7		1	0 0	C	
	65	9		0 (0	00	9.56%	64	9	1	0 0	0 0) 10.70%	67	6		1	0 0	C	11.919
	0	0		0 (0	0 0	-	0	0	0	0 0	0 0) -	0	0		0	0 0	C) –
	65	9	(0 (0	00	9.56%	64	9	1	0 0	0 0) 10.70%	67	6		1 (0 0	C	11.919
	0	0	(0 (0	0 0	-	0	0	0	0 0	0 0) -	0	0		0	0 0	C	-
	4	1	(0 (0	0 0	52.64%	3	1	0	0 0	0 0) 48.99%	3	1		0	0 0	C	47.849
	0	0	(0 (0	0 0	31.73%	0	0	0	0 0	0 0) 31.75%	0	0		0	0 0	C	31.76%
	4	0	(0 (0	0 0	54.44%	3	1	0	0 0) ()	50.67%	3	1		0	0 0	C	49.47%
	0	0	(0 (0	00	-	0	0	0	0 0	0 0) -	0	0		0	0 0	C) -
	-	-						_												
	0 2,437	0	(- 38.81%	0 2,369	0	0) - . 38.15%	0 2,504	0	A^				37.63%
	z,437	412	15		∠	0	50.81%	2,309	465	29	4 0	· 11	. 30.15%	2,504	317	44	4	2 0	10	57.03%







								Actual				
								31/12/202	0			
			Exposure	e values	Risk exposu	re amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposi
43		Central banks	0	C	0	C	0) () () 0	0	
44		Central governments	0	0	0	C	0	0) () 0	0	
45		Regional governments or local authorities	0	C	0	C) 0	0) () 0	0	
46		Public sector entities	0	C	0	C	0 0	0) () 0	0	
47		Multilateral Development Banks	0	0	0	C	0 0	0) () 0	0	
48		International Organisations	0	0	0	C	0 0	0 0) () 0	0	
49		Institutions	14	0	0	C	11) () 0	0	
50		Corporates	7	2	21	C	38	1	. 2	2 0	0	
51		of which: SME	6	2	4	C	6	1	. 2	2 0	0	
52		Retail	10	0	7	C	13	C) () 0	0	
53	GERMANY	of which: SME	0	0	0	C	0	0) () 0	0	
54		Secured by mortgages on immovable property	21	0	7	C	21	. 0) (0 0	0	
55		of which: SME	4	0	1	C) 4	. () () 0	0	
56		Items associated with particularly high risk	0	0	0	C	0	0) () 0	0	
57		Covered bonds	0	0	0	C	00	0) (0	0	
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0) (0 0	0	
59		Collective investments undertakings (CIU)	0	0	0	C	0	0) () 0	0	
60		Equity	12	0	12	C	0	0) () 0	0	
61		Securitisation										
62		Other exposures	29		20	C	20	l l) () 0	0	
63		Standardised Total	93	2	68	0	102	2	2	2 0	0	

								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64			0	0	0			0	0				0.000/
64 65		Central banks	0	0	0			0	0				0.00%
66		Central governments Regional governments or local authorities	0	0	0			0	0				0.00%
67		Public sector entities	0	0	0			0	0				0.00%
68		Multilateral Development Banks	0	0	0			0	0	() (0.00% 0.00% 0.00% 0.00%
69		International Organisations	0	0	0			0	0	() (0.00%
70		Institutions	1	0	0		0 0	1	0	()) (0 0.00% 0 0.00%
71		Corporates	72	1	60	:	1 64	16	0	(L () 35.42%
72		of which: SME	47	0	36	() 35		0	(L (0 41.67% 0 0.00%
73		Retail	133	0	99		135	3	0		. () (0.00%
74	NORWAY	of which: SME	0	0	0	(0 0	0	0	()) (0.00%
75		Secured by mortgages on immovable property	133	0	44		131		0	(() (0 0.00% 0 0.00%
76		of which: SME	29	0	8	() 27	2	0	(() (0.00%
77		Items associated with particularly high risk	0	0	0		0 0	0	0	(() (0.00%
78		Covered bonds	0	0	0		0 0	0	0	(() (0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0	0	(() (0.00%
80		Collective investments undertakings (CIU)	0	0	0	(0 0	0	0	(() (0 0.00% 0 0.00%
81		Equity	0	0	0		00	0	0	(() (0.00%
82		Securitisation											0.000/
83		Other exposures	36	0	27	(35	0	0	(() (0.00%
84		Standardised Total	374	1	231	1	l 366	22	0	1	1	L (35.42%

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
.01(, 70)	342	0	71	() 10	0	0	0	0	
	86	0	25	(0	0	0	
	0	0	0	(0	0	•	
	0	0	0	(-	_	0	_	
	0	0	0	(0	0		
	0	0	0 0	(0 0	0	0	0	0	
	718	0	72	() 405	1	0	0	0	
	526	3	488	1	. 527	33	5	2	1	
	98	2	. 76	() 170	13	5	2	1	
	1,892	5	1,345	2	ł 2,104		5	6	3	
	402	2	. 231	2	335		3	1	2	
	586	0	192	(1	0	0	
	164	0	45	() 157		0	0		
	69	0	104	(, 0	•	0	0	_	
	0	0	0	(°	-	0	0		
	0	0	0	(0 0	-	0	0	-	
	6	0	6	(-	0	0	_	
	1,073	0	2,065	(0 0	0	0	0	0	
	1,729	0	1,548	(9	0		
	7,027	8	5,915	5	3,690	213	19	9	4	

						31/12/2020	D			
	Exposure	values	Risk exposu	ire amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisior Stage 3 ex
_	0	0	0	0	0	0	0	0	0	
	61	0	0	0	8	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	337	0	34	0	30	0	0	0	0	
	220	0	221	0	175	0	0	0	0	
	10		9	0	2	0		0	0	
	919		660	3	895			1	2	
	164		95	2	134		2	1	2	
	167		54	0	166		1	0	0	
	58		16	0	58			0	0	
	66		99	0	0			0	-	
	0	0	0	0	0			0	-	
	0	-	0	0	0	0		0	0	
	0		0	0	0	0		0	0	
	919	0	1,911	0	0	0	0	0	0	
	1,314		1,371	0	4	0		•	_	
	4,003	3	4,351	3	1,277	109	3	1	2	

Actual

10	11
ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
3	50.49%
2	51.49%
1	19.96%
1	20.72%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
4	18.21%

ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	13.42%
0	17.54%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	9.45%

tock of ⁄isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
2	100.00%
2	100.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
2	100.00%





								Actual				
								31/12/202	20			
	_		Exposur	e values	Risk expos	ure amounts						
Rowl um	Ν	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
106		Central banks	(0) (() () ()
107		Central governments		0		() ()	0) (<u> </u>)
108		Regional governments or local authorities		0) ()	() ()	0) (<u>)</u>)
109		Public sector entities	(0	0 0	() ()) () (<u> </u>)
110		Multilateral Development Banks	(0	0 0	() () () () (<u>) (</u>)
111		International Organisations	(0	0 0	() ()	0 () (<u> </u>)
112		Institutions	(0	0 0	() ()	0 () (<u>с</u>)
113		Corporates	1	1) 1	() () (0 () (<u>с</u>)
114		of which: SME	(0	0 0	() ()	0 () (ז כ)
115		Retail	219	9	153	1	219)	1	1	1 C)
116	LITHUANIA	of which: SME	65	5) 38	() 64	ł	1 () (<u>ז</u> כ	
117		Secured by mortgages on immovable property	1	1 (0 0	() 1	1	0 () (<u>ז ר</u>)
118		of which: SME	1	1 (0 0	() 1	1	0 () (<u>ז ר</u>)
119		Items associated with particularly high risk	(0	0 0	0	0 0)	0) (<u>ז</u> כ)
120		Covered bonds	(0	0 0	0	0 0)	0) (<u>ז</u> כ)
121		Claims on institutions and corporates with a ST credit assessment	(0	0 0	() ())	0) () C	
122		Collective investments undertakings (CIU)	(0	0	() ())	0) (<u>ז</u> כ	
123		Equity	(0	0 0	0) ()) (0) (J C)
124		Securitisation										
125		Other exposures	194) 55	(0 0		0) () C	
126		Standardised Total	415	5 1	. 209	1	. 219	1	1	1	0	

			Actual									
			31/12/2020									
			Exposure	Exposure values Risk exposure amounts								
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
127		Central banks	C) (0		0 () () (D C	C)
128		Central governments	C) (0 0		0 () () (0 C	C)
129		Regional governments or local authorities	0		0 0 (0 () () (0 0	C)
130		Public sector entities	C) (0		0 () ()	0 0	C)
131		Multilateral Development Banks	0 0		0 0		0 () ()	0 0	C)
132		International Organisations	0 0		0		0 () () (0 0	C)
133		Institutions	3 0) 1		0	1	. (0 0	C)
134		Corporates	14		0 12		0	7 7	' (0 0	C)
135		of which: SME	7	' (5		0	1 4	(0 0	C)
136		Retail	70	(0 52		0 71	L C) (0 0	C)
137	DENMARK	of which: SME	0		0 0		0 (0 0) (0 0	C)
138		Secured by mortgages on immovable property	2	. (1		0 2	2 0) (0 0	0 0)
139		of which: SME	0	(0		0 () ()	0 0	0 0)
140		Items associated with particularly high risk	C	(0		0 () () (0 0	C)
141		Covered bonds	C	(0 0		0 () () (0 0	C)
142		Claims on institutions and corporates with a ST credit assessment	C	(0		0 () ())	0 0	C)
143		Collective investments undertakings (CIU)	C	(0		0 () ()) (0 0	C)
144		Equity	2	. (2		0 () ()	0 0	C)
145		Securitisation										
146		Other exposures	1	. (0		0 () () (0 0	C)
147		Standardised Total	92	0	67		0 80	8		0 0	0	<u> </u>

		Actual									
		31/12/2020									
		Exposure	values	Risk exposi	ire amounts						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
		0	(0 0	(0 0	() (0 0	C)
		0	(0 0	(0 0	() (0 0	C)
	Regional governments or local authorities	0	(0 0	(0 0	() (0 0	C	<u>)</u>
		0	(0 0	(00	() (00	0	<u>ა</u>
	Multilateral Development Banks	0	(0 0	(0 0	() (0 0	C	<u>ა</u>
	International Organisations	0	(0 0	(0 0	() (0 0	C	<u>ა</u>
	Institutions	0	(0 0	(0 0	() (0 0	C	ა
	Corporates	5	() 4	(0 1	() (0 0	C	ა
	of which: SME	1	() 1	(0 1	() (0 0	C	ა
	Retail		(319) 2	1	1
ESTONIA	of which: SME	126	() 72	(90	37	7 (0 0	C	3
	Secured by mortgages on immovable property	1	() 0	(0 1	() () 0	C	3
	of which: SME	1	() 0	(0 1	() () 0	C	ა
		0	() 0	(0 0	() (0 0	C	3
		0	() 0	(0 0	() (0 0	C	3
	Claims on institutions and corporates with a ST credit assessment	0	() 0	(0 0	() () 0	C	0
		6	() 6	(0 0	() (0 0	C	0
		8	() 8	(0 0	() 0	C	0
		83	() 43	(0 0	() () 0	C	0
			0	-		321	45		2	1	í l
		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Central banks O0 Central governments 00 Central governments or local authorities 00 Regional governments or local authorities 00 Multilateral Development Banks 00 International Organisations 00 Ordered by mortgages on immovable property 01 of which: SME 00 Items associated with particularly high risk 00	Central banks O O Central governments O O O Regional governments or local authorities O O O Public sector entities O <	Image: Second	ESTONIA Central banks O O O O Institutions and corporates with a ST credit assessment 0 </td <td>Image: Non-defaulted backs Defaulted backs <th< td=""><td>Central banks Central banks 0<td>Expose Non-default Risk expose non-monos Stage 1 expose non-second Stage 1 expos</td><td>Entransme Entransme Entransme Risk expose Stage 2 expose</td><td>ESTONIA Central source web service servi</td></td></th<></td>	Image: Non-defaulted backs Defaulted backs <th< td=""><td>Central banks Central banks 0<td>Expose Non-default Risk expose non-monos Stage 1 expose non-second Stage 1 expos</td><td>Entransme Entransme Entransme Risk expose Stage 2 expose</td><td>ESTONIA Central source web service servi</td></td></th<>	Central banks Central banks 0 <td>Expose Non-default Risk expose non-monos Stage 1 expose non-second Stage 1 expos</td> <td>Entransme Entransme Entransme Risk expose Stage 2 expose</td> <td>ESTONIA Central source web service servi</td>	Expose Non-default Risk expose non-monos Stage 1 expose non-second Stage 1 expos	Entransme Entransme Entransme Risk expose Stage 2 expose	ESTONIA Central source web service servi

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	e values	Risk exposi	ure amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	0	0	0		-	,		0	0	
	0	0	0	-	ů	0	-	0	0	
	0	9	0			0	-	0	0	
	0	0	0	-	ů	Ũ		0	0	
	0	0	0	-	-	0		0	0	
	0	0	0	-	0			0	0	
	4	0	4	0	0	2	-	0	0	
	0	0	0	9			-	0	0	
	14	0	10	_	74	_	-	0	0	
	0		0				0	0	0	
	2	0	1	0	2	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	-	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	-	ů	0	_	0	0	
	0	9	0		, , , , , , , , , , , , , , , , , , ,	ő		0	0	
	66	0	66	0	0	0	0	0	0	
	0	_	0	-	-	,		0	0	
	87	0	81	0	77	3	0	0	0	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

ck of ions for exposure	Coverage Ratio - Stage 3 exposure						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	20.65%						
0	22.22%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	0.00%						
0	20.21%						
	-						

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	40.00%
0	40.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	40.00%

tock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	25.71%
0	17.65%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	25.00%



		Skanulhaviska Lliskilua Danken — yroup										
			1	2	3	4	5	6	7	8	9	10
								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	ure amounts						
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
169		Central banks	0	C	0	(0 0	0	0	0	0	D
170		Central governments	0	C	0	(0 0) 0	0	0	0)
171		Regional governments or local authorities	0	C	0	(0 0) 0	0	0	0)
172		Public sector entities	0	C	0	(0 0) 0	0	0	0)
173		Multilateral Development Banks	0	C	0	(0 0) 0	0	0	0)
174		International Organisations	0	C	0	(0 0) 0	0	0	0)
175		Institutions	67	C	13	(0 0) 0	0	0	0)
176		Corporates	0	C	0	(0 10) 0	0	0	0)
177		of which: SME	0	C	0	(0 10	00	0	0	0)
178		Retail	2	C	1	(0 2	2 0	0	0	0)
179	UNITED STATES	of which: SME	0	C	0	(D C	0 0	0	0	0)
180		Secured by mortgages on immovable property	7	C	2	. (0 7	0	0	0	0)
181		of which: SME	0	C	0	(D C) 0	0	0	0)
182		Items associated with particularly high risk	3	C	4	. (D C) 0	0	0	0)
183		Covered bonds	0	C	0	(0 0) 0	0	0	0)
184		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0 0	0	0	0	0)
185		Collective investments undertakings (CIU)	0	C	0	(D C) 0	0	0	0)
186		Equity	36	C	36	(0 0) 0	0	0	0)
187		Securitisation										
188		Other exposures	0	C	0	(0 0) 0	0	0	0)
189		Standardised Total	115	0	58	C	20	0	0	0	0	

			Actual									
								31/12/202	0			
			Exposure	e values	Risk exposu	re amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose
100		(mln EUR, %)	0									
190		Central banks	0		0 0	(0 0		0 0		
191		Central governments	0		0 0							
192		Regional governments or local authorities	0		0 0	(0		
193		Public sector entities	0		0 0	()
194 195		Multilateral Development Banks International Organisations	0		0	()
195		Institutions	179		0)
196		Corporates	1/9) 4		/					
197		of which: SME					1	. 0				
198		Retail	5			(138					
200	UNITED KINGDOM	of which: SME	5			(
200		Secured by mortgages on immovable property	118		41) 118					
201		of which: SME	2) 1							
202		Items associated with particularly high risk	0		$\frac{1}{0}$	() (0)
203		Covered bonds	0			(0)
205		Claims on institutions and corporates with a ST credit assessment	0			()
205		Collective investments undertakings (CIU)	0) 0	() 0 0		ý)
200		Equity	3) 3	() 0 0		<u>,</u>
207		Securitisation			ý							
200		Other exposures	0	() 0	()	0	(0	(
210		Standardised Total	308	0	55		301	0		0 0	l o	

			Actual									
								31/12/2020	0			
				Exposure values Risk exposure amounts					Stock of	Stock of	Stock	
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
211		Central banks	238	; (0		0 0	0)	0 (D C	
212		Central governments	0) (0		0 0	0)) (0 0	
213		Regional governments or local authorities	0) (0		0 0	0)) (0 0)
214		Public sector entities	0	0 (0		0 0	00) (0 (0 0)
215		Multilateral Development Banks	0	0 (0		0 0	00) () (0 0	
216		International Organisations	0	0 0	0		0 0	00) () (0 0)
217		Institutions	5	() 1		0 106) () (0 0	
218		Corporates	2) 1		0 54) (1	1 C	
219		of which: SME	2	. () 1		0 54	0) (1	1 C	
220		Retail	1	. () 1		0 5	0) () (0 0	
221	LUXEMBOURG	of which: SME	0	0 (0		0 0	00) () (0 0	
222		Secured by mortgages on immovable property	6	(2		0 1	. 5	j () (0 0	
223		of which: SME	5	с С) 1		0 0	5) (0 0	
224		Items associated with particularly high risk	0	0 0	0		0 0	00	() (0 0	
225		Covered bonds	0	0 0	0		0 0	00	() (0 0	
226		Claims on institutions and corporates with a ST credit assessment	0) (0		0 0	0) (0 (0 0	
227		Collective investments undertakings (CIU)	0) (0		0 0	0)	0 (0 0	
228		Equity	0) (0		0 0	0) (0 (0 0	
229		Securitisation										
230		Other exposures	9	0 0	9		0 0	0		9 (0 0	
231		Standardised Total	261	0	13		0 166	5	g) 1	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

ock of sions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%







										Baseline Scenari	0					
					31/12/2021					31/12/2022				31/12/2023		
	(mln	Stage	e 1 exposure Stage 2 ex	posure Stage 3 exposur	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposi	re Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposur	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio e Stage 3 exposu
	Central banks		0	0	0 0	0		0.0	% 0 (0 0	0 0	0 0.00%	0 0	0)	0 0.0
	Central governments		0	0	0 0	0		0.0	0 (0 0	0 0	0 0.00%	0 0	0)	0.0
	Regional governments or local authorities		0	0	0 0	0		0.0	0 0	0 0	0 0	0 0.00%	0 0	0)	0.0
	Public sector entities		0	0	0 0	0		0.0	0 0	0 0	0 0	0 0.00%	0 0	0)	0 0.0
	Multilateral Development Banks		0	0	0 0	0		0.0	0% 0	0 0	0 0	0 0.00%	0 0	0)	0 0.0
	International Organisations		0	0	0 0	0		0.0	0% 0	0 0	0 0	0 0.00%	0 0	0)	0.0
	Institutions		11	0	0 0	0		0 26.7	11 (0 0	0 0	0 26.82% 1	1 0	0)	0 26.8 3 77.6
	Corporates		36	3	3 0	0		2 91.1	33	5 3	0 0	3 84.92% 2	9 9 3	3 0)	3 77.6
	of which: SME		6	1	2 0	0		2 99.0	% 6	1 2	0 0	2 98.08%	5 1	2 0)	2 96.7
	Retail		12	0	0 0	0		0 5.7	12	0 0	0 0	0 6.73% 1	2 0	0)	0 7.9
GERMANY	of which: SME		0	0	0 0	0		0.0	0 0	0 0	0 0	0 0.00%	0 0	0)	0.0
	Secured by mortgages on immovable property		20	0	0 0	0		0 26.0	20	0 0	0 0	0 25.44% 2	0 1	0)	0 25.5
	of which: SME		4	0	0 0	0		0 33.8	3	0 0	0 0	0 33.83%	3 0	0)	0 33.8
	Items associated with particularly high risk		0	0	0 0	0		0.0	0	0 0	0 0	0 0.00%	0 0	0)	0 0.0
	Covered bonds		0	0	0 0	0		0.0	0 0	00	0 0	0 0.00%	0 0	0)	0 0.00
	Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0		0.0	0 0	0 0	0 0	0 0.00%	0 0	0 0)	0 0.00
	Collective investments undertakings (CIU)		0	0	0 0	0		0.0	0 0	0 0	0 0	0 0.00%	0 0	0)	0 0.00
	Equity		0	0	0 0	0		0.0	0 0	0 0	0 0	0 0.00%	0 0	0)	0 0.00
	Securitisation															
	Other exposures		20	0	0 0	0		0 32.5		0 0	0 0	0 32.54% 1	9 1	0)	0 32.53 3 71.06
	Standardised Total		99	4	3 0	0		2 86.92	% 96 6	5 3	0 0	3 78.94% 92	2 11 4	l 0 (3 71.06

												Baseline Scenario	D					
						31/12/2021						31/12/2022				31/12/2023		
RowN um		(mln EUR,	Stage 1 exposure	Stage 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	re Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0)	0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u> </u>	0.00%
65		Central governments	0	0	0	0	0	(0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
66		Regional governments or local authorities	0	0	0	0	0	(0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
67		Public sector entities	0	0	0	0	0		0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
68		Multilateral Development Banks	0	0	0	0	0		0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
69		International Organisations	0	0	0	0	0		0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
70		Institutions	0	0	0	0	0		26.6	% 0	0 0	(0 0 0) 27.69% (0 0	0 0	<u>۱</u>	0 27.90% 1 35.24% 1 35.50% 0 19.16% 0 0.00% 0 24.43%
71		Corporates	63	16	1	0	1	(36.0	% 62	17 2	(0 1 1	L 35.50% 60	0 18 .	3 0 1	17	1 35.24%
72		of which: SME	34	9	1	0	1	(36.1		10 1	(0 1 0) 35.66% 32	2 10 2	2 0 1	17	1 35.50%
73		Retail	134	4	0	0	0	(19.24	% 133	4 0	(0 0 0	19.10% 13	1 6	L 0 0	<u>ا</u>	19.16%
74	NORWAY	of which: SME	0	0	0	0	0	(0.0	0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
75		Secured by mortgages on immovable property	128	5	0	0	0	(24.83	% 127	6 1	(0 0 0) 24.61% 12	5 7 2	2 0 0	<u>ا</u>	24.43%
76		of which: SME	26	3	0	0	0	(26.9	25	3 1	(0 0 0	26.86% 2	5 4	L 0 0	<u>۱</u>	26.70%
77		Items associated with particularly high risk	0	0	0	0	0	(0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
78		Covered bonds	0	0	0	0	0	(0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0)	0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u> </u>	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	(0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u>۱</u>	0.00%
81		Equity	0	0	0	0	0)	0.0	% 0	0 0	(0 0 0	0.00%	0 0	0 0	<u> </u>	0.00%
82		Securitisation																
83		Other exposures	35	1	0	0	0	(25.4 30.83	% 34	1 0	(0 0 0) 25.22% 33	3 2 (0 0	·۲	24.99% 2 28.79%
84		Standardised Total	360	26	2	0	1	1	30.83	% 355	29 3	0	0 1 1	29.47% 350) 33 5	0 1	7	2 28.79%

	2	13	14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenari)									
				31/12/2021						31/12/2022							31/12/2023			
Stage 1 %)	exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	10		0 0)	0	0 0	0.00%	10	0	0	0 (0 0	0.00%	10	0) (C	0	(0.00%
	8		0 0)	0	0 0	40.00%	8	0	0	0 (0 0	40.00%	8	0) C	C	0	(40.00%
	0		0 0)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) (C	0	(0.00%
	0		0 0)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) (C	0	(0.00%
	0		0 0)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) (C	0	(0.00%
	0		0 C)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) (C	0	(0.00%
	404		2 0)	0	0 0) 26.32%	403	3	0	0 (0 0	26.34%	399		' C	C	0	(26.34%
	513	4	-3 9)	1	2 4	46.13%	500	51	14	1 2	2 6	6 41.65%	487	59	19	1	2	8	3 38.96%
	155	2	5 8	3	1	1	47.04%	144	31	12	1	1 5	5 42.27%	135		1	' 1	2		7 39.44%
	2,056 327	20	5 18	3	1	4 4	21.65%	2,018 311	226	35	2	1 7	7 20.35%	1,959 280	265		1	5	1:	1 19.77%
	327	8	8 0	3	1	2 2	21.05%		90	13	1 2	2 3	3 19.72%	280	115	5 20	1	2	4	18.68%
	556	2	5 5	5	1	1 1	24.02%	544	33	9	1	1 2	2 26.40%	530	41	. 15	1	1	2	27.30%
	142	1	9 3	3	1	1 1	. 30.92%	133	24	7	1 :	1 2	2 30.87%	125	28	3 12	. 1	1	4	30.80%
	0		0 0)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) (C	0	(0.00%
	0		0 0)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) (C	0	(0.00%
	0		0 0)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) ()	C	0	(0 0.00% 0 40.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 26.34% 3 38.96% 7 39.44% 1 19.77% 4 18.68% 4 27.30% 4 30.80% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	0		0 0)	0	0 (0.00%	0	0	0	0 (0 0	0.00%	0	0) ()	C	0	(0.00%
	0		0 0)	0	0 0	0.00%	0	0	0	0 (0 0	0.00%	0	0	0	C	0	(0.00%
	59		1 9)	0	0	3 38.17% 30.96%	58	2	9	0 () 3	3 38.00% 27.88%	57	3	3	C	0		3 37.74% 5 26.36%
	3,605	27	6 41		3	6 13	30.96%	3,540	315	67	3 7	19	27.88%	3,450	374	98	3	8	26	26.36 %

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stag %)	je 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0		0 0) (0	0 0	0.00%	0	0) 0	0	C) (0.00%	0) 0) 0	0	0	C	0.00%
	8		0 0) (0	0 (40.00%	8	0	0	0	C) (0 40.00%	8	3 C) 0	0	0	C	40.00%
	0		0 0) (0	0 (0.00%	0	0	0	0	C) (0.00%	0) C) 0	0	0	C	0.00%
	0		0 0) (0	0 0	0.00%	0	0	0	0	C	0 0	0.00%	0	0 0) 0	0	0	C	0.00%
	0		0 0) (0	0 0	0.00%	0	0	0	0	C) (0.00%	0	0 0) 0	0	0	0	0.00%
	0		0 0) (0	0 0	0.00%	0	0	0	0	C) (0.00%	0	0 0) 0	0	0	0	0.00%
	30		0 0) (0	0 0	26.78%	30	0	0	0	C	0 0	0 26.82%	29	0 0) 0	0	0	0	26.83%
	174		0 0) (0	0 0	31.92%	174	0	0	0	C) (0 31.91%	174	н С) 0	0	0	0	31.91%
	2		0 0	0 (0	0 0	31.92%	2	0	0	0	C	0 0	0 31.91%	2	2 0	00	0	0	0	31.91%
	907	9	2 7	7 (0	1 1	16.35%	900		11	0	1	1 2	2 14.68%	887		16	0	1	2	13.82%
	140	2	2 4	1 (0	1 1	21.38%	134		5 7	0	1	1	1 20.08%	124		10	0	1	2	18.90%
	157		8 3	3 (0	0 1	20.63%	151	11	. 5	0	C) 1	1 24.78%	146	5 14	7	0	0	2	26.70%
	50		6 2	2 (0	0 1	31.74%	46	9	3	0	C) 1	1 31.72%	42	2 10) 6	0	0	2	31.70%
	0		0 0) (0	0 0	0.00%	0	0	0	0	C) (0 0.00%	0	0 0) 0	0	0	C	0.00%
	0		0 0) (0	0 0	0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0	0.00%
	0		0 0) (0	0 0	0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0 0	0	0	0	0.00%
	0		0 0) (0	0 0	0.00%	0	0	0 0	0	C) (0 0.00%	0	0 0	0	0	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.00% 13.91% 13.82% 18.90% 26.70% 31.70% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0		0 0) (0	0 0	0.00%	0	0	0 0	0	C) (0.00%	0	0 0	0 0	0	0	0	0.00%
	-								-							-	-	_	-	-	
	4) (0		30.49%	4	0	0	0	0		0 30.39%	4		0 0	0	0	0	30.30%
	1,279	10	0 10) 1	1 1	1 2	17.67%	1,268	106	16	1	1	. 3	3 17.78%	1,249	118	23	1	1	4	17.96%



	Skandinaviska Enskilda Banken — group										
		12 13	14 15	16 17	18 19	20 21	22 23 24	25	26 27 28	29 30	31 32
							Baseline Scenario				
			31/12/2021				31/12/2022			31/12/2023	
RowN um	(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
85	Central banks	0 0	0	0 0	0 0.00%	0	0 0 0	0 0.00%	0 0	0 0 (0 0.00%
86	Central governments	0 0	0	0 0	0 0.00%	0	0 0 0	0 0.00%	0 0	0 0 (0 0.00%
87	Regional governments or local authorities	0 0	0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
88	Public sector entities	0 0	0	0 0	0 0.00%	0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
89	Multilateral Development Banks	0 0	0	0 0	0 0.00%	0 0	0 0 0	0 0.00%		0 0	0 0 0.00%
90	International Organisations	0 0	0	0 0	0 0.00%	0 0	0 0	0 0.00%		0 0	0 0.00%
91	Institutions	0 0	0	0 0	0 29.43%			0 29.51%			0 0 0.00% 0 0 29.52% 0 0 30.49% 0 0 31.68% 0 0 22.19%
92	Corporates	2 2	0	0 0	0 29.15%	2 2		0 30.09%			0 30.49%
93	of which: SME	0 0	0	0 0				0 31.73%			0 31.68%
	Retail	/2 2	0	0 0	0 21.55% 7			0 22.14%			0 0 22.19%
95 FINLAND	of which: SME	0 0	0		0 0.00%			0 0.00%			
96	Secured by mortgages on immovable property	2 0	0		0 19.00%			0 18.89%			0 0 18.96% 0 0 0.00%
97	of which: SME	0 0	0		0 0.00%			0 0.00%			
98	Items associated with particularly high risk Covered bonds	0 0	0		0 0.00%			0 0.00%			
99		0 0	0		0 0.00%			0 0.00%			
100	Claims on institutions and corporates with a ST credit assessment	0 0	0		0 0.00%			0 0.00%			0 0.00%
101	Collective investments undertakings (CIU)	0 0	0	0 0	0 0.00%			0.007			
	Equity Securitisation	0 0	0		0.00%			0 0.00%			0 0.00%
104		0 0			0 0.00%		0 0	0 0.000/			0 0 0.00%
	Other exposures Standardised Total				0 0.00% 0 22.85% 75			0 0.00%			0 0.00% 0 23.03%
105	Standardised Total	70 4	U U	ע ע	v 22.85% /:	אן אין אין		23.08%	/4 3		0 23.03%





							Baseline Scenario						
				31/12/2021			31/12/2022				31/12/2023		
RowN um		Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure			Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure		e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks			0 0	0 0.00%				0.00%	0 0	0 0) (0.00%
149	Central governments			0 0	0 0.00%			0 0	0.00%				0.00%
150	Regional governments or local authorities			0 0	0 0.00%				0.00%		0 0		0 0.00% 0 0.00%
151	Public sector entities			0 0	0 0.00%				0.00%		0 0		0.00%
152	Multilateral Development Banks			0 0	0 0.00%				0.00%				0.00%
153	International Organisations			0 0	0 0.00%				0.00%				0.00%
154	Institutions			0 0	0 0.00%				0.00%				0.00%
155	Corporates			0 0	0 14.36%				14.35%				0 14.18% 0 11.10%
	of which: SME Retail			0 0	0 11.22%				11.13%				7 11.10% 2 25.540/
			90 /1 3	0 2	0 19.60%				26.12% 25 19.56% 6	3 <u>98</u> 1			3 25.54% 0 19.50%
158 EST	ONIA of which: SME		87 <u>59</u> 1	0 0	0 19.60%	, <u>от</u> т.				59			0 19.50%
159	Secured by mortgages on immovable property of which: SME			0 0	0 18.82%	-			18.23%				
160				0 0	0 18.82%				0.000/				0 17.69%
101	Items associated with particularly high risk Covered bonds				0 0.00%				0.00%				0.00%
162				0 0	0.00%				0.00%				0 0.00%
164	Claims on institutions and corporates with a ST credit assessment				0 0.00%				0.00%				0.00%
165	Collective investments undertakings (CIU)								0.00%				0.00%
166	Equity Securitisation			0 0	0 0.00%				0.00%				0.00%
167				0	0 0.000				0.00%	0 0	0 0		0 0.00%
168	Other exposures Standardised Total	2	92 71 3	0 0	1 27.18%	276 82		2 2	26.09% 25 !	5 98 1:	3 0 2	2 3	3 25.51%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0) 0	0) 0	(0.00%	0	0	0	0) 0	C	0.00%	0	0	D C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 35.48% 0.00% 14.20% 7.44% 15.24%
	0 0) 0	0) 0	(0.00%	0	0	0	0) 0	C	0.00%	0	0	D C	0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0	0 0	0 0	0	0.00%
	0 0	0 0	0) 0		0.00%	0	0	0	0	0 0	C	0.00%	0	0	0 0	0 0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	0 0	0 0	0) 0	() 35.29%	0	0	0	0	0 0	C) 35.39%	0	0 (0 0	0 0	0	35.48%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	204 14	2	0) 0		L 23.03%	199	17	4	0	0 0	1	1 17.21%	193	21 (6 C	0 0	1	14.20%
	52 12	2 1	0) 0	(8.94%	48	14	3	0	0 0	C	7.87%	44	16 4	4 C	0 0	0	7.44%
	0 0	0 0	0) 0	(23.77%	0	0	0	0	0 0	C	18.72%	0	0 (0 0	0 0	0	15.24%
	0 0	00	0) 0) 23.77%	0	0	0	0	0 0	C	18.72%	0	0	0 0	0 0	0	15.24%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0	0 0	0 0	0	0.00%
	0 0	0 0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0	0 0	0 0	0	0.00%
	0 0	0	0) 0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0	D C	0	0	0.00%
	0 0	0	0) 0	(0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	15.24% 15.24% 0.00% 0.00% 0.00% 0.00%
	0 0	0	0	0	(0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0 0	C	0.00%	0	0	D C	0	0	0.00%
	205 14	. 2	0	0	1	. 23.04%	200	17	4	0	0	1	1 7.23 %	194	21 6	5 0	0	1	14.21%

										Baseline Scenario										
				31/12/2021						31/12/2022		_	_				31/12/2023			
s %)	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0	0 0	0.00%	0	0	0 0	0 0	(0.00%) () 0	() 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	0 0	(0.00%) () 0	(0	0	0.00%
	0	0	0		0 0	0 0	0 0.00% 0 0.00%	0	0	0 0	00	(0.00%	C) () 0	(0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	00	(0.00%	0) (00	(0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	00	(0.00%	0) (00	(0 0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0 0	0	(0.00%) (0 0	(0 0	0	0.00%
	1	1	0		0 0	0 0	26.42%	1	1	0 0	0	(0 26.42%			. 0	(0 0	0	26.42%
	9	5	0		0 0	0 0) 34.26%	8	5	0 0	0	(0 33.01%		3	5 0	(0 0	0	32.38%
	5	3	0		0 0) 34.83%	4	3	0 0	0	(0 33.45%		1	8 0	(0 0	0	32.71%
	70	1	0		0 0) 18.44%	69	1	0 0	0 0	(0 18.35%		3	2 0	(0 0	0	18.54%
	0	0	0				0.00%	0	0	0 0	0 0		0 0.00%				(0 0	0	0.00%
	2	0	0				0 19.00% 0 0.00%	2	0					2	2 (0 0	0	18.96%
_	0	0	0				0.00%	0	0				0 0.00% 0 0.00%					0 0	0	0.00%
_	0	0	0				0.00%	0	0				0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0		0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0				0.00%					0	0	0.00%
	0	0	0				0.00%		0			((0.00%				(0	0.00% 0.00% 0.00% 0.00% 0.00% 26.42% 32.38% 32.71% 18.54% 0.00% 18.96% 0.00% 0.00% 0.00% 0.00%
	0	0	0				, 0.0070	0		0			0.00%			/0		0	0	0.0070
	0	0	0		0 0		0.00%	0	0	0 0	0	(0.00%	0) () 0	() 0	0	0.00%
	81	7	0		0 0	0 0	28.29%	80	7	0	0	C	26.55%	79	8	1	Ċ	0	0	0.00% 25.83%









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario)									
			31/12/2021							31/12/2022							31/12/2023			
S %)	tage 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions fo Stage 1 exposu	Stock of provisions for ure Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0 (0.00%	0	0	0	() (0 (0.00%	0	C) 0	(0 0	C	0.00%
	0	0	0	0	0	0.00%	0	0	0	() (0 (0.00%	0	C) 0	() 0	C	0.00%
	0	0	0	0	0 (0.00%	0	0 0	0	0) (0 (0.00%	0	C) 0	(0 0	C	0.00%
	0	0	0	0	0 (0.00% 0.00%	0	0 0	0	() (0 (0.00%	0	C	0 0	(00	0	0.00%
	0	0	0	0	0 (0.00%	0	0 0	0	() (0 (0.00%	0	C	0 0	(00	0	0.00%
	0	0	0	0	0 (0.00%	0	0 0	0	() (0 (0.00%	0	C	0 0	(0 0	C	0.00%
	0	0	0	0	0 (26.78%	0	0 0	0	0) (0 (26.82%	0	C	00	(0 0	C	26.83%
	10	1	0	0	0 (0 31.25%	9) 1	0	() (0 0	31.16%	9	1	. 1	(0 0	C	31.02%
	9	1	0	0	0 (0 31.18%	9	1	0	() (0 0	31.08%	8	1	. 1	(0 0	C	30.94%
	2	0	0	0	0 0	0 1.48%	2	0	0	() (0 (1.38%	2	0	0 0	(0 0	0	1.34%
_	0	0	0	0	0 0	0.00% 0 19.00%	0		0				0.00%	0	0	0	(0	0.00%
_	6	0	0	0		0 19.00% 0 0.00%	6		0				0 18.89%	6					0	18.96%
_	0	0	0	0		0.00%	0		0				0.00% 0.00%	0 0						0.00%
_	0	0	0	0		0.00%	0		0				0.00%							0.00%
	0	0	0	0		0.00%	0		0				0.00%							0.00% 0.00% 0.00% 0.00% 0.00% 26.83% 31.02% 30.94% 1.34% 0.00% 18.96% 0.00% 0.00% 0.00% 0.00% 0.00%
	0		0	0		0.00%	0		0				0.00%				((0.00%
	0		0	0		0.00%	0		0				0.00%				(0.00%
	0					0.00%	0		0				0.00%	0		,				0.00%
	0	0	0	0	0	0.00%	0		0	ſ		0 (0.00%	0	ſ		(0	0.00%
	19	1	0	0	0 0	30.47%	18	1	0	0			30.30%	17	2	1	C C	0 0	0	0.00% 30.11%

											Baseline Scenario									
ſ				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	0	(0 (0.00%	0	C	0 0	0	0	0 0	0.00%	0	0	0 C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 26.82% 33.78% 33.78% 18.21% 0.00% 20.56% 30.65% 0.00% 0.00% 0.00%
	0	0	0	0		0 (0.00%	0	C	0 0	0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0		0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0			0.00% 0.00% 0.00%	0	0	0 0	0	0	0 0	0.00%	0	0		0	0	0.00%
	0	0	0	0			0.00%	0		0	0	0		0.00%	0	0		0	0	0.00%
	0	0	0	0			0.00%	0		0 0	0	0		0.00%	0	0		0	0	0.00%
	44	0	0	0			26.78% 33.78% 33.78%	44 1		0	0	0		33.78%	44	0		0	0	20.82%
	1	0	0	0			33.70%	<u>1</u>				0		33.78%	1	0		0	0	33,78%
	136	2	0	0			18 44%	134			0	0		18.21%	133	4	1 0	0	0	18 21%
	150	0	0	0		0 (0 18.44% 0 0.00%	154			0	0		0.00%	0	0		0	0	0.00%
	116	2	0	0		0 (20.79%	115	2	2 0	0	0	0	20.58%	114	4	1 0	0	0	20.56%
	2	0	0	0		0 () 30.92%	2	C	0 0	0	0	0 0	30.82%	2	0	0 C	0	0	30.65%
	0	0	0	0		0 (0.00%	0	C) 0	0	0) 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	0	0) 0	0.00%	0	0	D C	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	0	0) 0	0.00%	0	0	D C	0	0	0.00%
	0	0	0	0	(0 (0.00%	0	C	0 0	0	0) 0	0.00%	0	0	D C	0	0	0.00%
	0	0	0	0	(0 (0.00%	0	C	0	0	0) 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0	(0 (0.00%	0	C) 0	0	0) 0	0.00%	0	0	D C	0	0	0.00% 19.78%
	297	3	0	0	(0 0	19.98%	295	5	1	0	0	0	19.79%	291	8	L 0	0	0	19.78 %

											Baseline Scenario	l de la companya de l									
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 (0	0.00%	0	0	0	0)	0 0	0.00%	0	C) ()	0 0	0	0.00%
	0	0	0	(0 (0	0.00%	0	0	0	0		0 C	0.00%	0	C) C) (0 0	0	0.00%
	0	0	0		0 (0	0.00%	0	0	0	0)	0 0	0.00%	0	0	0 0) (0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 26.18% 31.76% 31.76% 8.07% 0.00% 20.13% 20.20% 0.00% 0.00% 0.00%
	0	0	0	(0 (0	0.00%	0	0	0	0)	0 0	0.00%	0	C	0 0) (0 0	0	0.00%
	0	0	0	(0 (0	0.00% 0.00%	0	0	0	0)	0 0	0.00%	0	C	0 0)	0 0	0	0.00%
	0	0	0	(0 (0	0.00%	0	0	0	0		0 0	0.00%	0	C	0 0) (0 0	0	0.00%
	106	0	0	(0 (0	26.17%	105		0	0		0 0	26.17%	104	1	. C) (0 0	0	26.18%
	48	5	1	(0 (0	0 31.88% 0 31.88%	44	· 7	3	0		0 1	L 31.82%	41	9) 4	. (0 0	1	31.76%
	48	5	1	(0	31.88%	44	7	3	0		0 1	L 31.82%	41	9	4	· (0 0	1	31.76%
	5	0	0	(0	0 8.92%	5	0	0	0			8.08%	5	0			0 0	0	8.07%
	0	0	0	(0	0.00%	0	0	0	0			0.00%	0	0)	0 0	0	0.00%
	2	4	0			0	20.11% 20.18%	3	3	0	0			20.11%	3	3				0	20.13%
	1	4	0			0	0 20.18% 0 0.00%	1	3	0	0			20.19%	2	3				0	20.20%
	0	0	0			0	0.00%	0	0	0	0			0.00% 0.00%	0	0			0 0	0	0.00%
	0	0	0			0	0.00%	0	0	0	0				0	0			0	0	0.00%
	0	0	0			0	0.00%	0	0	0	0			0.00% 0.00%	0	0				0	0.00%
	0	0	0			0	0 0.00% 0 0.00% 0 0.00%	0	0	0	0			0.00%	0	0				0	0.00%
	0	0	0	(U	0.00%	0	0	0	0		U C	0.00%	0	C	۲ <u> </u>	(0	0	0.00%
	0	0	0				3 38.32%	0	0	0	0		0	3 38.32%	0					2	38 320/
	161	0	10				37.37%	157	11	11	0			36.55%	153	13	12			S	38.32% 35.78%
	101	9	10				57.37%	157	<u> </u>	<u> </u>	0	'I (4	50.55%	155	13	' 13			3	55.70%







								Adverse Scenario						
				31/12/2021				31/12/2022				31/12/2023		
	(mln EUR, %	Stage 1 exposure Stage 2 (exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0 0
	Central governments	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0 0
	Regional governments or local authorities	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0 0.
	Public sector entities	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0 0.
	Multilateral Development Banks	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0	0 0)	0 0.
	International Organisations	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0	0 0)	0 0.
	Institutions	11	0	0 0	0	0 26.47%	b 11 (0 (0 0	26.57% 1	1 0 0	0 0)	0 26.
	Corporates	34	4	3 0	1	3 86.51%	31	4 (1 3	3 79.28% 2	9 8 4	0 1	-	3 73.
	of which: SME	6	1	2 0	0	2 98.24%	5	2	0 2	96.62%	5 1 3	0 0)	2 94.8
	Retail	11	2	0 0	0	0 15.89%	b 11 2	0 (0 0	17.23% 1	1 1 0	0 0)	0 17.
GERMANY	of which: SME	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0 0.
	Secured by mortgages on immovable property	18	2	0 0	0	0 57.18%		0 (0 0	53.02% 1	8 2 0	0 0)	0 53.4
	of which: SME	3	1	0 0	0	0 100.00%	3 (0 (0 0	100.00%	3 1 0	0 0)	2 94.8 0 17.8 0 0.0 0 53.4 0 100.0
	Items associated with particularly high risk	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0	0 0)	0 0.
	Covered bonds	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0	0 0)	0 0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0 0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0.0
	Collective investments undertakings (CIU)	0	0	0 0	0	0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0 0.0
	Equity Securitisation	0	0	0 0	0	0.00%	0 (0 (0 0	0.00%	0 0 0	0 0)	0.0
	Securitisation													
	Other exposures	18	2	0 0	0	0 32.56%	18	0 (0 0	32.57% 1	8 2 0	0 0)	0 32.5
	Standardised Total	92	11	3 0	1	3 81.62%	90 12	4 0	1 3	72.78% 8	7 13 5	0 1		0 32.57 4 67.02

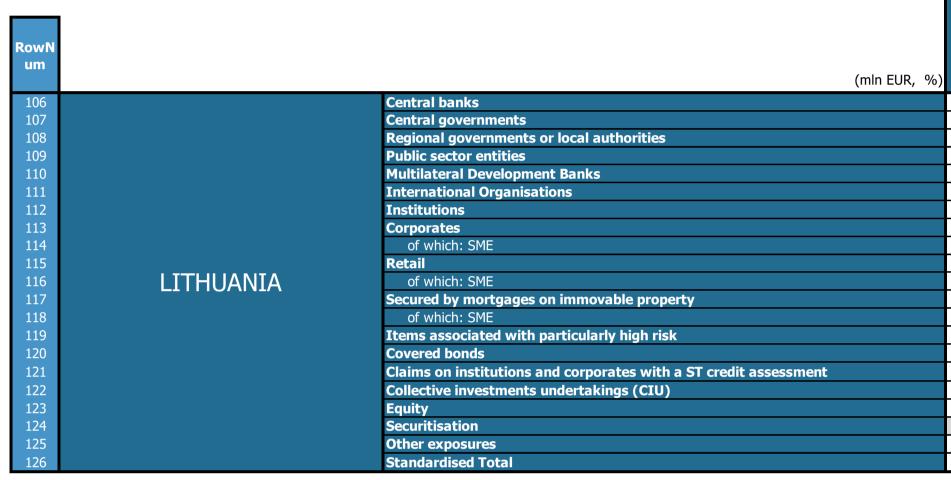
								Adverse Scenario	D				
				31/12/2021				31/12/2022				31/12/2023	
RowN um	(mln EUR, %	Stage 1 exposure Stage 2 (exposure Stage 3 exposure	Stock of Stock provisions for provisio Stage 1 exposure Stage 2 ex	c of Stock of ns for provisions fo cposure Stage 3 exposi	r Coverage Rati r Stage 3 expos ire	o - Ire Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
64	Central banks	0	0	00	0	0 0.0	0% 0	0 0	0 0	0 0.00%	0 0	0 (/ 0 0.00%
65	Central governments	0	0	00	0	0 0.0	0%0	0 0	0 0 0	0 0.00%	0 0	0 (0 0.00%
66	Regional governments or local authorities	0	0	0 0	0	0	0 0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
67	Public sector entities	0	0	0 0	0	-	0 0	0 0	0 0 0	0 0.00%	0 0	0 0	0 0 0.00%
68	Multilateral Development Banks	0	0	0 0	0	0 0.0	0 0	0 0	0 0 0	0 0.00%	0 0	0 0	0 0 0.00%
69	International Organisations	0	0	0 0	0	0 0.0	0 0	0 0	0 0 0	0 0.00%	0 0	0 0	0 0.00%
70	Institutions	0	1	0 0	0	0 26.6	2% 0	0 0	0 0 0	0 27.07%	0 0	0 0	0 0 27.10%
71	Corporates	57	22	2 0	1	1 42.3	3% 52 2	5 3		1 42.57% 5.	3 23	5 0 :	1 2 42.69%
72	of which: SME	30	12	1 0	1	1 42.8	3% 27 1	4 3		1 43.25% 2	7 13	4 0	1 2 43.40% 0 0 22.75%
73	Retail	120	17	0	0	0 23.1	9% 119 1	8 1	0 0 0	0 22.91% 124	4 12	2 0 0	0 22.75%
74 NORWA	AY of which: SME	0	0	0 0	0		0% 0	0 0	0 0 0	0 0.00%	0 0	0 0	0 0.00%
75	Secured by mortgages on immovable property	117	16	1 0	1	1 61.2		7 2	0 1	1 59.10% 11	7 12	4 0 1	0 0 0.00% 1 2 57.41% 1 2 75.81%
76	of which: SME	25	4	1 0	1	1 79.0		4 2		1 76.99% 23	3 4	2 0	2 75.81%
77	Items associated with particularly high risk	0	0	0 0	0	0	0 0	0 0	0 0 0	0 0.00%	0 0	0 0	0 0 0.00%
78	Covered bonds	0	0	0 0	0	0.0	0%0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0.0		0 0	0 0 0	0 0.00%	0 0	0 0	0 0.00%
80	Collective investments undertakings (CIU)	0	0	0 0	0	0.0	0% 0	0 0	0 0 0	0 0.00%	0 0	0 0	0 0.00%
81	Equity	0	0	00	0	0 0.0	0% 0	0 0	0 0	0 0.00%	0 0	0 (0 0.00%
82	Securitisation												
83	Other exposures	31	4	00	0	0 25.7	0% 28	7 1	0 0	0 25.56% 29 3 43.73% 32 3	9 6	1 0 (0 0 25.44% 2 5 43.00%
84	Standardised Total	325	59	3 1	2	2 44.3	9% 312 68	8 7	0 3 3	3 43.73% 323	3 54 1 :	0 2	5 43.00%

	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Sta %)	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	10	0	C)	0 (0 (0.00%	10	0	0	C	C) 0	0.00%	10	C	C	0	0	C	0.00%
	8	0	C)	0 (0 (40.00%	8	0	0	C	C) 0	40.00%	8	C	C	0	0	C	40.00%
	0	0	C)	0 (0 (0.00%	0	0	0	C	C	0 0	0.00%	0	C	C	0	0	C	0.00%
	0	0	C)	0 (0 (0.00%	0	0	0	C	C	0 0	0.00%	0	C	C	0	0	C	0.00%
	0	0	C)	0 (0 (0.00%	0	0	0	C	C) 0	0.00%	0	C	C	0	0	C	0.00%
	0	0	C	D	0 (0 (0.00%	0	0	0	C	C) 0	0.00%	0	C	C	0	0	C	0.00%
	379	27	C	D	0	0 () 26.24%	381	25	1	. 0	C	0) 26.27%	387	18	1	0	0	C	26.28%
	467	85	14	1	2	4 7	7 48.51%	448	94	24	- 1	4	11	45.80%	450	83	32	1	4	14	44.91%
	133	42	12	2	2	3 6	5	111	56	21	. 1	3	10	46.14%	108	51	28	1	3	13	45.15%
	1,877	376	26	5	3 8	8 6	5 24.44%	1,781	441	57	2	. 8	13	3 22.41%	1,836	359	85	2	8	18	21.84%
	252	149	13	3	1 4	4 3	3 25.71%	195	191	29	1	4	- 7	23.04%	212	161	42	1	4	9	22.27%
	493	84	g	Ð	4 (6 6	69.51%	470	97	19	2	6	5 <u>1</u> 4	70.28%	483	74	- 28	2	5	19	69.35%
	120	37	7	7	4 (6 6	5 86.76%	102	46	15	2	. 5	13	8 83.78%	101	41	22	2	4	18	82.21%
	0	0	C	0	0 (0 (0.00%	0	0	0	C	C	0 0	0.00%	0	0	C	0	0	C	0.00%
	0	0	C	0	0 (0 (0.00%	0	0	0	C	C	0 0	0.00%	0	0	C	0	0	C	0.00%
	0	0	0)	0 (0 (0.00%	0	0	0	0	C	0	0.00%	0	0	C	0	0	<u> </u>	40.00% 0.00% 0.00% 0.00% 26.28% 44.91% 45.15% 21.84% 22.27% 69.35% 82.21% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0)	0 (0 (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0)	0 (0 (0.00%	0	0	0	C	C	0	0.00%	0	0	C	0	0	C	0.00%
									_	-			-			-			-		
	52	7	9	Ð			3 37.98% 39.25%	50	9	9	0		3	37.50%	51	8	10	0	0	4	37.07% 36.13%
	3,285	579	5/	'	18	5 23	39.25%	3,146	666	110	5	18	41	. 37.23%	3,224	542	156	5	17	56	36.13%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0		0 0)	0	0 0	0.00%	0	() 0	0	0) 0	0.00%	0) (0 0	0	0	C	0.00%
	8		0 0)	0	0 0	40.00%	8	() 0	0	0) 0	40.00%	8	3 () 0	0	0	C	40.00%
	0		0 0)	0	0 0	0.00%	0	() 0	0	C) 0	0.00%	0) () 0	0	0	C	0.00%
	0		0 C)	0	0 0	0.00%	0	() 0	0	0) 0	0.00%	0) (0 0	0	0	C	0.00%
	0		0 C)	0	0 0	0.00%	0	() 0	0	0) 0	0.00%	0) (0 0	0	0	C	0.00%
	0		0 0)	0	0 0	0.00%	0	() 0	0	0	0 0	0.00%	0) (00	0	0	C	0.00%
	29		1 0)	0	0 0	26.47%	29	1	. 0	0	0	0 0	26.57%	29)	0	0	0	0	26.62%
	174		1 0)	0	0 0	43.82%	174	1	. 0	0	0	0 0	43.94%	174		0	0	0	C	43.98%
	2		1 0)	0	0 0	43.82%	1	1	. 0	0	0	0 0	43.94%	1		0	0	0	0	43.98%
	817	17	6 12	2	1	3 3	21.82%	772		3 26	0	3	5 5	19.73%	823	148	3 35	0	2	7	18.98%
	91	6	6 8	3	1	3 2	25.42%	59		8 18	0	3	8 4	22.24%	81	. 00	20	0	2	5	21.26%
	138	2	5 4	ł	2	4 3	74.87%	128) 9	1	3	3 7	82.92%	131	. 23	3 12	1	3	11	84.79%
	42	1	2 3	3	2	4 3	99.60%	34	17	[,] 7	1	3	3 7	99.49%	33	3 15	5 10	1	3	10	99.41%
	0		0 0		0	0 0	0.00%	0	(0 0	0	0	0 0	0.00%	0) (0 0	0	0	0	0.00%
	0		0 0)	0	0 0	0.00%	0	(0 0	0	0	0	0.00%	0		0 0	0	0	0	0.00%
	0		0 0		0	0 0	0.00%	0	(0 0	0	0	0 0	0.00%	0		0 0	0	0	0	0.00%
	0)	0		0.00%	0	(0	0	0	0 0	0.00%	0) (0	0	0	0	0.00% 40.00% 0.00% 0.00% 0.00% 26.62% 43.98% 43.98% 21.26% 84.79% 99.41% 0.00% 0.00% 0.00%
	0		0 C)	0	0 0	0.00%	0	(0 0	0	0	0 0	0.00%	0) (0	0	0	0	0.00%
	3)			31.42%	4		0	0	0		31.18%	4	(0	0	0	31.07% 36.34%
	1,169	20	4 17	'	3	/ 6	35.99%	1,114	240	35	2	7	13	36.06%	1,168	173	8 48	1	5	17	36.34%



	Skandinaviska Enskilda Banken — group										
		33 34	35 36	37 38	39 40	41 42	43 44 45	46 47	48 49	50 51	52 53
							Adverse Scenario				
			31/12/2021				31/12/2022			31/12/2023	
RowN um	(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exp	posure Stage 2 exposure Stage 3 exposur	re Stock of Stock of Stock of Stock provisions for provisions for provisio Stage 1 exposure Stage 2 exposure Stage 3 ex	of Is for posure Stage 3 exposure Stage 1 exposure	re Stage 2 exposure Stage 3 exposure	Stock of Stock of e provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
85	Central banks	0 0	0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
86	Central governments	0 0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
87	Regional governments or local authorities	0 0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
88	Public sector entities	0 0	0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
89	Multilateral Development Banks	0 0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
90	International Organisations	0 0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0	0 0.00%
91	Institutions	0 0	0	0 0	0 28.99%	0 0	0 0 0	0 29.14%	0 0	0 0 0	0 29.17%
92	Corporates	1 3	3 0	0 0	0 38.15%		0 0 0	0 38.81%	1 2		0 0 39.01% 0 0 39.54% 0 0 23.44%
93	of which: SME	0 0	0	0 0	0 39.23%	0 0		0 39.46%	0 0		0 39.54%
	Retail	65 8	3 0	0 0	0 23.55%	64 9		0 23.49%	66 6		0 0 23.44%
95 FINLAND	of which: SME	0 0	0	0 0	0 0.00%	0 0		0 0.00%	0 0		0 0.00%
96	Secured by mortgages on immovable property	2 (0	0 0	0 22.99%	2 0		0 22.69%	2 0		0 22.55%
97	of which: SME	0 0		0 0	0 0.00%	0 0		0 0.00%	0 0		0 0.00%
98	Items associated with particularly high risk	0 0			0 0.00%	0 0		0 0.00%	0 0		0 0.00%
99	Covered bonds	0 0			0 0.00%	0 0		0 0.00%	0 0		0 0.00%
	Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0	0 0.00%	0 0		0 0.00%	0 0		0 0.00%
101	Collective investments undertakings (CIU)	0 0	0		0 0.00%	0 0		0 0.00%	0 0		0 0.00%
102	Equity	0 0	0	0 0	0 0.00%	0 0	0 0 0	0 0.00%	0 0	0 0 0) 0 0.00%
103	Securitisation				0.000/			0.000/			
	Other exposures				0 0.00% 0 26.18%			0 0.00% 0 25.66%			0 0.00% 0 0 25.38%
105	Standardised Total	68 11	u U	טן ט	0 26.18%	6/ 12		U 25.66%	/0 9	1 0 0	0 25.38%





							Adverse Scenario				
				31/12/2021			31/12/2022			31/12/2023	
RowN um		Stage 1 expos (mln EUR, %)	ure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	- e Stage 1 exposure Stage 2 exposure	e Stage 3 exposure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	atio - osure Stage 1 exposure Stage 2 exposure Stage 3 exposur	e provisions for provisions for Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks		0 0 0	0	0 0.00	% 0	0 0	0 0 0 0	0.00% 0 0	0 0 0 0	0 0.00%
149	Central governments		0 0 0	0 0	0 0.000	% 0	0 0		0.00% 0 0	0 0 0	0 0.00%
150	Regional governments or local authorities		0 0 0	0 0	0 0.000	%0	0 0		0.00% 0 0		0 0.00%
151	Public sector entities		0 0 0	0		%0	0 0		0.00% 0 0		0 0.00%
152	Multilateral Development Banks			0		% 0	0 0		0.00% 0 0		0 0.00%
153	International Organisations			0		% 0	0 0		0.00% 0 0		0 0.00%
154	Institutions			0			0 0		0.00% 0 0		0 0.00%
155	Corporates				0 0 21.570				1 0		0 21.60%
156	of which: SME										0 18.85% 4 26.97%
			2/9 82 3				8 8		27.60% 247 103 1		4 26.97% 1 27.60%
158 ESI	ONIA of which: SME								29.50% 1 0		1 27.00% 0 20.00%
159	Secured by mortgages on immovable property of which: SME				$0 \qquad 0 \qquad 27.53$		0 0				0 30.87%
161	Items associated with particularly high risk										0 0.00%
162	Covered bonds										0 0.00%
162	Claims on institutions and corporates with a ST credit assessment					0					0 0.00%
164	Collective investments undertakings (CIU)										
165	Equity					% %					0 0.00%
166	Securitisation				0.00						0.00 /0
167	Other exposures		0 0 0		0.00	<i>/////////////////////////////////////</i>	0 0		0.00% 0 0		0 0.00%
168	Standardised Total		280 82 3	3 0 2	2 1 28.97%		8 8		7.59% 249 104 1	3 0 2 4	4 26.96%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0	0 0) 0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 48.57% 0.00% 16.55% 12.21% 20.60% 20.60% 0.00% 0.00% 0.00%
	0 0	00	0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	00	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	00	0 0	(0.00% 0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	00	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0 0	0 0	(0.00% 0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0 0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0 0	0 0	(0 47.58%	0	0	0	0	0	(0 48.14%	0	0	0 0	0	0	48.57%
	0 0	0 0	0 0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	179 39	3	8 0	1		1 23.49%	169	44	7	0	1	1	1 18.19%	173	37 1	1 0	1	2	16.55%
	42 21	2	0	0 0	(0 12.84%	34	26	5	0	1]	1 12.31%	32	25	9 0	1	1	12.21%
	0 0	0 0	0	0 0	(0 32.99%	0	0	0	0	0	(24.25%	0	0	0 0	0	0	20.60%
	0 0	0	0 0	0 0	(32.99%	0	0	0	0	0	(24.25%	0	0	0 0	0	0	20.60%
	0 0	0 0	0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0	0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	00	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	0 0	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
	0 0	0 0	00	0 0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 0	0	0	0.00%
		-	-				_		-	-	-			-		-		-	
	0 0	0 0	0 0	0	(0.00%	0	0	0	0	0	(0.00%	0	0	0 C	0	0	0.00% 16.59%
	179 39	3	0	0 1	1	L 23.60%	169	44	7	0	1	1	l 18.25%	173	37 11	L 0	1	2	16.59%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0) (0.00%	0) (0 0	0	C	0.00%) () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	C	0.00%) (0 0	C	0	0	0.00%
	0	0	0		0 0) (0 0.00% 0 0.00% 0 0.00%	0		0 (0 0	0	C	0.00%) (00	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0) (0 0	0	C	0.00%) (0 0	C	00	0	0.00%
	0	0	0		0 0) (0.00%	0) (0 0	0	C	0.00%) (0 0	C	00	0	0.00%
	0	0	0		0 0) (0.00%	0		0 (0 0	0	C	0.00%) (0 0	C	0	0	0.00%
	1	1	0		0 0) () 26.45%	1		1 (0 0	0	C	26.44%		1 1	0	C	0	0	26.43%
	6	8	0		0 0) (43.57%	6	8	3	1 0	0	C	43.94%		7 6	5 1	C	0	0	44.02%
	3	4	0		0 0) ()	43.23%	3		1 (0 0	0	C	43.68%		3	3 1	C	0	0	43.78%
	63	8	0		0 0		22.61%	62		3	1 0	0	0	22.33%		1	5 1	0	0	0	22.24%
	0	0	0				0.00%	0			0	0	0	0.00%				0	0	0	
	2	0	0				22.99%	2			0 0	0		22.69%		2 (0 0	0	22.55%
	0	0	0				0.00%	0			0	0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0				0		0.00%					0	0	0.00%
	0	0	0					0			0 0	0							0	0	0.00%
	0	0	0				0.00%	0			0	0		0.00%					0 0	0	0.00%
	0	0	0				0.00%	0				0		0.00%					0		0.00% 0.00% 0.00% 0.00% 0.00% 26.43% 44.02% 43.78% 22.24% 0.00% 22.55% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		<u> </u>		0.00%	0			0	0		0.00%			0	L C	0	0	0.00%
	0	0	0		0		0.00%	0				0		0.00%					0		0.000/-
	71	16	1		0 0)	33.97%	70	17	7 <u>1</u>	L 0	0	0	32.99%	74	l 13	<u> </u>	0	0		0.00% 32.44%









	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
St %)	age 1 exposure	Stage 2 exposure Stage 3	3 exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0		0 0	0.00%	0	0	0 0	0) C) C	0.00%	0	(0 0		0 0) (0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0) () 0	0.00%	0	(0 0		0 0) (0.00%
	0	0	0	0		0 (0.00%	0	0	0 0	0) () 0	0.00%	0	(0 0		0 0) (0.00%
	0	0	0	0		0 (0.00%	0	0	0 0	0) C) 0	0.00%	0	0	0 0		0 0) (0.00%
	0	0	0	0		0 0	0.00%	0	0 0	0 0	0) C	0 0	0.00%	0	0	0 0)	0 0	0 0	0.00%
	0	0	0	0		0 0	0.00%	0	C	0 0	0) C	0 0	0.00%	0	0	0 0		0 0	0 0	0.00%
	0	0	0	0		0 0	26.47%	0	0	0 0	0	0 0	0 0) 26.57%	0	(0 0		0 0) (26.62%
	8	2	0	0		0 0	36.85%	7	3	3 1	0) 36.85%	7	3	3 1		0 0		36.80%
	8	2	0	0) 36.76%	/	1	1	0) 36.76%	/		$\frac{1}{2}$				36.70%
	2	0	0	0) 5.11%	2			0) 5.62%	2	(5.69%
	0	0	0	0) 0.00%) 22.99%	0			0			0.00%	0	1					0.00%
	0		0	0			0.00%	0			0			0.00%	0						0.00%
	0	0	0	0			0.00%	0			0			0.00%	0						0.00%
	0	0	0	0		0 0	0.00%	0			0			0.00%	0	() ()					0.00% 0.00%
	0	0	0	0			0.00%	0			0			0.00%	0	((0.00%
	0	0	0	0		0 0	0.00%	0) ()		0			0.00%	0	(0.00%
	0	0	0	0		0 0	0.00%	0			0			0.00%	0	(0.00%
	-	-	-	-															-		
	0	0	0	0		0 0	0.00%	0	C	0 0	0) () 0	0.00%	0	0	0 0		0 0) (0.00%
	16	3	0	0		0 0	35.84%	15	4	1	0	0	0	35.75%	15	3	3 1	(0 0	0	0.00% 35.60%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	C	0	0 C	0.00%	0	C	0 0	0	0 0	00	0.00%	0	0	0 0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 26.62% 43.26% 43.26% 22.20% 0.00% 31.49% 100.00% 0.00% 0.00% 0.00%
	0	0	0	()	0 0	0.00%	0	C	0 0	0	0 0	0 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0)	0 0	0.00%	0	0	0 0	0		0 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0				0.00%	0			0			0.00%	0	0	0 0	0	0	0.00%
	0	0	0				0.00% 0.00%	0			0			0.00%	0	0	0 0	0	0	0.00%
	0	0	0				26.47%	0			0) 26.57%	0	1	0 0	0	0	0.00%
	1	2	0				42.95%		2		0) 20.57%	1			0	0	43 26%
	1	0	0				42.95%	1			0) 43.14%	1	0		0	0	43 26%
	123	14	0				22.69%	121	16	5 1	0) 22.37%	126	10	1 0	0	0	22 20%
	0	0	0	()		0.00%	0	0		0			0.00%	0	0		0	0	0.00%
	105	13	0	0)	0 0	32.62% 100.00% 0.00%	103	14	1 1	0) (0 0) 32.05%	107	9	2 0	0	0	31.49%
	2	0	0	C	0	0 0	100.00%	2	1	L 0	0) () 0) 100.00%	2	0	0 0	0	0	100.00%
	0	0	0	C)	0 C	0.00%	0	C	0 0	0) C	0 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	C)	0 0	0.00%	0	C) 0	0) C) 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	C)	0 0	0.00%	0	C	0 0	0) () 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	C	D	0 0	0.00%	0	C	0 0	0) () 0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	0)	0 0	0.00%	0	C	0 0	0) C	0	0.00%	0	0	0 0	0	0	0.00%
	0	0	0	C)	0 0	0.00%	0	C	0	0) C	00	0.00%	0	0	0 0	0	0	0.00%
	271	29	1	0		0 0	27.91%	267	32	2 2	0	0	0 1	. 27.49%	277	21	3 0	0	1	27.12%

											Adverse Scenario)									
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0		D	0	0 0.00% 0 0.00% 0 0.00%	0	0	0	0	0	0 (0.00%		0	0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 26.14% 41.12% 41.12% 41.12% 14.37% 0.00% 40.15% 41.17% 0.00% 0.00% 0.00%
	0	0	0	0)	0	0 0.00%	0	0	0	(0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0)	0	0 0.00%	0	0	0	(0	0 (0 0.00%	0	0	0	0	0	0	0.00%
	0	0	0			0	0 0.00% 0 0.00% 0 0.00%	0	0	0				0 0.00%	0	0	0	0	0	0	0.00%
	0	0	0			0	0 0.00%	0	0	0				0 0.00% 0 0.00%	0 0	0	0	0	0	0	0.00%
	100	0	0			0	0 26.11%	101	0	0				0 26.13%	102	0	0	0	0	0	0.00%
	42		0	1		0	1 40.90%	101	15	0				2 41.06%	102	13	0	0	0	0	20.14%
	42	10	2	1	L	0	1 40.90% 1 40.90%	33	15	6			1 2	2 41.06%	32	13	8	0	1	2	41.12%
	72	10	0			0	0 16.28%	55	1	0				0 14.60%	5 5	13	8	0	1		14 37%
	0		0			0	0 0.00%	0	0	0				0.00%)	1	0	0	0	0	0.00%
	1	5	0	()	0	0 39.58%	1	5	0	(0	0 0	0 40.09%	2	4	0	0	0	0	40,15%
	0	5	0	()	0	0 40.66%	0	5	0	(0	0 (0 41.12%	0	4	0	0	0	0	41.17%
	0	0	0	C)	0	0 0.00%	0	0	0	(0	0 (0.00%	0	0	0	0	0	0	0.00%
	0	0	0	0)	0	0.00%	0	0	0	(D	0 (0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C	D	0	0.00%	0	0	0	C	D	0 (0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C	D	0	0.00%	0	0	0	(D	0 (0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(D	0	0.00%	0	0	0	(D	0 (0.00%		0	0	0	0	0	0.00%
	0	0	9	C)	0	3 38.32%	0	0	9	0	0	0 3	3 38.32%	0	0	9	0	0	3	38.32% 39.26%
	148	21	11	1		1	4 38.73%	140	26	15	C		1 6	5 39.08%	141	22	17	0	1	7	39.26%

EBA	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	a - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposı	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Rov Nur	w m	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates	1	143	0	94	126	126	17	17	C) C	0 0	1		0 14.2
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	5,908	2	739	0) 140	140	5,769	20	1	. 0	0	4		0 13.5
8	Skandinaviska Enskilda	Retail - Secured on real estate property														
9		Retail Secured officer estate property of Which, She										-				-
10	Banken — group	Retail - Secured on real estate property - Of Which: non-SME	5,890	0	734	0	128	128	5,761	16	1	. C	00	4		0 12.6
11 12	Banken group	Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets	E 000		746	AF		200						A		12.6
18		IRB TOTAL	5,909	145	740	95	266	266	5,786	37	1	. 1	0	4		0 13.6

									31/1	12/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates		1	0	0	0	0 0		1 ()	0 () () (D -
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	5,68	1	0 70	2	0	0 0	5,68	31 ()	1 ()		3	0 10.53%
26		Retail - Secured on real estate property														
27	SWEDEN	Retail - Secured on real estate property - Of Which: SME														
28	SVLDLN	Retail - Secured on real estate property - Of Which: non-SME	5,67	9	0 70	2	0	0 0	5,67	78 ()	1 () () 3		10.53%
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	5,68	2	0 70	3	0	0 0	5,68	51 C		1 0) () 3) 10.53%

			Moratoria - Actual														
										31/:	12/2020						
				Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
37		Central banks															
38		Central governments															
39		Institutions															
40		Corporates		()	0	0	0	0 0		0 0		0 () (0 0		0 -
41		Corporates - Of Which: Specialised Lending															
42		Corporates - Of Which: SME															
43		Retail		1	L	0	0	0	0 0		1 0		0 0) (0 0		0 -
44		Retail - Secured on real estate property															
45	GERMANY	Retail - Secured on real estate property - Of Which: SME															
46	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		1	L	0	0	0	0 0		1 0		0 0) (0 0		0 -
47		Retail - Qualifying Revolving															
48		Retail - Other Retail															
49		Retail - Other Retail - Of Which: SME															
50		Retail - Other Retail - Of Which: non-SME															
51		Equity															
52		Securitisation															
53		Other non-credit obligation assets															
54		IRB TOTAL		1		0	0	0	0 0		1 0		0 0	0	0		0 -

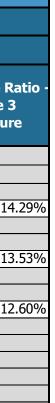
									Morato	oria - Actual						
									31/1	12/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	(0	0	0	0	0 0		0 0		0 0	() () (0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		2	0	0	0	0 0		2 0		0 0	() ו) (0 -
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	NORWAY	Retail - Secured on real estate property - Of Which: non-SME		2	0	0	0	0 0		2 0		0 0	() נ)(0 -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	7	2	0	0		0 0		2 0		0 0	0	<u>າ</u> ເ) (0 -

										Morato	ria - Actual						
										31/1	.2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposi
73		Central banks															
74		Central governments															
75		Institutions															
76		Corporates		(D	0 ())	0 0		0 0		0 0	0	0	(D -
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail			1	0 (0)	0 0		1 0		0 0	0	0	(D -
80		Retail - Secured on real estate property															
81		Retail - Secured on real estate property - Of Which: SME															
82	FINLAND	Retail - Secured on real estate property - Of Which: non-SME			1	0 () ()	0 0		1 0		0 0	0	0	() -
83		Retail - Qualifying Revolving															
84		Retail - Other Retail															
85		Retail - Other Retail - Of Which: SME															
86		Retail - Other Retail - Of Which: non-SME															
87		Equity															
88		Securitisation															
89		Other non-credit obligation assets															
90		IRB TOTAL		1	L (0 0) (0 0		1 0		0 0	0	0	(D -

			31/12/2020													
									31/1	2/2020						
			Exposi	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUF	, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions					-					-				-
94		Corporates		0 1	14	0 1	0 1	0 10	2	1 4		0 (0 0	0		0 14.
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME		_		-										
97		Retail	6	5	0 1	4	0 3	9 39	2	5 6		0 (0 0	0		0 18.
98		Retail - Secured on real estate property														
99	LITHUANIA	Retail - Secured on real estate property - Of Which: SME						-								
100	LITTOANIA	Retail - Secured on real estate property - Of Which: non-SME	6	1	0 1	2	0 3	7 37	24	1 6		0 0	00	0		0 19.
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets		_												
108		IRB TOTAL	6	5 1	.4 1	4 10	0 49	9 49	29	10			00	0		0 17.

Moratoria - Actual

Moratoria - Actual



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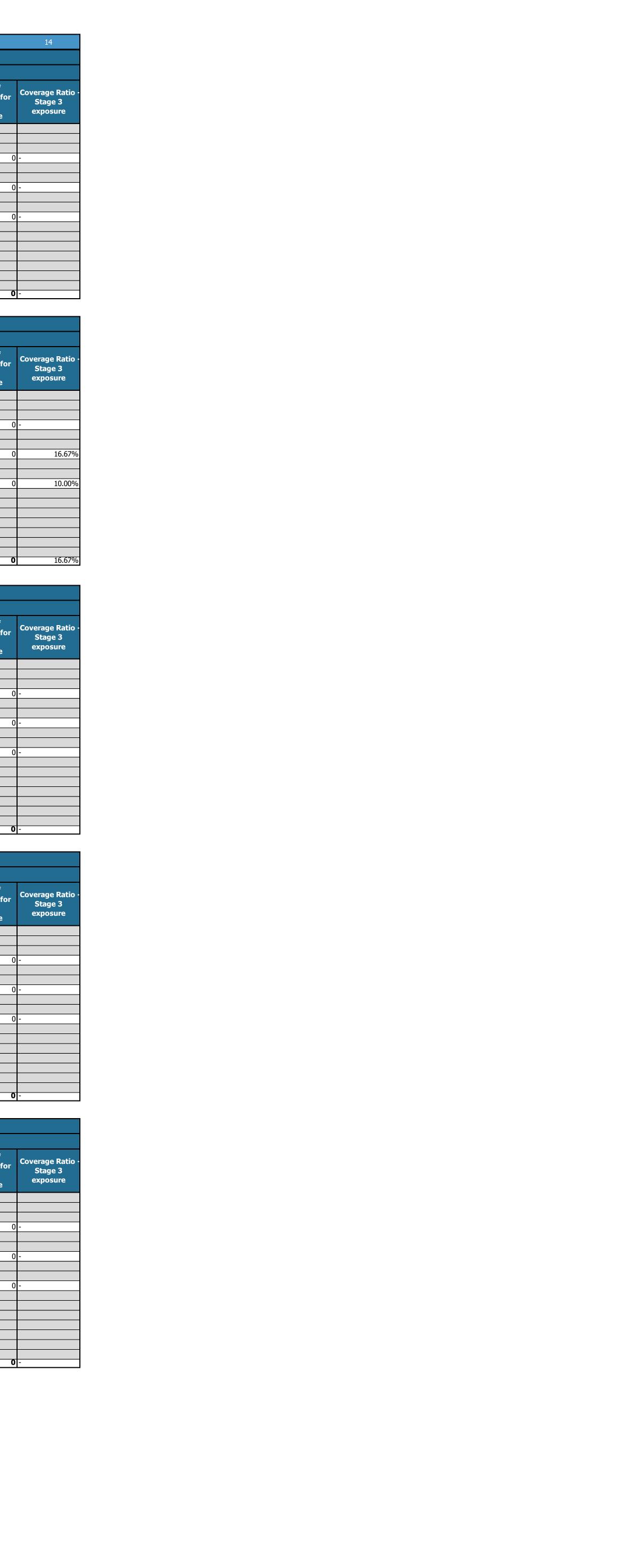
			1	2	3	4	5	6	/	δ	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	2/2020						
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for		Stock of provisions for	Coverage Ra Stage 3
Row Num		(mln EUR	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates		0	0	0	0	0 0		0 0	() () () 0	(0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		1	0	0	0	0 0		1 0) () () 0	(0 -
116		Retail - Secured on real estate property														
117	DENMARK	Retail - Secured on real estate property - Of Which: SME														
118	DENMARK	Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0 0		1 0) () () 0	(0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL		1	0 0		0	0 0		1 0		0	0	0	(0 -

									Morato	oria - Actual						
									31/1	12/2020						
			Exposi	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, S	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	38	0 28	3	2 32		6 6		0		0 0		0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	9	0	0	9 0	6	1 61	2	29 7		0)	0 0		0 16
134		Retail - Secured on real estate property														
135	ESTONIA	Retail - Secured on real estate property - Of Which: SME														
136	LJIONIA	Retail - Secured on real estate property - Of Which: non-SME	8	5	0	7 0	5	7 57	2	27 6		0		0 0		0 10
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	9	0	38	9 28	93	3 93	3	85 14		0) 1		0 16

										Morato	ria - Actual						
										31/1	.2/2020						
				Exposure	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
145		Central banks															
146		Central governments															
147		Institutions															
148		Corporates		0		0 0		0	0 0		0 0		0 0	0	0	(0 -
149		Corporates - Of Which: Specialised Lending															
150		Corporates - Of Which: SME															
151		Retail		2		0 1		0	0 0		2 0		0 0	0	0	(0 -
152		Retail - Secured on real estate property															
153	INITED STATES	Retail - Secured on real estate property - Of Which: SME															
154 U	MILD STAILS	Retail - Secured on real estate property - Of Which: non-SME		2		0 1		0	0 0		2 0		0 0	0	0	() -
155		Retail - Qualifying Revolving															
156		Retail - Other Retail															
157		Retail - Other Retail - Of Which: SME															
158		Retail - Other Retail - Of Which: non-SME															
159		Equity															
160		Securitisation															
161		Other non-credit obligation assets															
162		IRB TOTAL		2		1		0	0 0		2 0		0 0	0	0	() -

										Morato	ria - Actual						
										31/1	2/2020						
				Exposur	e values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mlr	n EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks															
164		Central governments															
165		Institutions															
166		Corporates		0		0	0 (D	0 0		0 0		0 0	0	0		0 -
167		Corporates - Of Which: Specialised Lending															
168		Corporates - Of Which: SME															
169		Retail		3		0	0 (D	0 0		3 0		0 0	0	0		0 -
170		Retail - Secured on real estate property															
171	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME															
172		Retail - Secured on real estate property - Of Which: non-SME		3		0	0 (D	0 0		3 0		0 0	0	0		0 -
173		Retail - Qualifying Revolving															
174		Retail - Other Retail															
175		Retail - Other Retail - Of Which: SME															
176		Retail - Other Retail - Of Which: non-SME															
177		Equity															
178		Securitisation															
179		Other non-credit obligation assets															
180		TPR TOTAL		3					0 0		3 0		0 0	0	0		0 -

										Morator	ia - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln E	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		()	0	0	0 () 0	(0 0	(0 0	0	0	0) -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		()	0	0	0 () 0	(0 0	(0 0	0	0	0) -
188		Retail - Secured on real estate property															
	IBOURG	Retail - Secured on real estate property - Of Which: SME															
	IDOUKG	Retail - Secured on real estate property - Of Which: non-SME		()	0	0	0 () 0	(0 0	(0 0	0	0	0) -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL				0	0	0 0	0		0		0 0	0	0	0	-



	EBA EUROPEAN BANKING AUTHORITY						2021 E		Stress T andinaviska				D-19 IR	B			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	antees - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Ro Nu	w m		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates		2	4 28	3	4	8 3	1 11		2 0)	0	0 0	0) 0	-
5		Corporates - Of Which: Specialised Lending		(0 0)	0	0	0 0		0 0)	0	0 0	0	<u>) 0</u>	-
6		Corporates - Of Which: SME		() 15	5	1	4 1	4 10		2 0)	0	0 0	0	<u>)</u> 0	-
7		Retail		-	L C)	0	0	1 0		0 0)	0	0 0	0	<u>) 0</u>	-
8	Skandinaviska Enskilda	Retail - Secured on real estate property		(0 0)	0	0	0 0		0 0)	0	0 0	0	0	-
9		Retail becarea on real estate property of Whien She		(0 0)	0	0	0 0		0 0)	0	0 0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME		(0 0)	0	0	0 0		0 0)	0	0 0	0	0	-
11		Retail - Qualifying Revolving		() ())	0	0	0 0		0 0)	0	0 0	(<u> </u>	<u> -</u>
11 12 13		Retail - Other Retail		-)	0	0	1 0		0 0)	0		(<u>/ 0</u>	<u> -</u>
13		Retail - Other Retail - Of Which: SME)	0	0	1 0		0 0)	0	0 0		/ 0	<u> -</u>
14		Retail - Other Retail - Of Which: non-SME		(<u>ר</u> כ)	0	0	0 0		0 0)	0	0 0	(/0	-
- 15		Equity															
16		Securitisation															
17		Other non-credit obligation assets						-									
18		IRB TOTAL		e	ol 29		41 3	8ו 3	2 12		2 0		0	0 ונ	I C	ע ו ע סע	.1-

								Public guara	intees - Actual						
								31/1	2/2020						
		Exposu	ıre values	Risk expo	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Stage
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central banks														
	Central governments														
	Institutions														
	Corporates		0	7	0	0	7 7	(0 0	(0 0	0	() (0 -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		1	0	0	0	1 0	(0 0	(0 0	0	() (0 -
	Retail - Secured on real estate property														
CWEDEN	Retail - Secured on real estate property - Of Which: SME														
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(0 0	(0 0	0	() (0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL		1	7	0	0	8 7	C) 0	C) 0	0	C		0 -

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	4	-	9 3	C) 13	0	0	0 0	C	0 0	0	0) -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0)	0 0) C	0 0	00	0	0 0	C	0 0	0	0		<u>-</u>
44		Retail - Secured on real estate property														
45	GERMANY	Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0)) (C	0 0	00	0	0 0	C	0 0	0	0		<u>)</u> -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	4		9 3	0) 13	0	0	0	0	0 0	0	0	0) -

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0		4	1	0	5 4	C	0 0	C	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0)	0	0	0 0	C	0 0	C	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	NORWAY	Retail - Secured on real estate property - Of Which: non-SME	0)	0	0	0 0	(0 0	C	0	0 0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Equity Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	4	1	1		5 4	C) 0	0		0	0	0	-

								Public guara	intees - Actual						
								31/1	2/2020						
_		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
	(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	(D	0)	0	0 0	(0 0		0 0) () (0 -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	(0	0 ()	0	0 0		0 0		0 0	() (0 -
	Retail - Secured on real estate property														
FINLAND	Retail - Secured on real estate property - Of Which: SME														
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	(0	0)	0	0 0	(0 0		0 0) () (0 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL			0 0			0 0		0 0		0 0				D -

									Public guara	antees - Actual						
									31/1	.2/2020						
			Ехр	osure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	5	0	5	3 0		2 0		0 0	0 0	0 0) (0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0		0 0	0	0		0 -
98		Retail - Secured on real estate property														
99	LITHUANIA	Retail - Secured on real estate property - Of Which: SME														
100	LIITUANIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0 0) C) (D -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	5	0	5 3	3 0		2 0		0 0	0	0) () -



			15	16	17	18	19	20	21	22	23	24	25	26	27	28
									Public guara	ntees - Actual						
									31/1	2/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	(mlr	In EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	guaranteed	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta exp
	Central banks									amount						
	Central governments															
	Institutions															
	Corporates		(0	0	0	0	0 0		0 0		0 0	0 0	C)) -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		(0	0	0	0	0 0		0 0		0 0	0 0	C)) -
	Retail - Secured on real estate property															
DENMARK	Retail - Secured on real estate property - Of Which: SME															
DENMARK	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0		0 0		0 0	0 0	C)) -
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets						-	-								
	IRB TOTAL		(0	0	D	0	0 0		0		0 0	0	0) -

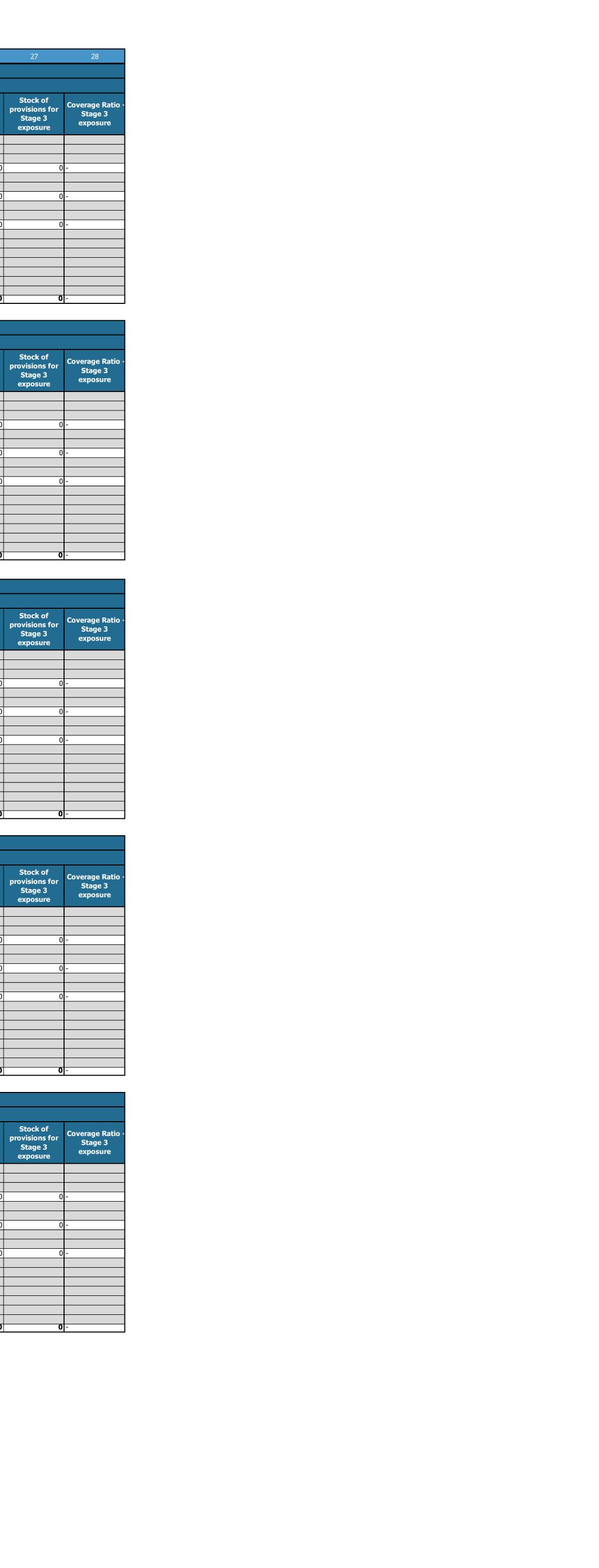
									Public guara	intees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	3	3 0		3	3 0	(0 0	0	C	0 0	0	0) -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	(00	() (0 0	(0 0	0	0	0 0	0	0) -
134		Retail - Secured on real estate property														
135	ESTONIA	Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	(00	() (0 0	(0 0	0	0	0 0	0	0) -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets													-	N
144		IRB TOTAL	0	3	i 0		3 3	5 O	C	0	0	0	0	0	0	/ -

									Public guara	intees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates) () () (0	0 0	(0 0	C	0 0	0 0	0	(0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail) () () (0	0 0		0 0	0	0 0	0 0	0	(0 -
152		Retail - Secured on real estate property														
153	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
154	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME) () () (0	0 0	(0 0	0	0 0	00	0	(0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL					0	0		0	C	0	0	0	C	0 -

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num	(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163	Central banks														
164	Central governments														
165	Institutions														
166	Corporates	C		0 () C	0 (00	0	00	0	0 0	0	0	0	-
167	Corporates - Of Which: Specialised Lending														
168	Corporates - Of Which: SME														
169	Retail	0		0 () C	0	00	0	00	0	00	0	0	0	-
170	Retail - Secured on real estate property														
UNITED KI	Retail - Secured on real estate property - Of Which: SME														
1/2	Retail - Secured on real estate property - Of Which: non-SME	0		0 (0 0	0 0	00	0	0 0	0	0 0	0	0	0	-
173	Retail - Qualifying Revolving														
174	Retail - Other Retail														
175	Retail - Other Retail - Of Which: SME														
176	Retail - Other Retail - Of Which: non-SME														
177	Equity														
178	Securitisation														
179	Other non-credit obligation assets														
180	IRB TOTAL	0		0 0	0	0	0	0	0	0	0	0	0	0	-

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions										-				
184		Corporates			00		0 (0 0	(0	(0 0	0	0		0 -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME										-	-	-		
187		Retail	((0 0		0 (0 0	(0	() <u> </u>	0	0		0 -
188		Retail - Secured on real estate property														
189	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME										-	-	-		
190		Retail - Secured on real estate property - Of Which: non-SME	((0 0		0 (0 0	(0	(0 0	0	0		0 -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets												A		0
198		IRB TOTAL	0		0 0		ט נ	J 0	0	0			0	0		U -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB



EBA EUROPEAN BANKING AUTHORITY

				29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
													Mor	atoria - Baseline S	Scenario									
							31/12/2021							31/12/2022							31/12/2023			
Rov			(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1		Central banks																						
2		Central governments																						
3		Institutions																						
4		Corporates		111	31	1	1	0	1	0 12.95%	115	5 27	r	3	0	1 (12.70%	110	30)	4 0	1	-	0 11.31%
5		Corporates - Of Which: Specialised Lending																						
6		Corporates - Of Which: SME																						
7		Retail		142	5,751	1 1	.8	0	3	1 7.42%	142	2 5,735		33	0	3	2 6.75%	143	5,72	4	7 0	3	3	3 6.28%
8	Skandinaviska Enskilda	Retail - Secured on real estate property					_																	_
9		Retail - Secured on real estate property - Of Which: SME		120	E 74/	1 1	0	0	.	1 7.020/	120	E 720		22	0	2 .	2 6.29%	120	5.714	1		2		3 5.84%
10	Banken — group	Retail - Secured on real estate property - Of Which: non-SME		129	5,/4	4 1	.0	0		1 7.02%	125	5,729		5Z	0	<u>, , , , , , , , , , , , , , , , , , , </u>	0.29%	150	5,714	t *	0 0	د		5 5.04%
12		Retail - Qualifying Revolving Retail - Other Retail																						
12		Retail - Other Retail - Of Which: SME																						
14		Retail - Other Retail - Of Which: non-SME																						
15		Equity																						
16		Securitisation																						
17		Other non-credit obligation assets																						
18		IRB TOTAL		253	5,782	2 1	9	0 4	ł	2 7.81%	257	7 5,762	3	6	0	4 3	3 7.17%	252	5,751	5	1 0	3	3	3 6.67%

											Mor	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln I	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	1	0	D	0	0 0.00%	þ	0	1	0	0	0 0	33.33%	C) 1	. 0)	0	0	0
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 5,	666	16	0	3	1 6.45%	þ	0 5,65	2 2	29	0	3 2	2 5.85%	C	5,640	41	L	0	2	2
	Retail - Secured on real estate property																					
SWEDEN	Retail - Secured on real estate property - Of Which: SME																					
SVEDEN	Retail - Secured on real estate property - Of Which: non-SME		0 5,	663	16	0	3	1 6.45%	þ	0 5,65	0 2	29	0	3 2	2 5.85%		5,638	41	L	0	2	2
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0 5,0	566 1	L6 (D	3	1 6.44%		0 5,65	3 2	29	D	3 2	2 5.88%	0	5,641	. 41	L]	0 2	2 2	2

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
w	(mln El	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																					
3	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	(0	0 -	(0 ()	0	0	0	0 -		0	0	0 0	00	0	<u> -</u> '
	Corporates - Of Which: Specialised Lending																					·′
	Corporates - Of Which: SME																					<u> </u>
	Retail		0	1	0 0	(0	0 -)		0	0	0	0 0.00%)	0	1	0 0	0 0	0	0.00%
	Retail - Secured on real estate property																					<u> </u>
GERMANY	Retail - Secured on real estate property - Of Which: SME																					<u> </u>
OLINIANT	Retail - Secured on real estate property - Of Which: non-SME		0	1	0 0		0	0 -	()		0	0	0	0.00%)	0	1	0 0	00	0	0.00%
	Retail - Qualifying Revolving																					·′
	Retail - Other Retail																					·′
	Retail - Other Retail - Of Which: SME																					 ′
	Retail - Other Retail - Of Which: non-SME																					·′
	Equity																					· · · · · · · · · · · · · · · · · · ·
	Securitisation																					· · · · · · · · · · · · · · · · · · ·
	Other non-credit obligation assets			4																	-	
	IRB TOTAL		0	1 0	0 0		J	0 -	C) [-	0	0		0.00%			L	0 0	0	0	0.00%

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
w		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments Institutions																						
·	Institutions																						
	Corporates		0		0	0 0	(0	0 -	0	0 0)	0	0	0	0 -		0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		2	00	(0	0 0.00%	0	2	2	0	0	0	0.00%	, o	0	2	0	0	0	0.00%
	Retail - Secured on real estate property																						
NORWAY	Retail - Secured on real estate property - Of Which: SME																						
NORVAT	Retail - Secured on real estate property - Of Which: non-SME		0		2	0 0	(0	0 0.00%	0	2	2	0	0	0	0.00%	, 0	0	2	0 0	0	0	0.00%
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0		2	0 0	<u> </u>	D	0.00%	0	2	2	0	0	0	0.00%	0	0	2	0 0	0	0	0.00%

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	(0	0 0)	0	0 -	C	0		0	0 (0 0	-	0		0 (0 0	() (0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		1	0 0)	0	0 0.00%	C	1		0	0 (0 0	0.00%	0		1 (0 0	()	0
	Retail - Secured on real estate property																						
FINLAND	Retail - Secured on real estate property - Of Which: SME			-				<u> </u>	0 0000				<u> </u>			0.000/							
	Retail - Secured on real estate property - Of Which: non-SME		0	-	1)	0	0 0.00%	Ĺ	1		0	0 (0	0.00%	0		1 ((0 (
	Retail - Qualifying Revolving												_										_
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	1	1 (0	0.00%	0	1		0 (0.00%	0		1 (0 0.

											Mora	toria - Baseline Se	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	Stage 1 exposure nIn EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		9	4	0 0) (0	0 9.09%	10	3		1 (0	0 (8.45%		9	1	1 0	0 0	0	0 6.8
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		39	24	1 0		0	0 13.33%	39	23		2 (0	0 (12.12%	40	2	3	3 0	0 0	0	0 11.8
	Retail - Secured on real estate property																					
LITHUANIA	Retail - Secured on real estate property - Of Which: SME																					
LITUANIA	Retail - Secured on real estate property - Of Which: non-SME		37	23	1 0		0	0 12.26%	37	22		2 (0	0 (9.94%	37	7 23	2	2 0	0 0	0	0 9.4
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		49 2	28	2 0		0	0 12.20%	49	26		3 (0		11.15%	49	20		1 0	0	0	0 10.4

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Skandinaviska Enskilda Banken — group

Marataria Pacalina (

			20	20	24	22	22	24	25	26	JKc		a Enskilda B	anken — y	oup	12	42		45	10	47	40	
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	4/	48	
												Mora	atoria - Baseline S	cenario									
						31/12/2021						1	31/12/2022	1	1			1	1	31/12/2023		1	
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Cover S ex
	Central banks																						
	Central governments																						
	Institutions																						4
	Corporates		0	0	C	00	0 0	() -	0	0)	0)	0 0	-	0	()	0	0 0)	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME															0.000/							_
	Retail		0	1	C	0 0	0	() -	0	1		0)		0.00%	0]		0	0 0		0
	Retail - Secured on real estate property																						4
DENMARK	Retail - Secured on real estate property - Of Which: SME		0	1						0	1		0			0.00%	0			0	0 0		
	Retail - Secured on real estate property - Of Which: non-SME		0	1	U	0	0) -	0	1		0)	J (0.00%	0			0	0 0		
	Retail - Qualifying Revolving Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
																							_
	Securitisation																						
	Other non-credit obligation assets																						—
	IRB TOTAL		0	1	0	0	0	() -	0	1		0			0.00%	0	1		0	0 0)	0

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EL	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		30	7	1 (0 () (20.34%	30	7		1	0	0 0	18.87%	29		3	2 ()	0 0) 17.50
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		61 2	9	1 (0 () (13.46%	61	. 28		1	0	0 0) 12.50%	62	2	7	1 ()	0 0	11.68
	Retail - Secured on real estate property																					
ESTONIA	Retail - Secured on real estate property - Of Which: SME																					
LSTONIA	Retail - Secured on real estate property - Of Which: non-SME		57 2	.7	0 (0 () (9.09%	o 57	27		1	0	0 0	8.64%	58	2	5	1 ()	0 0	8.70
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		91 3	6	1 (1 0		17.12%	91	36		2	0	1 0	15.84%	91	35	5	3 0		0 0	14.81

											Mor	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	C)	0 0	0	C) –	0	0		0	0	0	0 -		0 () () (0	() -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	2	2	0 0	0	C	0.00%	0	2		0	0	0	0 0.00%	ó	0 2	2 () (0	(0.0
	Retail - Secured on real estate property																					
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																					
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	2	2	0 0	0	C	0.00%	0	2		0	0	0	0 0.00%	ó	0 2	2 () ()	0	(0.0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0	2	2	0 0	0	0	0.00%	0	2		0	0	0	0.00%	6	0 2	2 0	0	0	C	0.00

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
w m		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
3	Central banks																						
4	Central governments																						
5	Institutions																						
6	Corporates		0	(0	0 () (0	0 -		0	0	0	0	0	0 -	(0 ()	0	00	0	0 -
7	Corporates - Of Which: Specialised Lending																						
8	Corporates - Of Which: SME																						
9	Retail		0		3	0 () (0	0 0.00%		0	3	0	0		0.00%	0	0	3	0	0 0	0	0.00%
0	Retail - Secured on real estate property																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0		3	0 0	0 0	0(0 0.00%		0	3	0	0	0	0.00%		0	3	0	0 0	0	0.00%
3	Retail - Qualifying Revolving																						
4	Retail - Other Retail																						
5	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
8	Securitisation																						
	Other non-credit obligation assets		0	-	3				0.00%		0	2	0	0		0.00%			2	^			0.00%
U	IRB TOTAL		U					<u>ן</u> ו	0.00%				V I			0.00%					U U	U	0.00%

											Mora	toria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0	0) -	C	0		0 0) (0 0	-	0	0	0	0 0	0	C	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0	0) -	C	0		0 0) (0 0	-	0	0	0	0 0	0 0	C	0 -
	Retail - Secured on real estate property																					
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																					
LOALMDOONG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	0) -	C	0		0 0) (0 0	-	0	0	(0 0	0 0	C	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0			0) -	0	0				0 0	-	0	0	0	0	0	0	0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EBA EUROPEAN BANKING AUTHORITY

															JRai	Iuniaviska		<u>alikeli — yli</u>	Jup											
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78 79
															Pu	blic guarantees -	- Baseline Scenar	rio												
						31/1	12/2021									31/12	/2022									31/1	2/2023			
	(mln EUR, ^o	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for pro Stage 1 exposure of	Stock of Sto visions for provis Stage 2 Sta xposure exp	ock of sions for age 3 oosure
	Central banks		antount										antount				Binount										amount			
	Central governments																													
	Institutions																													
	Corporates		32 12	2	1	0	0	0	0 0		0 18.91%	6 31	1 12	.2 1	0	0	0	0 0	0	0	19.12%	31	1	12)	0 0	0	0	0 1
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		1 0)	0	0	0	0	0 0		0 29.81%	6	0	0 0	0	0	0	0 0	0	0	29.39%	1	1	0))	0 0	0	0	0 2
Skandinaviska Enskilda	Retail - Secured on real estate property																													
Banken — group	Retail - Secured on real estate property - Of Which: non-SME																													
5 1	Retail - Qualifying Revolving																													
	Retail - Other Retail Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME																													
	Securitisation																													
	Other non-credit obligation assets																													
	Other non-credit obligation assets IRB TOTAL	3	34 12	2	1	0	0	0	0 0		0 21.43%	6 33	3 12	2 1	0	0	0	0	0	0	22.22%	32	2 1	2			0	0	0	0 19

																Public guarantee	es - Baseline Scena	ario													
						31/1	12/2021									31/	/12/2022									31/1	2/2023				
		Stage exposu n EUR, %)	Stage 1 1 exposure, of re guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of or provisions Stage 3 exposure	for Coverage R	tatio - Stage 3 exposi re	e 1 Stage e 1 exposure ure guarant amou	1 e, of Stage 2 n exposure nt	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	F Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Stage exposu
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		7	7	0	0	0 0	0	0	0	0 32	2.37%	7	7	0	0	0	0	0	0) 32.37%		7 7	7	0	0 ()	0	0 0		0
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		1	0	0	0	0	0	0	0	0 30	0.02%	1	0	0	0	0	0	0	0	29.60%		1 0)	0	0 (0	0 0		0
	Retail - Secured on real estate property																														
SWEDEN	Retail - Secured on real estate property - Of Which: SME																														
SVEDEN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 (0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0 0)	0	0 ()	0	0 0		0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		8	7	0	0	0 (0	0	0	0 (0.00%	8	7	0	0	0	0	0	0	50.00%		8 7	7	0	0 0		0	0 0		0 33

																	Public guarantees	- baseline Scena													
							31/:	12/2021									31/1	2/2022									31/12	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock ofStock ofprovisions forprovisionsStage 2Stage 2exposureexposure	exposur
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Central governments																														
	Institutions																														
	Corporates		13	0		0	0	0	0	0	0	0 12.29%	1	2	0	L C	0	0	0	0	0	12.38%	12	2	0	1 () (0	0	0	0 12
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0		0	0	0	0	0	0	0 -		0	0	0 0	0 (0	0	0	0) -		0	0	0 () (0	0	0	0 -
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GLAMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0	0	0 -		0	0	0 0	0 0	0	0	0	0) -		0	0	0 () (0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		13	0		0	0	0	0	0	0	0 14.29%	12	2	0	0		0	0	0	0	14.29%	12	2	0	1 0	C	0	0	0	0 13

															P	Public guarantees	- Baseline Scena	ario													
						31/12/	/2021									31/12	2/2022									31/1	12/2023				
	(min EU	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Central governments																														
	Institutions																														
	Corporates		5 4	0	0 0	0	0	0 0	0	0	33.81%	5	4	0	0	0 0		0 (0 (00	33.81%		5	4	0 (0)	0	0	J 33.81%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	C	0 0	0	0	0 0	0	0 -	-	0	0	0	0	0 0		0 (0 (00	-		0	0	0 (0)	0	0	<u>)</u> -
	Retail - Secured on real estate property																														
NORWAY	Retail - Secured on real estate property - Of Which: SME																														
NURVAI	Retail - Secured on real estate property - Of Which: non-SME		0 0	C	0 0	0	0	0 0	0	0 -	-	0	0	0	0	0 0		0 (0 (0 0	-		0	0	0 (0)	0	0	ე -
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		5 4	0	0	0	0	0 0	0	0 -	-	5	4	0	0	0		0 0) () 0	-	ļ	5	4	0 0		0		0	0	J -

																	Public guara	ntees - Baseline Sc	enario													
							31/12	2/2021										31/12/2022									31,	/12/2023				
Row Num		ex nIn EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, c which guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	or Coverage Ra Stage 3 exposure	atio - Stage 1 e exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage exposure whicl guarant amou	2 , of Stage ed exposu t	Stage 3 3 exposure, re guarantee amount	of provisions	or provision Stage Stage	x ofStock ofns forprovisions for2Stage 3ureexposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	for provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																														4	4
74	Central governments																										_				4	4
/5	Institutions		0	0		0	0			0	0	0		0	0	0	0	0	0	0	0		0		0	0	0	0	0	0		
/0	Corporates Corporates - Of Which: Specialised Lending		0	0		0	0 0		J	0	0	0 -		0	0	0	0	0	0	0	0) -	0		0	0	0	0	0	0	<u> </u>	0-
//	Corporates - Of Which: Specialised Lending																														4	
/8	Corporates - Of Which: SME		0	0		0	0			0	0	0		0	0	0	0	0	0	0			0		0	0	0	0	0	0		
80	Retail Retail - Secured on real estate property		0	0		0			5	0	0	0-		0	0	0	0	0	0	0	0	J -	0		0	0		0	0	0	<u> </u>	0-
81	Retail - Secured on real estate property - Of Which: SME																															
FINLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0		1	0	0	0 -		0	0	0	0	0	0	0	0) _	0		0	0	n	0	0	0	0	0-
83	Retail - Qualifying Revolving		0	0							•	0		0	0	0		0	0	0			0			0				0	<u>,</u>	
84	Retail - Other Retail																															
85	Retail - Other Retail - Of Which: SME																															
86	Retail - Other Retail - Of Which: smc																															
87																																
88	Equity Securitisation																															
89	Other non-credit obligation assets																															
90	IRB TOTAL		0	0		0	0 0	0		0	0	0 -		0	0	0	0	0	0	0	0) -	0		0	0	D	0	0	0	0	0 -
									• 		·		·	· .			· ·		·		·		•			•	· 					
																	Public guara	ntees - Baseline Sc	enario													

							31/1	2/2021									3	31/12/2022									31/1	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ra Stage 3 exposure	tio - Stage 1 exposur	Stage exposu re guaran amou	re, of Sta ch expo teed	age 2 osure age 2 osure guarante amoun	of Stage 3 exposur	Stage exposur e guarant amou	re, of provisions for ch Stage 1 teed exposure	Stock of r provisions f Stage 2 exposure	or provisions f Stage 3	or Coverage R Stage 3 exposur	atio - Stage 1 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																															
92	Central governments																															
93	Institutions Corporates Corporates - Of Which: Specialised Lending				-			-		-					-			-			-							-				
94	Corporates		5	5 0	0) ()	0	0	0	0	0 25.	75%	5	0	0	0	0	0	0	0	0 25	5.78%	4 0		0 0	(0	0	0	0 0	25.81%
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME				-										-						-							-				
97	Retail		(0 0	0)	0	0	0	0	0 28.	11%	0	0	0	0	0	0	0	0	0 28	3.11%	0 0		0 0	(0	0	0	0 0	28.11%
98	Retail - Secured on real estate property																															
LITHUANI	A Retail - Secured on real estate property - Of Which: SME						\	0		0																		~				
			(0 0	0) ()	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0 0		0 0	(0	0	0	0 0) -
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME								_	_																			_			
	Retail - Other Retail - Of Which: non-SME																															
105	Equity Securitisation																															
	Securitisation																															
107	Other non-credit obligation assets IRB TOTAL		-		0						0	0 25	2007	F	0	0	0			0	0	0 20		4					0			22.000/
108	IRB TOTAL		5		0	<u>ן</u> נ		U		U	U	U 25.	JU%)	5	U	U	U	U	U	U	U	U 28	5.5/%	4 0		0 0		J	V	U	0 0	23.08%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Skandinaviska Enskilda Banken — group

BANKING AUTHORITY														2021 El				edit risk		-19 IR	B										
															SKe	anumaviska	I ENSKIIUA D	Banken — gr	oup												
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
															l	Public guarantees	s - Baseline Scena	ario													
						31/12	2/2021									31/12	2/2022									31/12	2/2023				
	(mln	Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates		0 0)	0 0	0 0	0	0	0	0 -		0	(0 0		0 0	0	0 (0		0 -	0	0 0		0 0	0	0	C	0	1	(
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														Γ
	Retail		0 0)	0 0) 0	0	0	0	0 -		0	(0 0		0 0	0	0 (0		0 -	0) 0		0 0	0	0	C	0	1	_
	Retail - Secured on real estate property																														
DENMARK	Retail - Secured on real estate property - Of Which: SME																														
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0 0)	0 0) 0	0	0	0	0 -		0	(0 0		0 0	0	0 (0		0 -	0) 0		0 0	0	0	C	0	i	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0		0 0	0	0	0	0	0 -		0		0		0 0	0	0 0	0		0 -	0	0		0 0	0	0	0	0		ſ

																Iblic guarantees -														
						31/1	.2/2021									31/12	/2022									31/12	2/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock ofStockprovisions forproStage 2exposureexposuree	Stock of visions for Stage 3 xposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		ock of sions for age 3 oosure
	Central banks																													
	Central governments																													
	Institutions Corporates																													
	Corporates		3 0	0 0	כ	0 (0 0	D	0 0) (29.38%	3	0	0	0	0	(0 0	0	0	29.46%	3	0	0	0	C	0	0	0	0
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0	D C	0	0 (0 0	D	0 0) (24.61%	0	0	0	0	0	(0 0	0	0	24.61%	0	0	0	0	C	0	0	0	0
	Retail - Secured on real estate property																													
ESTONIA	Retail - Secured on real estate property - Of Which: SME																													
ESTONIA	Retail - Secured on real estate property - Of Which: non-SME		0 0	D C	0	0 (0 0	D	0 0) () -	0	0	0	0	0	(0 0	0	0 -		0	0	0	0	C	0	0	0	0
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		3 0			0 0	0 0	b	0 0		50.00%	3	0	0	0	0		0 0	0	0	25.00%	3	0	0	0	0	0	0	0	0

																Ρ	ublic guarantees	s - Baseline Scenai	rio													
							31/1	.2/2021									31/1	2/2022									31/12/2	2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																														V	4
146	Central governments																															
147	Institutions																															
148	Corporates		0	0	0	C		0	0	0 0	00	-	0	0 0		0 0	(0 0	0 0	0	0 -		0	0	0	0	0	0	0	0	0	/ -
149	Corporates - Of Which: Specialised Lending																															
150	Corporates - Of Which: SME																															
151	Retail		0	0 0	0	C		0	0	0 0	0	-	C	0 0		0 0	(0 0	0 0	0	0 -		0	0	0	0	0	0	0	0	0	4-
152	Retail - Secured on real estate property																														Y	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															
154 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	C		0	0	0 0	0	-	C	0 0		0 0	(0 0	0 0	0	0 -		0	0	0	0	0	0	0	0	0	/-
155	Retail - Qualifying Revolving																															
156	Retail - Other Retail																															
157	Retail - Other Retail - Of Which: SME																															
158	Retail - Other Retail - Of Which: non-SME																															
159	Equity																															
160	Securitisation																															
161	Other non-credit obligation assets																															
162	IRB TOTAL		0	0	0	0		0	0	0 0	0	-	0	0		0 0	(0 0	0 0	0	0 -		0	0	0	0	0	0	0	0	0	-

																	Public guarantees	- Baseline Scena	ario												
							31/	12/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0)	0	0	0	0 () C	0	-	C	0 0) () C) 0)	0 0	0	0	-	0) (0)	0	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0)	0	0	0	0 () C	0	-	C	0 0) () C) 0)	0 0	0	0	-	0) (0)	0	0 0	0	0 -
	Retail - Secured on real estate property																														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0 (0 0	0	-	C	0 0) (0 0	0 0)	0 0	0	0	-	0) (0)	0	0 0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets						_																								
	IRB TOTAL		0	0		0	0	0	0 (0	0	-	0	0 0	0	0	0		0 0	0	0	-	0	0		0		0	0 0	0	0 -

																P	Public guarantees	- Baseline Scena	ario													
							31/1	12/2021									31/12	2/2022									31/12	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks																															
182	Central governments Institutions Corporates																															
183	Institutions																															
184	Corporates		0	0	0	0	0	0	0	0	0) -	0	C)	0 0	0		0 (0 0	0	-	0		0	0	0 0	0 0	0	0	0	D -
185	Corporates - Of Which: Specialised Lending																															
186	Corporates - Of Which: SME																															
187	Retail		0	0	0	ס	0	0	0	0	0) -	0	C)	0 0	0		0 (0 0	0	-	0		0	0	0 0	0 0	0	0	0	D -
188	Retail - Secured on real estate property																															
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																															
190 LOALMDOORG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	ס	0	0	0	0	0) -	0	C)	0 0	0		0 (0 0	0	-	0)	0	0	0 0	0 0	0	0	0	D -
191	Retail - Qualifying Revolving																															
192	Retail - Other Retail																															
193	Retail - Other Retail - Of Which: SME																															
194	Retail - Other Retail - Of Which: non-SME																															
195	Equity																															
196	Equity Securitisation																															
197	Other non-credit obligation assets																															
198	IRB TOTAL		0	0	0		0	0	0	0	0 0	-	0	0		0 0	0		0 0	0	0	-	0		0		0 0	0	0	0	0	D -

Public quarantees - Raseline Scenari

EBA EUROPEAN BANKING AUTHORITY

		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
											Мог	ratoria - Advers	e Scenario									
					31/12/2021							31/12/20	22						31/12/2023			
		tage 1 posure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stage 1 exposure	for provisions for Stage 2	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	89	53		2 ()	1	1 23.15%	74	4 65		5	0	1	1 21.13%	81	5.	5	8 0	1'		2 19.61
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME						-											-			-	
	Retail	140	5,745	26	6 (1	.5	4 16.80%	137	5,720		53	0	14 1	.1 20.81%	131	5,704	1	6 0	13'	1	.8 23.51
Skandinaviska Enskild	A Retail - Secured on real estate property																					
	Retail Secured of real estate property of which she	120	F 777			1	F	4 16.39%	120	Г Г 71 Э		F2	0	1.4 1	1 20.400/	120	5 69					.7 23.23
Banken — group	Retail - Secured on real estate property - Of Which: non-SME	128	5,/3/	2:	5		.5 '	4 10.39%	120	5,/12		52	0	14 1	.1 20.49%	120	5,69		5 0			./
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail Retail - Other Retail - Of Which: SME																		_			-
	Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	228	5,798	28	8 () 16	6	5 17.30%	211	5,785	5	58	0 1	15 1	2 20.84%	212	5,759	3	4 0	14	19	9 23.16

											Mora	toria - Adverse So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(r	Stage 1 xposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage R Stage 3 exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	1		0 0)	0	0 66.67%	(0 0	(0 0		0 (0 57.14%	C	() ()	0 (0 50
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	5,658	2	3 0) 1	4 4	4 16.81%	(5,633	48	3 0	1	13 10	0 21.30%	C	5,613	3 68	3	0 12	1	17 24
	Retail - Secured on real estate property																					
SWEDEN	Retail - Secured on real estate property - Of Which: SME																					
SVULULIN	Retail - Secured on real estate property - Of Which: non-SME	0	5,656	2	3 0) 1	4 '	4 16.81%	(5,631	48	3 0	1	13 10	0 21.28%	C	5,611	1 68	3	0 12	1	17 2 ⁴
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					4
	Equity																					4
	Securitisation																					4
	Other non-credit obligation assets																					
	IRB TOTAL	0	5,659	23	3 0) 14	4	1 16.88%	0	5,634	48	si a	1	.3 10	D 21.33%	l 0	5,614	1 68	8	0 12	1	L 7 24.

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	()	0 (0 0	()	0 -	C	0 ()	0	0	0	0 -	()	0	0 (0 0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	()	1 (0 0	(0	0 -	C)	L	0	0	0	0.00%	(1	0 (0 0	0	0.00%
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
OLIMANT	Retail - Secured on real estate property - Of Which: non-SME	()	1 (0 0	()	0 -	0)	1	0	0	0	0.00%	(1	0 (0 0	0	0.00%
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL			1 0) 0	0		0 -	C			0	0	0	0.00%	C			0 0	0	0	0.00%

													Μοι	ratoria - Adverse S	cenario									
							31/12/2021							31/12/2022							31/12/2023			
Row Num			(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks																						
56		Central governments Institutions																						
57		Institutions																						
58		Corporates		0	0) () (0 0) () -	0	0 0)	0	0) (0 -	C	0 0) () 0	0	0	-
59		Corporates - Of Which: Specialised Lending																						
60		Corporates - Of Which: SME																	-					
61		Retail		0	2	2 () (0 0	(0.00%	0 0	2	2	0	0) (0 25.00%	C) 2	. () 0	0	0	33.33%
62		Retail - Secured on real estate property																						
63	NORWAY	Retail - Secured on real estate property - Of Which: SME													<u> </u>									00.000/
64	NORVAI	Retail - Secured on real estate property - Of Which: non-SME		0	2	2 () ((0.00%	00	2	2	0	0) (0 25.00%) <u> </u>	2	. (0	0	0	33.33%
65		Retail - Qualifying Revolving																						
66		Retail - Other Retail																						
6/		Retail - Other Retail - Of Which: SME													_									
68		Retail - Other Retail - Of Which: non-SME																						
69 70		Equity																						
70		Securitisation																						
71		Other non-credit obligation assets			~					0.000/			\		•									22.220/
/2		IRB TOTAL		0	2			ט וי	<u>'</u> (0.00%	0	ן 2		U		ן נ) 25.00%		2		0	U	U	33.33%

												Mora	atoria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	C	0	0	0	0	0 -	0	0 0		0	0	0 0	-	0		0	0 (0 0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	1	1	0	0	0	0 0.00%	, () 1		0	0	0 0	0.00%	0		1	0 (0 0	0.
	Retail - Secured on real estate property																						
FINLAND	Retail - Secured on real estate property - Of Which: SME							-						-	-							-	
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	IRB TOTAL		0	1	L (0 0	0	0	0 0.00%		1		0 0		0 0	0.00%	0		1 0	טן נ			0.0

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	(n	Stage expos mln EUR, %)				Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
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LITHUANIA	Retail - Secured on real estate property - Of Which: SME		27	22	1	0	0	0 11.82%	26	22	-	2	0		10.36%	20			2 0		0	0 9.5
	Retail - Secured on real estate property - Of Which: non-SME		57	23	<u>_</u>	0	0	0 11.0270		23		2		0	10.30%	5.	J		3 (0	U	9.5
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	IRB TOTAL		47	30	2	0	0	0 14.29%	45	30		3 (0 (0	13.27%	44	1 3(5 0	0	1	1 12.75

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											Mora	atoria - Adverse So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																					
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	Institutions																					
	Corporates	2	25 1	.2	1 (0	1	0 31.58%	2	1 16	5	2 () 1	1 1	. 29.85%	24	12		3 (-	. 1	1 28.7
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	6	50 2	.9	1 ()	0	0 14.04%	59	9 29)	1 () (0 0) 12.71%	58	30)	2 (() 0	0 12.0
	Retail - Secured on real estate property																					
ESTONIA	Retail - Secured on real estate property - Of Which: SME																					
LSTONIA	Retail - Secured on real estate property - Of Which: non-SME	5	57 2	27	0 ()	0	0 10.42%	56	6 28	3	1 () (0 0	9.80%	55	28		2 (() 0	0 9.5
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
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	Other non-credit obligation assets																					
	IRB TOTAL	8	6 4	1	2 (1	D 25.00%	80	0 45		3 0	1	l 1	. 23.51%	82	42		5 0		. 1	L 22.06

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUF	Stage 1 exposure 8, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0)	0	0 -	0		0	0	0 (0 0	-	(0	0	0 0	(D -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	2 (0 0)	0	0 0.00%	0		2	0	0 (0 0	25.00%	()	2	0	0 0	(0 16.67
	Retail - Secured on real estate property																					
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																					
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	2 (0 0)	0	0 0.00%	0		2	0	0 (0 0	25.00%	()	2	0	0 0	(0 16.67
	Retail - Qualifying Revolving																					
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	Other non-credit obligation assets		^					0.000/														10.070
	IRB TOTAL		U	2	0 0		U	U 0.00%	0		2	U	U (0	25.00%			2	U	0 0	l (D 16.67%

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						31/12/2021							31/12/2022							31/12/2023			
low	(r	mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure
163	Central banks																						
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168	Corporates - Of Which: SME																						
169	Retail		0	3	}	0			0.00%	C)	3	0	0	0 0	0.00%	0) 3	3	D C		0	0 20.00%
170	Retail - Secured on real estate property																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
172 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	3	6	0			0.00%	C)	3	0	0	0 0	0.00%	0		3	0 0		0	0 20.00%
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176	Retail - Other Retail - Of Which: non-SME																						
177	Equity																						
178	Securitisation																						
179	Other non-credit obligation assets																						
180	IRB TOTAL		0	3		0 (0.00%	C		8	0	0	0 0	0.00%	0	3		0 0		0	0 20.00%

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					31/12/2021							31/12/2022							31/12/2023			
	(mln EU	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
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	Retail - Secured on real estate property																					
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	Retail - Qualifying Revolving																					
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	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL			0 0	0			0 -	0	0		0		0	-	0	0				0	0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EBA EUROPEAN BANKING AUTHORITY

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															Pu	ıblic guarantees	s - Adverse Scenar	io													
						31/1	12/2021									31/1	2/2022									31/	12/2023				
Row	(mln EUR, ۱۹	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteec amount		Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	f Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Rati Stage 3 exposure
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	Central governments																														
3	Institutions																														
4	Corporates	3	31 12	2	1 (0	0	0	0	0	0 25.35%	% 2	.9 12	2 4	0	1	1 0) () () (0 27.11%	2	29	12	3	0	1	0	0	0	0 27.2
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME																														
7	Retail		1 0	0	0 (0	0	0	0	0	0 29.60%	%	1 (0 0	0	(0 0) () () (0 29.04%		1	0	0	0	0	0	0	0	0 28.8
Skandinaviska Enskilda	Retail - Secured on real estate property																														
	Retail Secured of real estate property of Which, She																														
Banken — group	Retail - Secured on real estate property - Of Which: non-SME																														
ji j	Retail - Qualifying Revolving											_																			
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
15																															
16	Securitisation																														
17	Other non-credit obligation assets																														
18	IRB TOTAL	3	33 12	2	1 (0	0	0	0	0	0 25.00%	/0 30	0 12	2 4	0	1	L 0				26.56%	3	0	12	3	D	1 (D	0	0	0 28.71

																ublic guarantees															
						31/1	12/2021									31/12	2/2022									31/12/2	2023				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions for Stage 3	or Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cove
	Central banks																														
	Central governments																														
	Institutions																														
	Institutions Corporates		7 7	0)	0	0 0	0 (0	0	0 32.58	9%	7	7 0	0	C)	0 (0 0	0	32.62%	7	7	0	0	0	0	0	0	(0
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		1 0	0)	0	0 0	0 (0	0	0 29.55	i%	1	0 0	0	C)	0	0 0	0	29.01%	1	0	0	0	0	0	0	0	(0
	Retail - Secured on real estate property																														
SWEDEN	Retail - Secured on real estate property - Of Which: SME																														
SVEDEN	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0)	0	0 0	0 (0	0	0 -		0	0 0	0	C)	0	0 0	0	-	0	0	0	0	0	0	0	0	(0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	8	8 7	0		0	0 0	0 0	0	0	0 33.33		8	7 0	0	0		0 () 0	0	22,22%	8	7	0	0	0	0	0	0		0

																F	Public guarantees	s - Adverse Scena	ario												
							31/1	12/2021									31/12	2/2022									31/12	2/2023			
		S ex (mln EUR, %)	Stage 1 exp xposure gu	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	Dr Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		ock of isions for tage 3 posure
	Central banks Central governments Institutions Corporates																														
	Central governments																														
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	Corporates		12	0	1	C		0	0	0	0	0 15.56%	1	12 0	0	1 0) (0	0	0 0) () 15.77%	11	. 0)	1	0 0	0	0	0	0 15.9
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	C)	0	0	0	0	0 -		0 0	0	0 0	0 0	0	0	0 0) () -	0) 0)	0	0 0	0	0	0	0 -
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GLKMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	C)	0	0	0	0	0 -		0 0	0	0 0) (0	0	0 0) () -	0) 0)	0	0	0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		12	0	1	0		0	0	0	0	0 13.33%	1	.2 0	D	L 0	0 0	0	0	0 0	0 0	17.24%	11	. 0		1	0 0	0	0	0	0 17.3

																	Public guarante	es - Adverse Scei	nario													
							31/1	12/2021									31/	12/2022									31/12	2/2023				
w		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions f Stage 3 exposure	or Coverage Ra	tio - Stage : exposu	Stage : exposure which e guarante amoun	, of Stage 2 ed exposu		f Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	f Stock of provisions Stage 1 exposure	f Stock of for provisions for Stage 2 e exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														/	
	Central governments																													4	4/	4
	Institutions																		-		-										/	
	Corporates		5	4		0 ()	0	0	0	0	0 34.5	53%	5	4	0	0	0	0	0	0	0 34.53%		5	4	0 (0 0	00)	<u>ງ</u> ິ	<u>יס</u>	J 34.53%
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0		0 ()	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0	0	0 (0 0	0)	<u>ງ</u>	<u>J</u> 0'	J -
	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
NORWAY	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 ()	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	(0	0	0 (0 0	0)	<u>)</u> (J 0'	ງ-
	Retail - Qualifying Revolving Retail - Other Retail																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		5	4		0 0		0	0	0	0	0 -		5	4	0	0	0	0	0	0	0 -	Į	5	4	0 0		0		<u>л г</u>	J 0	ງ

															P	ublic guarantees	- Adverse Scenari	rio													
						31/1	12/2021									31/12	2/2022									31/12	2/2023				
ow um	(min El	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
3	Central banks																														4
4	Central governments																														4
	Institutions Corporates		0	0	0	0	0	0	0							0	0	0	0	0		0	0	0	0	0		0	0	0	
	Corporates Corporates - Of Which: Specialised Lending		0 (0 (0	0	0	0	0 0	0) -	L L)	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	- 0	/-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														4
	Retail		0 0	0 (0	0	0	0	0 0	0) -	() (0	0	0	0	0	0	-	0	0	0	0	0) 0	0	0	0 -	0 -
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
FINLAND	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 (0	0	0	0	0 0	0 0) -	() C) (0 0	0	0	0 0	0	0	-	0	0	0	0	0	0 0	0	0	0 -	J-
<mark>لا</mark> م	Retail - Qualifying Revolving																														
<mark>,</mark> 4	Retail - Other Retail																														
<u>م</u>	Retail - Other Retail - Of Which: SME																														
<u>/</u> 6	Retail - Other Retail - Of Which: non-SME																														4
	Equity Securitisation																														4
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL		0				0	0	0 0							0							0	•	0		0				
			0				U	<u>v</u>	<u> </u>	U	-			ין רע <i>ו</i>	U U	0	0	0	0	0	-	U	U	U	0	0	<u> </u>	U	0	0 -	<u>/</u>

																Public guarantees	- Adverse Scena														
						31/1	12/2021									31/12	2/2022									31/1	2/2023				
ow um		Stage 1 exposure In EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
91	Central banks																														
92	Central governments																														
93	Institutions Corporates																								•						
94	Corporates		4	0	0 (0	0	0	0	0	35.65%)	3 0	2	(0 0)	0	0 (0 0	35.89%	4	0		1) (0 0	0 0	0	0	0 36.19%
95	Corporates - Of Which: Specialised Lending																														
96	Corporates - Of Which: SME														-	-		-											-		
97	Retail		0	0	0 0	0	0	0	0	0	28.11%)	0 0	0	(0 0)	0	0 (0 0	28.11%	0	0) () (0 0	0 0	0	0	0 28.11%
98	Retail - Secured on real estate property																														
LITHUANIA	Retail - Secured on real estate property - Of Which: SME																														
.00 LITTOANIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0	0	0	0) -		0 0	0	(0 0)	0	0	0 0	-	0	0) () (0 0	0 0	0	0	0 -
.01	Retail - Qualifying Revolving																														
.02	Retail - Other Retail																														
.03	Retail - Other Retail - Of Which: SME																														
.04	Retail - Other Retail - Of Which: non-SME																														
.05	Equity																														
.06	Securitisation																														
07	Other non-credit obligation assets																														
.08	IRB TOTAL		4	0	0 0	0	0	0	0	0	33.33%		3 0	2	(0 0		0	0 () 0	37.50%	4	0		L () () 0	0	0	0	0 37.04%

Public quarantees - Adverse Scenario

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Skandinaviska Enskilda Banken — group

EUROPEAN BANKING AUTHORITY														2021 El				edit risk Banken — gr		-19 IR	B										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115				119	120	121	122	123	124	125	126	127	128	129	
																Public guarantee	s - Adverse Scena	nrio													
						31/12	2/2021										2/2022									31/12	2/2023				
	(mln E	Stage 1 exposure UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for p Stage 1 exposure	Stock of solutions for prostage 2 exposure exposure exposure solutions for prostrict solutions for prostrict solutions of the solution of the	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Co
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates		0 0		0 0	0	0	0	0	0 -		0	C	0 0	(0	0 (0 (0 0		0 -	0) ()	0 0	0	0		0 0		0
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0		0 0	0	0	0	0	0 -		0	C	0 0	(0	0 (0 (0 0		0 -	0) ()	0 0	0	0		0 0		0
	Retail - Secured on real estate property																														
DENMARK	Retail - Secured on real estate property - Of Which: SME																														
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	0	0	0	0	0 -		0	C	0 0	(0	0 0	0 () 0)	0 -	0) (כ	0 0	0	0		0 0		C
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0		D 0	0	0	0	0	0 -		0	0	0 0		0		0 0	0		0 -	0			0 0	0	0		0 0		0

															Pub	lic guarantees - Adver	e Scenario												
						31/12	2/2021									31/12/2022									31/12	/2023			
	(mln EUR	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expo exposure gua	ge 3 sure, of nich anteed ount	k of Sto ons for provis je 1 Sta sure exp	ock of Stock of Stock of sions for provisions age 2 Stage 3 oosure exposure	For Coverage Rati Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of rovisions for pro Stage 2 exposure of	Stock of rovisions for Stage 3 exposure
	Central banks																												
	Central governments																												
	Institutions																												
	Corporates		3 0)	0 0	0 0	0 0	0	0	0	0 47.91%	%	3 0	0 1	0	0	0	0	0	0 46.50	%	3 (0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending																												
	Corporates - Of Which: SME																												
	Retail		0 0)	0 0	0 0	0 0	0	0	0	0 33.50%	%	0 0	0 0	0	0	0	0	0	0 31.53	%) (0	0 0	0	0	0	0	0
	Retail - Secured on real estate property																												
ESTONIA	Retail - Secured on real estate property - Of Which: SME																												
LJIONIA	Retail - Secured on real estate property - Of Which: non-SME		0 0)	0 0	0 0	0 0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -	() (0	0 0	0	0	0	0	0 -
	Retail - Qualifying Revolving																												
	Retail - Other Retail																												
	Retail - Other Retail - Of Which: SME																												
	Retail - Other Retail - Of Which: non-SME																												
	Equity																												
	Securitisation																												
	Other non-credit obligation assets																												
	IRB TOTAL		3 0		0 0	0	0 0	0	0	0	0 50.00%	%	3 0) 1	0	0	0	0	0	0 40.00	%		0	0	0	0	1 0	0	0

																P	Public guarantees	s - Adverse Scenar	rio													
							31/1	2/2021									31/1	2/2022									31/12	2/2023				
ow um		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
.45	Central banks								_																					4/	′	4
46	Central governments																													4/	′	4
.47	Institutions				_	-		-			-							-										-			'	
48	Corporates		0	0	0	0	(0	0	0 (0	0 -	(0 0	0 0	00		0 0	0 (0	() -	0	0		0 0	0 0	0	(<u> </u>	<u>ں</u>	<u>/-</u>
49	Corporates - Of Which: Specialised Lending																													4/	′	4
.50	Corporates - Of Which: SME			-	-			-	-		-				-			-												/	′	
.51	Retail		0	0 0	0	0	(0	0	0 0	0	0 -		0 0	0 0	0		0 0) (0	() -	0	0		0 0	0	0	(/ 0	<u>ا</u> 0	<u>/-</u>
.52	Retail - Secured on real estate property														_															4/	'	4
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																													4	′	4
54	Retail - Secured on real estate property - Of Which: non-SME		C	0 0	0	0	(0	0	0 (0	0 -	(0 0	0 0	0		0 0	0 (0	() -	0	0		0 0	0 0	0	(<u> </u>	<u> </u>	<u>ı</u>
.55	Retail - Qualifying Revolving																													4y	'	4
.56	Retail - Other Retail																													4V	'	4
.57	Retail - Other Retail - Of Which: SME																													4y	'	4
.58	Retail - Other Retail - Of Which: non-SME																													4V	'	4
.59	Equity																													4V	'	4
.60	Securitisation																														'	
.61	Other non-credit obligation assets																														/	
.62	IRB TOTAL		0	0	0	0	()	0 0	כ	0 -		0 0	0 0	0		0 0	0 0	0) -	0	0		0 0	0 0	0	(<u> </u>	י <u>0</u>	<u>/-</u>

																Public guarantees	- Adverse Scena	rio													
						31/	/12/2021									31/12	2/2022									31/1	2/2023				
w m		Stage expos nln EUR, %)	e 1 exposu sure guaran	re, of Stage 2		f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
3	Central banks																														
4	Central governments																														
5	Institutions Corporates																														
6			0	0	0	0	0	0	0	0	0 -		0 0)	0	0 0	(0 0	0	0	-		0)	0)	0 (0 0	0	0	0 -
7	Corporates - Of Which: Specialised Lending																														
8	Corporates - Of Which: SME																														
9	Retail		0	0	0	0	0	0	0	0	0 -		0 0)	0	0 0	(0 0	0	0	-		0)	0)	0 (0 0	0	0	0 -
0	Retail - Secured on real estate property																														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																														
2 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -		0 0)	0	0 0	(0 0	0	0	-		0)	0		0 (0	0	0	0 -
3	Retail - Qualifying Revolving																														
4	Retail - Other Retail																														
5	Retail - Other Retail - Of Which: SME																														
6	Retail - Other Retail - Of Which: non-SME																														
7	Equity																														
8	Securitisation																														
9	Other non-credit obligation assets																														
0	IRB TOTAL		0	0	0	0	0	0	0	0	0 -		0 0		0	0 0	C	0 0	0	0	-		0		0 (0	0	0	0 -

																Public guarantee	es - Adverse Scena	ario													
						31/12	2/2021									31/1	12/2022									31/1	2/2023				
	(mln E	Stage 1 exposure UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														4
	Central governments Institutions Corporates																														4
	Institutions		0	0	0 0				0	0	2			0	0	0	0	0				0	\	0	0	0				0	0
	Corporates - Of Which: Specialised Lending			0	0 0	0	0	J U	0	0	J -	L L		0	0	0	0	0 (J 0		J -	0	,	0	0		0		0	0	J-
	Corporates - Of Which: SME																														4
	Retail		0	0	0 0) 0) 0	0 0	0	0) -	0		0	0	0	0	0 (0 0	(0 -	0)	0	0	0) 0)	0	0	0 -
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0	0 0	D C	0	0	D -	C		0	0	0	0	0 (0 0	(D -	0)	0	0	0	0 0)	0 0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets				0 0				0	•				0	0	0	0								0			N			
	IRB TOTAL		U	U	U 0	0	0	0 וי	U	U	<u>ו</u> -	0		U	U	U	U	U (0 10		J -	0		U	U	U	0		0 0	0	<u>J</u> -

BA EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S			edit ris ska Enskilda			STA			
		1	2	3	4	5	6	7 a - Actual	8	9	10	11	12
]					Stage 1		31/12 Stage 2	-	Stage 3	Stock of	Stock of	Stock of	Coverage R
	(mln EUR, ^o	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates	0	0		0 0) (0 0	() ((0) () -
Skandinaviska Enskilda Banken —	of which: SME Retail of which: SME	49	36	<u></u>	8	4	1 3	() ((<u> </u>) ()
group	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0 0) (0 0	() ((0 1) () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	49	36	5	3 8	3 41	1 3	() ((0) (0
							Moratoria 31/12	a - Actual /2020					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	(mln EUR, o		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates	0	0	(0 0) (0 0	() ()	(0) () -
SWEDEN	of which: SME Retail of which: SME	37	28	(0	37	7 0	() ((2 () () -
	Secured by mortgages on immovable property of which: non-SME	0	0	(0 0) (0 0	(0 0	(0) () -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	37	28	(0 0	37	7 0	() (0) () -
								a - Actual					
			Bill	Change 1	Stage 1	Cha an 2	31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage
	(mln EUR, 1	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag expo
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates	0	0		0 0		0 0	() (0) () -
GERMANY	of which: SME Retail of which: SME	0	0	(0 0) (0 0	() ((D) () -
OLIVIANT	Secured by mortgages on immovable property of which: non-SME	0	0	(0) (0 0	() ((0) () -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	0	0	(0 0) (0 0	() ((0) () -
								a - Actual					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(mln EUR, 4	Exposure values	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates	0	0	(0 0) (0 0	() ((0) () -
NORWAY	of which: SME Retail of which: SME	0	0	(0 0) (0 0	(0 0	(2 () () -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0 0) (0 0	(0 0	(<u> </u>) () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total	0	0	(0) (0	() ((<u> </u>) () -
								a - Actual /2020					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	(mln EUR, o	-	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	0	0	(0 0) (0 0	() ((0) () -
FINLAND	Retail of which: SME	0	0	(0 0	(0 0	() (C	() () () -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0) (0	() ((5 () () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total		0	(0)

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0		0	0	0	0		-
0	0	0	0	0	0	0	0	0	0		-
0	0	0	0	0	0	0	0	0	0	-	
0	0	0	0	0	0	0	0	0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

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posure values

					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
_											
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	2/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0						-
0	0	0	0	0	0	0		0			-
0	0	0	0	0	0	0		0			-
0	0	0	0	0	0	0	-	0			-
0	0	0	0	0	0	0	-	0			-
0	0	U U	0	U U	0		U	U U	U	U	
_											

_					Public guaran	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of														
cposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

Public guarantees - Actual

	BA EUROPEAN BANKING AUTHORITY			20	21 EU-1	wide S			ska Enskilda 6	Banken —		5 TA 9	10	11	12
Row Num 106 107 108 109 110		(ml Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	n EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
111 112 113 114 115 116 117 118 119 120 121 122 123 124 125	LITHUANIA	International OrganisationsInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposures				0		0				0		0	
126		Standardised Total		1	0		Ctore 1	0	Moratoria 31/12						
Row Num 127 128 129 130 131 132 133 134 135 136 137 138	DENMARK	(min Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	n EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
139 140 141 142 143 144 145 146 147		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0	0	0	0	0	0	0	0	0	0	- - - - - - -
Row			E	xposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Moratoria 31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 148 149 150 151 152 153 154		(min Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	n EUR, %)		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
154 155 156 157 158 159 160 161 162	53 54 55 56 57 58 ESTONIA 50 50 51 52 53	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0 6 	0 6 0	0 6 	0	0	0	0	0	0	0	25.00%
163 164 165 166 167 168		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		9	6	6	6	3	3	0	0	0	0	0	25.00%
Row			E	xposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Moratoria 31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 169 170 171 172 173 174		(min Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	n EUR, %)		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
175 176 177 178 179 180 181 182 183 184 185	UNITED STATES	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0		0	0	0	0	0	0	0	0	0	- - - - - - - -
186 187 188 189		Equity Securitisation Other exposures Standardised Total		0	0	0	0	0	0 Moratoria	0	0	0	0	0	-
Row Num		(mli Central banks	n EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
191 192 193 194 195 196 197 198		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0	0	0	0	0	0	0	0	0	0	
199 200 201 202 203 204 205 206 207 208	Corp of Reta Of Secu of Item Cove Clain Colle Equit	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	- - -
209 210		Other exposures Standardised Total		0	0	0	0	0	0 Moratoria		0	0	0	0	-
Row Num		(mi	n EUR, %)	xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
212 213 214 215 216 217 218 219		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0	0	0	0	0	0	0	0	0	0	
220 221 222 223 224 225	LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0	0	0	0	0	0	-
226 227 228 229 230 231	of Item Cove Clain Colle Equil Secu Othe	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0	0	0	0	0	0	0	0	0	0	

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure			Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stoc														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	0	0					
0	0	0	0	0	0	0	0	0	0	0					
0	0	0	0	0	0	0	0	0	0	•	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

Public guarantees - Actual

Sure values Stage 1 Stage 2 Stage 3 Stock of Stock of <td< th=""></td<>													
Risk exposure amounts	Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	0	0	0	0	0					
0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	-			
0	0	0	0	U	0	0	0	0	U	-			
	amounts	amounts exposure amounts control contro control control control control control cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 1 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure exposure exposure image: Stage 1 exposure image: Stage 1 exposure exposure exposure exposure image: Stage 1 exposure <b< td=""><td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image: Image:</td><td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure<!--</td--><td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed 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exposure</td><td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStage 3 exposureStage 3 exposureIm</td><td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposure<</td></td></b<>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposure<</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 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amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposure<</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 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amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposure amountStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 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3 exposure<			

Public guarantees - Actual

					Public guaran	tees - Actual									
	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
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0	0	0	0	0	0	0	0	0	0	(0 -				
0	0	0	0	0	0	0	0	0	0		0 -				
0	0	0	0	0	0	0	0	0	0		0 -				
0	0	0	-	0	0	0	0	0	0		0 -				
0	0	0	0	0	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·					
									-						
0	0	0	0	0	0	0	0	0	0	(0 -				

	Public guarantees - Actual 31/12/2020														
					31/12	2/2020									
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure			Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0		0					
0	0	0	0	0	0	0	0	0	0	0	-				
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0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

	31/12/2020 Stage 1 Stage 2 Stage 3 Stack of Stack of Stack of													
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
-	-													
0	0	0		0	0		0	0	0		-			
0	0	0		0	0		0	0	0		-			
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0	0	0	0	0	0	0	0	0	0	C	-			
	-	-	-		-	-	-	_		-				
0	0	0	0	0	0	0	0	0	0	0	-			

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY	Stock of Stock of <th< th=""><th>45</th></th<>														45							
Row Num 1 2	(mln EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure		enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
3 4 5 6 7 8 9 Skandinaviska 10 11 Enskilda Banker	of which: SME		0 0 0		D 0	0	0	- 15.79%	0	0					- 14.08%	 0 7	0			0	0	- 15.84%
12 13 14 15 16 17 18 19 20 21	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0 			0	0		0	0						0	0			0	0	
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28 29	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates)	 0	0		0	0					-	0	0				0	
30 31 32 33 34 35 36 37 28	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 37	7 (C	D 0 0 0 0 0	0	0	0.00% - - -	0	0				0 0 0	-	0	0	(0	0	-
39 40 41 42	Equity Securitisation Other exposures Standardised Total		0 37	7 C) 0 31/12/2021	0	0	0.00%	0	36	(Mora	toria - Baseline Sc 31/12/2022	enario	0	3.03%	0	36	(0 31/12/2023	0	0	2.22%
Row Num 43 44 45 46	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
47 48 49 50 51 52 53 GERMANY 54 55	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME					0 0 0 0	0	- - - - - -	0	0				0 0 0 0 0 0	-	0	0		0	0	0	-
56 57 58 59 60 61 62 63	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0))	0	0		0	0					-	0	0		0	0	0	
Row Num 64	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 71 72 73	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail					 0 0	0		0	0					-	0	0			0	0	-
74 NORWAY 75 76 77 78 79 80 81 82	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation				0 0	0	0		0	0					-	0	0			0	0	-
83 84 Row	Other exposures Standardised Total	Stage 1	0 0 0 Stage 2	Stage 3	31/12/2021 Stock of provisions for	0 Stock of provisions for		- Coverage Ratio - Stage 3		O Stage 2	Stage 3	toria - Baseline Sc 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 Stage 1	0 Stage 2 exposure	(Stage 3	0 31/12/2023 Stock of provisions for	0 Stock of provisions for	0 Stock of provisions for	- Coverage Ratio - Stage 3
85 86 87 88 89 90 91	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
92 93 94 95 FINLAND 96 97 98 99	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds				0 0 0 0	0	0	- - - - -	0	0					-	0	0			0	0	-
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0) () 0	0	0	- -	0	0				0	-	0	0	(0	0	0	-

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29)21 EU- ³¹	Sk	kandinaviska	a Enskilda Ba	anken — gro	oup			39	40	41	42	43	44	45
Row Num 106 107 108 109 110 111	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
112 113 114 115 116 LITHUANIA 117 118 119 120 121 122 123 124 125 126	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0 0 0 0 0					0 - 0 0.00%					0 0 0 0 0 0 0 0	0	- 0.00%	0						- 33.33% - - - - - - - - - - - - - - - - - -
Row Num 127	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130 131 132 133 134 135 136 137 DENMARK	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		 0 0	0				0 - 0 -			0 0 0	0	 0 0	0		0	 				0	
138 139 140 141 142 143 144 145 146 147	Secured by mortgages on immovable property of which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total		0	0		0 0		0 -			0 0 0 	0	0	0	- - - - -	0	C				0	- -
Row Num	(mln EUR, %) Central banks	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151 152 153 154 155 156 157	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0				0 - 33.33%				0	 0 0	0	- 27.27%	0	 3				0	
158 ESTONIA 159 160 160 161 162 163 163 164 165 166 167 167	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures			0								0		0		0	C				0	
168 Row Num	Standardised Total (mln EUR, %)	6 Stage 1 exposure	3 Stage 2 exposure	0 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 33.33% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	U Stock of provisions for Stage 3 exposure	27.27% Coverage Ratio - Stage 3 exposure	5 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	U Stock of provisions for Stage 3 exposure	27.27% Coverage Ratio - Stage 3 exposure
169 170 171 172 173 174 175 176 177 178	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0	0				0 -				0		0	-	0					0	
179 180 181 182 183 184 185 186 187	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation													0	-		C					
188 189 Row	Other exposures Standardised Total	0 Stage 1 exposure	0 Stage 2 exposure	O Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	0 0 Stock of provisions for Stage 2	Stock of provisions for Stage 3	0 - Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	0 O Mora Stage 3 exposure	0 toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1	0 enario Stock of provisions for Stage 2	0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	C Stage 2 exposure	Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3
190 191 192 193 194 195 196 197	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	-				exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
198 199 200 201 202 203 204 205 206 207 208	of which: SME Retail		0	0				0 - 0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1				0		0	-	0	C				0	
209 210 Row	Other exposures Standardised Total	0 Stage 1	0 Stage 2	O Stage 3	31/12/2021 Stock of provisions for	0 0 Stock of provisions for	Stock of provisions for	0 - Coverage Ratio -	Stage 1) (Stage 2		toria - Baseline Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	0 Stock of provisions for Stage 3	- Coverage Ratio -	0 Stage 1	C Stage 2	Stage 3	0 31/12/2023 Stock of provisions for	Stock of provisions for	0 Stock of provisions for	- Coverage Ratio -
Num 211 212 213 214 215 216 217	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
218 219 220 221 222 223 224 225 226 227	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0				U - 0 - 1 0 - 1 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1				0	0	0	- - - - -	0	C					
228 229 230 231	Equity Securitisation Other exposures Standardised Total	0	0	0) C	0 0) (0 -	(D (D 0	0	0	0	-	0	C		0) (0	-

EBA EUROPEAN BANKING AUTHORITY		46 47	48 49	50 51	52 53	54		21 EU-wide S Sk 57 58	andinaviska Enskilda B	anken — group 61 62	ID-19 STA 63 64	65 66	67 68	69 7	70 71	72 73	74 75
Row Num12345678910Skandinaviska	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount Image: Stage 2 exposure Image: Stage 2 exposure, of which guaranteed amount Image: Stage 2 exposure Image: Stage 2 exposure, of which guaranteed amount Image: Stage 2 	31/12/2021 Stage 3 exposure, of which guaranteed amount exposure 9 exposure	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 1 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 3 exposure Image: Stage 3 exposure	Stock of provisions for Stage 3 exposure Coverage 3 exposure Image: I	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		S - Baseline Scenario .2/2022 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure amount	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure a a b a c a <	Coverage Ratio - Stage 1 exposure Stage 3 exposure exposure -	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount Sta expo amount	31/12/2023 ge 3 osure Stage 3 exposure, of which guaranteed amount I	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3
10 11 12 13 14 15 16 17 18 19 20 21	Relation and the second se					0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 - Baseline Scenario 2/2022		J - J			0 0 0		
Row Num 22 23 24 25 26	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount Image: stage 2 exposure Image: stage 2 exposure Image: stage 2 Image: stage 2 exposure Image: stage 2 Image: stage 2 e	Stage 3 Stage 3 exposure Stage 3 guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure 2	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure amount	WINCH	ge 3 psure Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		Image: Constraint of the second se		Image: state stat	Image: state of the state			Image: state			Image: Sector	Image:	0 0 0			
42 Row Num 43 44 45 46 47 48	Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	0 Stage 1 exposure guaranteed amount	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Stock of provisions for Stage 1 exposure exposure stage 2 exposure exposure	0 0 0 -	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure		0 0 5 - Baseline Scenario 2/2022 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure exposure 1 exposure 1 exposure 1 exposure 1 exposure 1 exposure 1 exposure 1 exposure 1 exposure 1 exposure ex	0 0 0 Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure 2 2 4 2 4 2 5 2 6 2 6 2 7 2 7 2 8 2 9 2 10 2 10 2) - Coverage Ratio - Stage 3 exposure Stage 1 exposure	0 0 Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure exp		0 0 31/12/2023 ge 3 osure Stage 3 exposure, of which guaranteed amount 2 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - Stock of provisions for Stage 3 exposure exposure
49 50 51 52 53 GERMANY 54 55 56 57 58 59 60	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation				Image: state of the state o	0 0 - 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 - - 0 0 - - 0 0 - - 0 0 - <						Image: state	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 - 0
62 63 Row Num 64 65 66 67 68	Other exposures Standardised Total (mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	0 0 0 0 Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0	0 0 31/12/2021 Stage 3 exposure Stage 3 exposure amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Image: 1 the stage 1 exposure Image: 1 the stage 2 exposure Image: 1 the stage 1 exposure Image: 1 the stage 2 exposure Image: 1 the stage 1 exposure Image: 1 the stage 2 exposure Image: 1 the stage 1 exposure Image: 1 the stage 2 exposure Image: 1 the stage 1 exposure Image: 1 the stage 1 exposure	Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stage 3 exposure Image: Stock of provisions for Stock	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	31/1	0 0 0 <th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <!--</th--><th>Coverage Ratio - Stage 3 exposure Stage 1 exposure</th><th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of 0 Stage 2 0 Sta</th><th>0 0 31/12/2023 ge 3 psure 2 3 <</th><th>0 0 0 0</th><th>0 - Stock of provisions for Stage 3 exposure</th></th>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 </th <th>Coverage Ratio - Stage 3 exposure Stage 1 exposure</th> <th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th> <th>0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of 0 Stage 2 0 Sta</th> <th>0 0 31/12/2023 ge 3 psure 2 3 <</th> <th>0 0 0 0</th> <th>0 - Stock of provisions for Stage 3 exposure</th>	Coverage Ratio - Stage 3 exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of which guaranteed amount 0 Stage 2 exposure, of 0 Stage 2 0 Sta	0 0 31/12/2023 ge 3 psure 2 3 <	0 0 0 0	0 - Stock of provisions for Stage 3 exposure
69 70 71 72 73 74 75 76 77 78 79 80 81	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 0 - 0 0 - <						Image: state	Image: Constraint of the second se	0 0 0			0 - 0
82 83 84 84 Row Num 85 86	Equity Securitisation Other exposures Standardised Total (mln EUR, %) Central banks Central governments Regional governments or local authorities	0 Stage 1 exposure guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 31/12/2021 Stage 3 exposure Stage 3 exposure amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cov Image: Coverage of the second state of the	overage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		0 0 0 5 - Baseline Scenario 2/2022 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Exposure	0 0 0 <th></th> <th>0 0 31/12/2023 ge 3 psure Stage 3 exposure, of which guaranteed amount</th> <th>Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure</th> <th>0 - Stock of provisions for Stage 3 exposure Stage 3 exposure</th>		0 0 31/12/2023 ge 3 psure Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	0 - Stock of provisions for Stage 3 exposure Stage 3 exposure
87 88 89 90 91 92 93 94 95 FINLAND 96 97 98 99 100	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds					Image:						Image: Sector of the sector	Image:				
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	D 0	0 0 0 -			0	0 0	0 0 0	D -	0 0	0 0	0 0	0 0	0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48	49	50	51 52	53	54	55		21 EU-wic	Skand	inaviska Enskil	da Banken —	group 62			65	66	67	68	69	70	71	72	73	74 75
Row Num	Stage 1 Stage 1 exposure) Stage 1 exposure guaranteed amount	of Stage 2 d exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guar an	age 3 sure, of rhich ranteed nount	for provisions for Stage 2 e exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which ex guaranteed amount	age 2 ex posure gu	Stage 2 posure, of which aranteed amount	rantees - Baseline So 31/12/2022 Stage e 3 sure sure guarante amoun	of Stock of provisions f	or provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME			0	0	0	0) 0 -		0	0	0	0	0		0 0				0	0	0	0	0	0		0 -
 LITHUANIA <i>LITHUANIA</i> <i>Covered by mortgages on immovable property</i> <i>Netail</i> <i>Netail</i> <i>Secured by mortgages on immovable property</i> <i>of which: non-SME</i> <i>Items associated with particularly high risk</i> <i>Covered bonds</i> <i>Covered bonds</i> <i>Collective investments undertakings (CIU)</i> <i>Equity</i> 		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0		0 0 -		0	0	0	0	0			0 0 0 0 0 0 0 0 0 0	- - - - - - - - - - - - - - - - - - -	0 	0		0	0	0	0	0	0 -
124 Securitisation 125 Other exposures 126 Standardised Total	0	0 0	0	0	0	0) 0 -		0	0	0	0 Public gua	0 rantees - Baseline So 31/12/2022	0 enario	0 0	0 0	-	0	0	0	0	0	0	0	0	0 -
Row Num 127 128 Central banks	Stage 1 Stage 1 exposure) Stage 1 which guaranteed amount	of Stage 2 d exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expo exposure guar	age 3 sure, of which canteed nount Stage 1 exposur	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 ex posure gu	Stage 2 posure, of Stag which exposi aranteed amount	e 3 Stage	of provisions f ed Stage 1	or provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME	0	0 0	0	0	0	0)	[] [[[] [[[] [[] [[] [] [_] [0	0	0	0	0	0	0 0	0		 	0	0	0	0	0	0	0	0 -
136Retail137DENMARK138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0 0	0	0	0		0 - 0 -	- - - - - - - - - - - - - - - - - - -	0	0	0	0	0	0	0 00		- - -	0	0	0	0	0	0	0	0	0 -
144Equity145Securitisation146Other exposures147Standardised Total	0	0 0	0	0	0	0	0 0 -		0	0	0	0 Public gua	0 rantees - Baseline So	0 enario	0 0	0 0	-	0	0	0	0	0	0	0	0	0 -
Row Num 148 Central banks	Stage 1 Stage 1 exposure) Stage 1 which guaranteed amount	of Stage 2 d exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expo exposure guar	age 3 sure, of rhich anteed nount Stage 1 exposur	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which St guaranteed amount	age 2 ex posure gu	Stage 2 posure, of which aranteed amount	31/12/2022 Stage e 3 which	of Stock of provisions f	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 4 exposure
149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME	0	0 0	0	0	0	0	0 0	[[[[[[[[[0	0	0	0	0	0	0 0				0	0	0	0	0	0	0	0 -
157ESTONIARetail of which: SME1590Secured by mortgages on immovable property of which: non-SME161161Items associated with particularly high risk Covered bonds163Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0 0	0	0	0		0 - 0 -		0	0	0	0	0	0	0 0		- -	0	0	0	0	0	0	0	0	0 -
165Equity166Securitisation167Other exposures168Standardised Total	0	0 0	0	0	0	0) 0 -		0	0	0	0 Public qua	0 rantees - Baseline So	0 enario	0 0	0 0	-	0	0	0	0	0	0	0	0	0 -
Row Num 169 Central banks	Stage 1 Stage 1 exposure) Stage 1 which guaranteed amount	d		guar guar	age 3 sure, of rhich ranteed nount Stock o provisions Stage 1 exposur		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which St guaranteed amount	gu gu	Stage 2 posure, of which aranteed amount	31/12/2022 Stage e 3 which	of Stock of provisions for Stage 1	or provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 4 exposure
170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME	0	0 0	0	0	0	0) 0 -		0	0	0	0	0	0	0 0	0 0		 	0	0	0	0	0	0	0	0 -
178NITED STATESRetail179Of which: SME180Secured by mortgages on immovable property181Of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)		0 0 0 0 0 0 0 0	0	0	0		0 0 -	·	0	0	0	0	0			0 0 0 0 0 0 0 0		0 	0	0	0	0	0	0	0	0 -
186Equity187Securitisation188Other exposures189Standardised Total	0	0 0	0	0	0	0) 0 -		0	0	0	0 Public gua	0 rantees - Baseline So	0 enario	0 0	0 0	-	0	0	0	0	0	0	0	0	0 -
Row Num (mln EUR, %	Stage 1 Stage 1 exposure) Stage 1 exposure guaranteed amount		Stage 2 exposure, of which guaranteed amount	Stage 3 expo exposure guar	age 3 sure, of rhich ranteed nount	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of Si which ex guaranteed amount	age 2 ex posure gu	Stage 2 posure, of Stag which expos aranteed amount	31/12/2022 Stage e 3 which	of Stock of provisions f Stage 1	or provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates				0) 0 -	· · · · · · · · · · · · · · · · · · ·	0				0										0	0		0 -
198199200201201202203204			0	0	0			- - - - - - - - - - - - - - - - - - -	0	0	0	0	0				- - -		0		0		0	0		0 -
205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total	0	0 0	0	0	0	0) 0 -	· · · · · · · · · · · · · · · · · · ·	0	0	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	0	0	0 -
Row	Stage 1 Stage 1 exposure exposure	of Stage 2 , exposure	Stage 2 exposure, of which	Stage 3 expo	age 3 sure, of which Stage 1	for provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	age 2 ex	Stage 2 posure, of Stag which oxpo		of Stock of provisions f	or provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure
211 Central banks 212 Central governments 213 Regional governments or local authorities 214 Public sector entities 215 Multilateral Development Banks 216 International Organisations		a -	guaranteed amount	guar	ranteed exposur		exposure	exposure		guaranteed amount	yu yu	aranteed exponent	guarante amoun	ed Stage 1 exposure	Stage 2 exposure	exposure	exposure	Image: Constraint of the second of	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure exposure
 217 218 219 220 221 222 223 224 Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk 	0	0 0 0 0 0 0 0 0 0 0 0	0	0	0) 0 0 - 0 0 - 0 0 - 0 0 -	-	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0			- - - -	0 0 0 0 0	0	0	0	0	0	0	0 0 0 0	0 - 0 - 0 - 0 -
224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0	0 0	0	0	0	0) 0 -	· · · · · · · · · · · · · · · · · · ·	0	0	0	0	0	0	0 0			0	0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81			Sk	andinaviska 85	est: Cr a Enskilda Ba 86 atoria - Adverse Sc	anken — gro ⁸⁷	ир			91	92	93	94	95	96
Row Num 1	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
2 3 4 5 6 7 8 9 Skandinaviska	Central governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SMERetail	0	0	0	0	0	0	- 20.00%	0	0			0	0		0	0			0	0	- 21.90%
10 11 12 13 13 14 15 16 17 18 10 Enskilda Banken – group	 of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity 	0	0	0		0	0	-		0			0	0	-	C	0			0	0	-
19 20 21	Securitisation Other exposures Standardised Total	7	42	1	. 0	0	0	20.00%	6	42	Mora	1 0 atoria - Adverse Sc	0 enario	0	20.83%	6	41]	0	0	0	21.90%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28 29	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates	0		0		0	0		0	0			0	0			0			0	0	-
30 31 32 33 34 35 36 37	of which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessment	0	36	0	0 0	0	0	-	0	36 0		1 0 0 0	0	0	-	C	36	1	C	0	0	
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	36	0	0	0	0	11.11%	0	36		1 0	0	0	13.46%	0	36	1	0	0	0	12.68%
Row Num 43	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse So 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47 48	Central governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational Organisations																					
50 51 52 53 54 55 56	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0	0	- - -	0	0		0 0 0 0 0 0 0 0 0	0	0	-	C C C	0			0	0	-
57 58 59 60 61 62 63	Covered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	0	0	0	0	0	0	-	0	0		0	0	0	-	 C	0			0	0	
Row Num	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational Organisations																					
70 71 72 73 74 75 76	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0		0	0	-	0	0		0 0 0 0 0	0	0	-	C C C	0			0	0	
77 78 79 80 81 82 83 84	Items associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	0	0	0	0	0	0		0	0			0	0	-	0	0			0	0	
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
85 86 87 88 89	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
90 91 92 93 94 95 FINLAND	International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0 0	0	0	-	0	0		0 0 0	0	0	-	C	0	(0	0	-
96 97 98 99 100 101 102 103 104 105	Secured by mortgages on immovable property of which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	0		0		0	0	-	0	0			0	0	-	0	0			0	0	

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81			Sk	andinaviska	est: Cro Enskilda Ba	inken — gro	up			91	92	93	94	95	96
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure		otoria - Adverse Sco 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111 112 113	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates			0		0			0	0			0	0		0	0	0		0	0	
114 115 116 117 118 119 120	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds			0		0		0.00% 	0	0	C		0	0	-	0	0	0	0	0	0	40.00%
121 122 123 124 125 126	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0	0	0		0.00%	0	0	C Mora	0 0 toria - Adverse Sce	0 enario	0	33.33%	0	0	0	0	0	0	40.00%
Row Num 127	(min EUR, % Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130 131 132 133 134 135	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME) 0	0		0) -	0	0	C	0	0	0		0	0	0	0	0	0	-
136 137 DENMARK 138 139 140 141 142 143	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0) - 	0	0			0	0	- -	0	0	0	0	0	0	-
144 145 146 147	Equity Securitisation Other exposures Standardised Total) 0	0	0 0 31/12/2021	0	() -	0	0	C Mora	0 0 otoria - Adverse Sce 31/12/2022	0 enario	0	-	0	0	0	0	0	0	-
Row Num 148 149 150	(mln EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
151 152 153 154 155 156 157 158 ESTONIA	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0 0	0		0) - 30.77%	0	0	C	0 0	0	0	- 29.17%	0	0	0	0	0	0	
150 159 160 161 162 163 164 165	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity			0		0		- - - - - - -	0	0		0 0	0	0	-	0	0	0	0	0	0	-
160 167 168	Securitisation Other exposures Standardised Total		5 3	0	0 31/12/2021 Stock of	0 Stock of	Stock of	30.77%	5	3	Mora	otoria - Adverse Sce 31/12/2022 Stock of		0 Stock of	29.17%	5	3	0	0 31/12/2023 Stock of	0 Stock of	0 Stock of	30.56%
Row Num 169 170 171 172 173	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
174 175 176 177 178 179 180 101	International Organisations Institutions Corporates of which: SME Retail			0		0			0	0	C		0	0	-	0	0	0	0	0	0	-
181 182 183 184 185 186 187 188	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
189 Row Num	Standardised Total	Stage 1 exposure	Stage 2 exposure	U Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	U Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Mora Stage 3 exposure	toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	- Coverage Ratio - Stage 3 exposure	U Stage 1 exposure	0 Stage 2 exposure	U Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3
190 191 192 193 194 195 196	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	exposure
197 198 199 200 201 202 203 204	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0) -) -) -) -) -) -	0	0	C C C C	0 0 0	0	0	- - - -	0 0 0	0	0	0	0	0	-
204 205 206 207 208 209 210	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0		0) -	0	0		0	0	0		0	0	0	0	0	0	-
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211 212 213 214 215 216 217 218	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates			0		0		- - - -	0	0		0	0	0	-	0	0	0	0	0	0	-
 219 220 221 222 223 224 225 226 	of which: SME Retail			0		0			0	0	C	0 0	0	0	-	0	0	0	0	0	0	-
227 228 229 230 231	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total) 0	0	0	0) -	0	0		0	0	0	-	0	0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY		97 98	99	100	101 10	2 103	104	105	106	202	21 EU-wid	Skandinavis	a Enskilda Ba	anken — gro	2000 113			116	117	118	119	120	121	122	123	124	125 126	
Row Num 1 2	(mln EUR, %) Central banks Central governments	Stage 1 exposure guarant amou	1 e, of h eed nt	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaran amo	e 3 re, of ch iteed unt Stage 1 exposure	or Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	e 2 ure ure guaranteed amount	Public guarantees 31/1 Stage 3 exposure	s - Adverse Scenari 2/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/3 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 4 exposure	þ -
3 4 5 6 7 8 9 Skandinaviska 10 11 Enskilda Banken –	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0 0	0		0 0	0	0	0 00	- - - - - - - - - - - -	0		0					0		0	0	0	0	0	0	0		0 - 0 -	
12 13 14 15 16 17 18 19 20 21	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total							0 0	- - - - - - - - - - -								0					0		0	0		0 -	
Row Num		Stage 1 exposure guarant		Stage 2 exposure, of which guaranteed	31/12/2021 Stage 3 exposure guaran	re, of provisions for ch Stage 1	or Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	e 2 ure U U Stage 2 exposure, o which guaranteed	Public guarantees 31/1 Stage 3 exposure	5 - Adverse Scenari 2/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	0 -
22 23 24 25 26 27 28	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	amou	nt	amount	amo	exposure int			Image: Constraint of the sector of		amount	amount amount		amount	exposure		exposure			amount		amount		amount	exposure	exposure	exposure exposure	
29 30 31 32 33 34 35 36 37	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	- - <t< td=""><td>0</td><td>0</td><td>0 0 0 0 0</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0</td><td>0</td><td>-</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0</td><td>0 0 0 0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -</td><td></td></t<>	0	0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0	-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0 0		0	0	0	0 (Public guarantees	0 0 s - Adverse Scenari) () () ()		0		0	0	0	0	0	0	0	0	0 -	
Row Num 43 44 45 46 47 48	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure guarant amou	e, of Stage 2 h exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaran amo	re, of provisions for ch Stage 1	or Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	e 2 ure Ure Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	2/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposure232323233333434343534353636373637373839393103<	
49 50 51 52 53 53 54 55 56 57 58	Institutions Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0		0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Image: state	0	0 0 0 0 0	0					0	- - - - - - - - -	0	0	0	0	0	0	0	0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
50 59 60 61 62 63	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 (0	0	0	0 0	- - - - - -	0	0	0	0 (Public guarantees	0 0 5 - Adverse Scenari) 0		0		0	0	0	0	0	0	0	0	0 -	
Row Num 64 65 66 67 68 68	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure guarant amou	eed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaran amo	ch Stage 1	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		31/1	2/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Stage 2 exposure, of which guaranteed amount	31/12/3 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposure232323233333434343435343536363637373839393103<	
70 71 72 73 74 75 76 77 78 79 80	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0		Image: state	0							0		0	0	0	0	0	0	0		0 - 0 - 0 - 0 - 0 - 1 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1	
81 82 83 84	Equity Securitisation Other exposures Standardised Total	0	0	0 (0	0	0	0 0	- -	0	0	0	0 (Public guarantees) 0 io) 0	0		0	0	0	0	0	0	0	0	0 -	
Row Num 85 86 87 88 89 90	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure guarant amou	e, of Stage 2 h exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaran amo	re, of provisions for ch Stage 1	or Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 2	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	e 2 ure Stage 2 exposure, o which guaranteed amount	31/1 Stage 3 exposure	2/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposure23242434344444445454646474647474849410411412413414415415416417417418419419410410410411412413414415416417417418419 <td< td=""><td></td></td<>	
90 91 92 93 94 95 FINLAND 96 97 98 99 100	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		Image: Constraint of the second of	0	0 	0					0	[0	0	0	0	0	0	0		0 - 0 - 0 - 0 - 0 -	
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0 0		0	0	0	0	D 0) 0		0		0	0	0	0	0	0	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY	97	98 99	100	101	102	103	104	105	106			Ska	Indinaviska E	Enskilda Bar	nken — gro	113	D-19 S		116	117	118	119	120	121	122	123	124	125	126
Row Num 106 Central banks	Stage 1 exposure gu	Stage 1 posure, of Stage 2 which exposure amount	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Pu Stage 2 exposure, of which guaranteed amount	blic guarantees - 31/12/ Stage 3 exposure	Adverse Scenarie /2022 Stage 3 exposure, of which guaranteed amount	o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	rage Ratio - Stage 3 xposure
107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME		0	0 0		0	0	0	0 -		0	0	0	0	0	0	0	0	0		0	0	0		0 0	0	0	0	0 -	
115 116LITHUANIARetail of which: SME117 118of which: IND-SME119 120Items associated with particularly high risk Covered bonds121 122Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)123Equity		0	0 0		0	0	0	0 -		0	0	0	0	0	0	0	0	0	- - - - - - - - - - - - -	0	0	0			0	0	0	0 -	
123Equity124Securitisation125Other exposures126Standardised Total	0	0	0 0	0 0 31/12/2	0	0	0	0 -		0	0	0	0 Pt	0 Iblic guarantees - 31/12/	0 - Adverse Scenario /2022	0	0	0	-	0	0	0) 0	2/2023	0	0	0 -	
Row Num 127 128 Central banks Contral governments	Stage 1 exposure	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	rage Ratio - Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME		0	0 0		0	0	0	0 -		0	0	0	0	0	0	0		0		0	0	0) 0	0	0	0	0 -	
136Retail137DENMARK138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation					0	0	0	0 -		0	0	0	0	0	0	0	0	0	- - - -	0	0	0			0		0	0 - 0 -	
145Securitisation146Other exposures147Standardised Total	0	0	0 0	0 0 31/12/2	0	0	0	0 -		0	0	0	0 Pt	0 Iblic guarantees - 31/12/	0 - Adverse Scenario /2022	0 0	0	0	-	0	0	0) 0 31/12	0	0	0	0 -	
Row Num (min EUR, %) 148 149 Central banks Central governments	Stage 1 exposure gu	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stare 3	rage Ratio - Stage 3 exposure
150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME	0	0	0 0		0	0	0	0 -		0	0	0	0	0	0	0	0	0		0	0	0		0 0	0	0	0	0 -	
 157 158 159 160 161 162 163 164 Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) 			0 0		0	0	0	0 -		0	0	0	0	0	0	0	0 0 	0	- - -	0	0	0) 0 0 0 0	0	0	0	0 - 	
165Equity166Securitisation167Other exposures168Standardised Total	0	0	0 0	0	0	0	0	0 -		0	0	0	0 Pt	0 Iblic guarantees -	0 - Adverse Scenario	0	0	0	-	0	0	0) 0	0	0	0	0 -	
Row Num 169 170 Central banks	exposure gu	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 S	rage Ratio - Stage 3 exposure
170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME		0	0 0		0	0	0	0 -		0	0	0	0	0	0	0		0		0	0	0) 0	0	0	0	0 -	
178 179UNITED STATESRetail of which: SME180 1810f which: SME181 182Secured by mortgages on immovable property of which: non-SME183 184 185Covered bonds184 185Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0 0		0	0	0	0 -		0	0	0	0	0	0	0	0	0	- -	0	0	0			0	0	0	0 -	
186Equity187Securitisation188Other exposures189Standardised Total	0	0	0 0	0	0	0	0	0 -		0	0	0	0 Pt	0 Iblic guarantees -	0 - Adverse Scenarie	0 0	0	0	-	0	0	0		0	0	0	0	0 -	
Row Num 190 Central banks	Stage 1 exposure gu	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	rage Ratio - Stage 3 exposure
191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates		0	0 0		0	0	0	0 -		0	0	0	0	0	0	0		0		0	0	0) 0	0	 0	0	0 -	
 198 199 200 201 202 203 204 205 of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment 	0	0	0 0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0		0 0 0	0	0	0	0 - 0 -	
205Claims on instructions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total	0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0) 0	0	0	0	0 -	
Row Num	Stage 1 exposure gu	Stage 1 posure, of which aranteed supposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	blic guarantees - 31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed	o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	rage Ratio - Stage 3 xposure
211Central banks212Central governments213Central governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions		amount	amount		amount						amount		amount		amount						amount		amount		amount				
217 Institutions 218 Corporates 219 of which: SME 220 Retail 221 Of which: SME 222 of which: SME 223 of which: SME 224 Institutions	0	0 0 0 0 0	0 0 0	0 0 0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	- - - -	0	0	0		0 0 0	0	0	0	0 - - - - - 0 - -	
224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0	0	0 0		0	0	0	0 -		0	0	0	0	0	0	0	0	0	-	0	0	0		0	0	0	0	0 -	

2021 EU-wide Stress Test: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	1,193						
4		SEC-IAA	0						
5		Total	1,193						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	196	251	257	270	315	365	412
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	196	251	257	270	315	365	412
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	1



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
		Actual		Baseline scenario	D		Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	52,505	53,266	53,504	54,230	57,203	61,364	63,600
2	Risk exposure amount for securitisations and re-securitisations	196	251	257	270	315	365	412
3	Risk exposure amount other credit risk	52,308	53,014	53,247	53,961	56,888	60,999	63,188
4	Risk exposure amount for market risk	4,391	4,391	4,391	4,391	5,360	5,424	5,458
5	Risk exposure amount for operational risk	5,020	5,040	5,078	5,098	5,058	5,275	5,296
6	Other risk exposure amounts	10,224	10,419	10,483	10,456	15,062	12,615	10,164
7	Total risk exposure amount	72,140	73,116	73,457	74,175	82,684	84,678	84,518
8	Total Risk exposure amount (transitional)	72,140	73,116	73,457	74,175	82,684	84,678	84,518
9	Total Risk exposure amount (fully loaded)	72,140	73,116	73,457	74,175	82,684	84,678	84,518



2021 EU-wide Stress Test: Capital

			1	2	3	4	5	6		õ
			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
N		(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	А	OWN FUNDS		18,080	19,000	19,822	20,561	16,892	17,268	17,
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		15,126	16,046	16,868	17,606	13,938	14,314	14
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,885	1,885	1,885	1,885	1,885	1,885	:
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		10,124	11,045	11,868	12,607	9,493	9,871	1
	A.1.3	Accumulated other comprehensive income		388	388	388	388		-441	
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-5	-5	-5	-5	-5		
	A.1.3.2			570	570	570	570	-259	-259	
		OCI Impact of defined benefit pension plans [gain or (-) loss]								
	A.1.3.3	Other OCI contributions		-177	-177	-177	-177		-177	
	A.1.4	Other Reserves		3,703	3,703	3,703	3,703	3,703	3,703	
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	[
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
	A.1.7	Adjustments to CET1 due to prudential filters		-84	-84	-84	-84	-110	-110	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-89	-89	-89	-89	-115	-115	
	A.1.7.2	Cash flow hedge reserve		5	5	5	5	5	5	
	A.1.7.3	Other adjustments		0	0	0	0	0	0	
	A.1.8	(-) Intangible assets (including Goodwill)		-590	-590	-590	-590	-590	-590	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1	-1	-1	-1	-1	-1	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as		0	0	_1		0		
	A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-1	-2	0	-1	
	A.1.12	(-) Defined benefit pension fund assets		-299	-299	-299	-299	0	0	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	
	A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0			
					0	0	0	0		
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0		
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
	A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	ļ
	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	
	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	
	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
	A.1.23	Transitional adjustments		0	0	0	0	0	0	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0		0			
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0		
				U	U	U	0	U		
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	
	A.1.23.4.2	instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	<u> </u>
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,221	1,221	1,221	1,221	1,221	1,221	
	A.2.1	Additional Tier 1 Capital instruments		1,221	1,221	1,221	1,221	1,221	1,221	<u> </u>
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	J
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		16,347	17,267	18,089	18,827	15,159	15,535	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,733	1,733	1,733	1,733	1,733	1,733	
	A.4.1	Tier 2 Capital instruments		1,850	1,850	1,850	1,850	1,850	1,850	
	A.4.2	Other Tier 2 Capital components and deductions		-117	-117	-117	-117	-117	-117	
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2			•		~			



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		72,140	73,116	73,457	74,175	82,684	84,678	84,518
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		22.66%	23.62%	24.63%	25.38%	18.33%	18.35%	18.84%
66		C.3	Total Capital ratio		25.06%	25.99%	26.98%	27.72%	20.43%	20.39%	20.89%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		15,126	16,046	16,868	17,606	13,938	14,314	14,704
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		16,347	17,267	18,089	18,827	15,159	15,535	15,925
69		D.3	TOTAL CAPITAL (fully loaded)		18,080	19,000	19,822	20,561	16,892	17,268	17,658
70		E.1	Common Equity Tier 1 Capital ratio		20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		22.66%	23.62%	24.63%	25.38%	18.33%	18.35%	18.84%
72		E.3	Total Capital ratio		25.06%	25.99%	26.98%	27.72%	20.43%	20.39%	20.89%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		320,848	320,848	320,848	320,848	320,848	320,848	320,848
77		H.2	Total leverage ratio exposures (fully loaded)		320,848	320,848	320,848	320,848	320,848	320,848	320,848
78		Н.3	Leverage ratio (transitional)		5.09%	5.38%	5.64%	5.87%	4.72%	4.84%	4.96%
79		H.4	Leverage ratio (fully loaded)		5.09%	5.38%	5.64%	5.87%	4.72%	4.84%	4.96%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
82	Transitional combined	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		5.56%	5.56%	5.56%	5.56%	5.56%	5.56%	5.56%
87		R.1	Pillar 2 capital requirement		2.33%	1.58%	1.58%	1.58%	1.50%	1.50%	1.50%
88		R.1.1	Of which: CET1		1.52%	1.01%	1.01%	1.01%	0.96%	0.96%	0.96%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.33%	9.58%	9.58%	9.58%	9.50%	9.50%	9.50%
90		R.2.1	Of which: CET1		6.02%	5.51%	5.51%	5.51%	5.46%	5.46%	5.46%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.89%	15.15%	15.15%	15.15%	15.06%	15.06%	15.06%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.58%	11.08%	11.08%	11.08%	11.02%	11.02%	11.02%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
		Actual	l	Baseline scenario)		Adverse scenario	,
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	2,623	2,549	2,303	2,146	2,386	2,163	1,911
2	Interest income	4,219	5,189	4,584	4,427	5,252	4,639	4,376
3	Interest expense	-1,595	-2,641	-2,281	-2,281	-2,810	-2,476	-2,466
4	Dividend income	154	154	154	154	116	116	116
5	Net fee and commission income	1,553	1,552	1,553	1,553	1,358	1,373	1,424
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	129	338	338	338	-133	253	253
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-186		
8	Other operating income not listed above, net	367	10	10	10	9	10	10
9	Total operating income, net	4,827	4,602	4,358	4,201	3,549	3,915	3,714
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-578	-134	-110	-139	-1,422	-653	-453
11	Other income and expenses not listed above, net	-2,340	-2,277	-2,288	-2,302	-2,757	-2,364	-2,330
12	Profit or (-) loss before tax from continuing operations	1,909	2,191	1,960	1,760	-631	899	930
13	Tax expenses or (-) income related to profit or loss from continuing operations	-400	-657	-588	-528	0	-270	-279
14 15	Profit or (-) loss after tax from discontinued operations Profit or (-) loss for the year	0 1,509	1,534	1,372	1,232	-631	629	651
15								
16	Amount of dividends paid and minority interests after MDA-related adjustments	881	614	549	493	0	252	260
17	Attributable to owners of the parent net of estimated dividends	627	920	823	739	-631	377	391
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

Rowl um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0