



2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

Skandinaviska Enskilda Banken — group

Row Num	(mln EUR, %)	1	2	3	4	5	6	7	
		Actual	Baseline Scenario				Adverse Scenario		
		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	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	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	Profit or (-) loss for the year	1,509	1,534	1,372	1,232	-631	629	651	
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	Common Equity Tier 1 ratio, %	20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%	
9	Fully loaded Common Equity Tier 1 ratio, %	20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%	
10	Tier 1 capital	16,347	17,267	18,089	18,827	15,159	15,535	15,925	
11	Total leverage ratio exposures	320,848	320,848	320,848	320,848	320,848	320,848	320,848	
12	Leverage ratio, %	5.09%	5.38%	5.64%	5.87%	4.72%	4.84%	4.96%	
13	Fully loaded leverage ratio, %	5.09%	5.38%	5.64%	5.87%	4.72%	4.84%	4.96%	
Memorandum items									
14	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	
15	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	
16	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
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18	New definition of default?	0
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2021 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken – group

		Actual 31/12/2020															
Row/ Item	(min EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1		0	0	34,293	0	0	0	557	0	68	0	0	0	0	0	0	0
2	Central banks	0	0	16,593	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Institutions	14,429	0	7,933	44	2,929	0	1,696	0	10,870	391	77	1	1	23	29.47%	
5	Corporates	95,998	929	27,398	314	21,485	280	12,260	0	112,924	4,139	1,318	78	88	610	46.30%	
6	Corporates - Of Which: Specialised Lending	3,010	0	837	39	1,257	0	424	0	3,364	142	39	2	3	17	44.17%	
7	Corporates - Of Which: SME	22,191	192	5,216	70	2,545	118	2,439	0	25,399	1,685	271	27	43	147	54.43%	
8	Retail	67,310	234	0	0	6,224	114	0	0	58,268	9,015	245	27	58	108	44.07%	
9	Retail - Secured on real estate property	60,448	108	0	0	4,022	37	0	0	52,425	8,020	111	9	18	32	28.54%	
10	Retail - Secured on real estate property - Of Which: SME	987	11	0	0	140	6	0	0	822	165	11	1	1	12	12.19%	
11	Retail - Secured on real estate property - Of Which: non-SME	59,461	97	0	0	3,882	31	0	0	51,603	7,855	100	8	17	30	30.57%	
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	Retail - Other Retail	6,862	126	0	0	2,202	77	0	0	5,844	995	133	18	40	76	57.03%	
14	Retail - Other Retail - Of Which: SME	1,041	17	0	0	512	13	0	0	768	254	21	4	11	9	42.83%	
15	Retail - Other Retail - Of Which: non-SME	5,821	109	0	0	1,690	64	0	0	5,076	741	112	14	29	67	59.67%	
16	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	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															
Row/ Item	(min EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
19		0	0	14,865	0	0	0	139	0	0	0	0	0	0	0	0	
20	Central banks	0	0	9,294	0	0	0	241	0	2,655	9	7	0	0	0	4.67%	
21	Central governments	2,848	0	3,061	0	546	0	262	0	2,277	23	0	0	0	0	23.08%	
22	Institutions	54,231	141	3,438	15	10,083	40	1,282	0	52,966	2,081	172	40	28	64	37.09%	
23	Corporates	625	0	41	12	335	0	39	0	583	30	12	1	2	4	35.27%	
24	Corporates - Of Which: Specialised Lending	19,805	46	1,350	2	2,110	19	538	0	19,688	1,301	51	19	19	18	35.21%	
25	Corporates - Of Which: SME	58,169	109	0	0	4,423	32	0	0	59,035	8,125	116	16	37	49	42.10%	
26	Retail	53,587	29	0	0	3,167	11	0	0	46,026	7,588	31	4	11	3	8.62%	
27	Retail - Secured on real estate property	799	6	0	0	101	5	0	0	694	104	7	1	0	0	5.60%	
28	Retail - Secured on real estate property - Of Which: SME	52,788	22	0	0	3,066	6	0	0	45,332	7,454	24	3	11	2	9.45%	
29	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	
30	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	Retail - Other Retail	4,582	81	0	0	1,257	22	0	0	4,009	567	85	12	26	46	54.19%	
32	Retail - Other Retail - Of Which: SME	706	13	0	0	271	9	0	0	588	116	15	2	6	6	40.54%	
33	Retail - Other Retail - Of Which: non-SME	3,876	68	0	0	986	13	0	0	3,423	451	70	10	23	40	57.21%	
34	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	115,248	250	30,659	15	15,053	72	1,923	0	107,932	10,238	295	57	66	113	38.27%	

		Actual 31/12/2020															
Row/ Item	(min EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
37		0	0	11,939	0	0	0	112	0	20	0	0	0	0	0	0	
38	Central banks	0	0	1,659	0	0	0	61	0	743	0	0	0	0	0	0	
39	Central governments	1,654	0	1,562	44	87	0	821	0	1,514	122	49	0	0	23	45.76%	
40	Institutions	756	0	7,615	114	239	0	3,383	0	7,574	235	110	3	3	69	62.79%	
41	Corporates	1	0	236	1	0	0	99	0	236	0	1	0	0	1	100.00%	
42	Corporates - Of Which: Specialised Lending	11	0	383	0	6	0	212	0	326	65	0	0	2	0	32.89%	
43	Corporates - Of Which: SME	23	1	0	0	3	0	0	0	28	4	1	0	0	0	11.36%	
44	Retail	31	0	0	0	2	0	0	0	27	3	0	0	0	0	0	
45	Retail - Secured on real estate property	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	
46	Retail - Secured on real estate property - Of Which: SME	31	0	0	0	2	0	0	0	27	3	0	0	0	0	11.36%	
47	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	
48	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	Retail - Other Retail	0	0	0	0	0	0	0	0	1	0	0	0	0	0	62.50%	
50	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%	
51	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	61.29%	
52	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	2,443	1	22,785	157	328	0	4,377	0	9,878	361	160	3	4	92	57.42%	

		Actual 31/12/2020															
Row/ Item	(min EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
55		0	0	288	0	0	0	2	0	0	0	0	0	0	0	0	
56	Central banks	0	0	309	0	0	0	32	0	253	1	0	0	0	0	66.67%	
57	Central governments	686	0	161	0	112	0	5	0	147	0	0	0	0	0	0	
58	Institutions	8,232	143	906	0	2,409	6	112	0	8,341	202	171	8	27	78	45.34%	
59	Corporates	683	0	1	0	259	0	0	0	500	0	0	0	0	0	0	
60	Corporates - Of Which: Specialised Lending	482	0	56	0	156	0	33	0	371	116	0	1	15	0	0	
61	Corporates - Of Which: SME	1,396	20	0	0	425	24	0	0	1,155	239	21	1	5	11	51.93%	
62	Retail	57	1	0	0	7	0	0	0	46	11	0	0	0	0	12.00%	
63	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
64	Retail - Secured on real estate property - Of Which: SME	56	1	0	0	7	0	0	0	45	11	1	0	0	0	12.00%	
65	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	
66	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	Retail - Other Retail	1,339	19	0	0	418	24	0	0	1,110	228	20	1	5	11	53.88%	
68	Retail - Other Retail - Of Which: SME	77	1	0	0												

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

Row/N um		Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	964	0	0	0	50	0	586	0	0	0	0	0	0
75	Institutions	363	0	169	0	82	0	0	0	164	0	0	0	0	0	0
76	Corporates	8,246	83	1,558	0	1,888	0	376	0	8,611	146	83	2	2	37	45.25%
77	Corporates - Of Which: Specialised Lending	350	0	0	0	104	0	0	0	314	0	0	0	0	0	0
78	Corporates - Of Which: SME	1,000	0	272	0	67	0	35	0	1,195	15	0	0	0	0	0
79	Retail	153	7	0	0	99	9	0	0	126	26	8	1	2	5	69.41%
80	Retail - Secured on real estate property	22	0	0	0	2	0	0	0	18	3	0	0	0	0	25.00%
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	22	0	0	0	2	0	0	0	18	3	0	0	0	0	25.00%
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	131	7	0	0	97	9	0	0	107	23	7	1	2	5	71.60%
85	Retail - Other Retail - Of Which: SME	64	0	0	0	56	1	0	0	48	16	1	0	0	0	58.62%
86	Retail - Other Retail - Of Which: non-SME	67	7	0	0	41	8	0	0	60	7	7	0	0	5	72.73%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	8,764	89	2,693	0	2,070	9	425	0	9,486	173	90	3	4	43	47.30%

Row/N um		Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	1,795	0	0	0	129	0	0	0	0	0	0	0	0
92	Central governments	0	0	595	0	0	0	83	0	112	0	0	0	0	0	0
93	Institutions	0	0	2	0	0	0	1	0	3	0	0	0	0	0	0
94	Corporates	111	0	3,514	64	19	0	2,274	0	3,456	109	64	7	4	30	46.94%
95	Corporates - Of Which: Specialised Lending	0	0	89	16	0	0	67	0	86	0	16	0	0	4	28.23%
96	Corporates - Of Which: SME	11	0	888	39	3	0	584	0	823	61	39	2	2	20	50.51%
97	Retail	2,871	40	0	0	458	10	0	0	2,734	136	40	4	3	16	39.98%
98	Retail - Secured on real estate property	2,792	38	0	0	418	10	0	0	2,660	131	38	3	3	15	39.96%
99	Retail - Secured on real estate property - Of Which: SME	51	0	0	0	14	0	0	0	40	11	2	0	0	0	23.00%
100	Retail - Secured on real estate property - Of Which: non-SME	2,741	38	0	0	404	10	0	0	2,621	120	37	3	2	15	40.61%
101	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Retail - Other Retail	29	2	0	0	40	0	0	0	73	5	2	1	0	1	40.36%
103	Retail - Other Retail - Of Which: SME	26	1	0	0	37	0	0	0	23	3	1	0	0	0	32.12%
104	Retail - Other Retail - Of Which: non-SME	52	1	0	0	31	0	0	0	50	2	1	1	0	0	53.49%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	2,982	40	5,907	64	477	10	2,487	0	6,304	246	104	11	6	46	44.24%

Row/N um		Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	573	0	0	0	19	0	0	0	0	0	0	0	0
110	Central governments	0	0	115	0	0	0	7	0	11	1	0	0	0	0	0.00%
111	Institutions	504	0	692	0	120	0	21	0	185	0	0	0	0	0	0
112	Corporates	7,158	34	1,987	4	1,985	0	3	0	6,923	187	37	2	6	17	46.44%
113	Corporates - Of Which: Specialised Lending	41	0	47	0	5	0	0	0	84	0	0	0	0	0	0
114	Corporates - Of Which: SME	204	4	4	0	41	0	0	0	198	3	4	0	0	1	33.89%
115	Retail	399	12	0	0	225	19	0	0	334	66	12	1	3	10	80.35%
116	Retail - Secured on real estate property	12	0	0	0	2	0	0	0	10	2	0	0	0	0	0.00%
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	2	0	0	0	10	2	0	0	0	0	0.00%
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Other Retail	387	12	0	0	223	19	0	0	323	63	12	1	3	10	80.42%
121	Retail - Other Retail - Of Which: SME	42	0	0	0	18	0	0	0	17	25	0	0	2	0	55.56%
122	Retail - Other Retail - Of Which: non-SME	345	11	0	0	205	19	0	0	306	39	11	1	2	9	81.20%
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	8,061	45	1,578	4	2,329	19	50	0	7,453	254	49	3	9	27	54.60%

Row/N um		Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	455	0	0	0	27	0	0	0	0	0	0	0	0
128	Central governments	0	0	369	0	0	0	56	0	315	9	0	0	0	0	0.00%
129	Institutions	0	0	2	0	0	0	1	0	2	0	0	0	0	0	0
130	Corporates	67	0	2,844	18	15	0	1,824	0	2,797	98	18	6	2	8	43.51%
131	Corporates - Of Which: Specialised Lending	0	0	20	2	0	0	21	0	19	1	2	0	0	1	37.42%
132	Corporates - Of Which: SME	2	0	928	10	2	0	555	0	887	38	10	2	1	4	34.61%
133	Retail	2,759	23	0	0	301	12	0	0	2,502	257	23	2	4	7	31.41%
134	Retail - Secured on real estate property	2,574	21	0	0	219	10	0	0	2,403	171	21	1	1	6	31.19%
135	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%
136	Retail - Secured on real estate property - Of Which: non-SME	2,511	19	0	0	210	9	0	0	2,363	147	19	1	1	6	32.28%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	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	0	0	0	32	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	0	0	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	2,826	23	3,670	18	317	12	1,907	0	5,615	364	41	7	6	15	36.66%

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

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		0	0	3,853	0	0	0	36	0	0	0	0	0	0	0	0
146	Central governments	0	0	798	0	0	0	28	0	0	0	0	0	0	0	0
147	Institutions	942	0	29	0	183	0	17	0	444	0	0	0	0	0	33.33%
148	Corporates	2,024	0	335	0	533	0	243	0	2,174	168	0	0	1	0	0
149	Corporates - Of Which: Specialised Lending	2	0	0	0	2	0	0	0	2	0	0	0	0	0	0
150	Corporates - Of Which: SME	6	0	7	0	4	0	5	0	9	4	0	0	0	0	0
151	Retail	78	0	0	0	5	0	0	0	71	7	0	0	0	0	23.53%
152	Retail - Secured on real estate property	73	0	0	0	5	0	0	0	66	7	0	0	0	0	8.33%
153	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: non-SME	73	0	0	0	5	0	0	0	66	7	0	0	0	0	8.33%
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156	Retail - Other Retail	4	0	0	0	1	0	0	0	4	0	0	0	0	0	60.00%
157	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
158	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	0	0	60.00%
159	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	3,044	0	4,975	0	722	0	325	0	2,688	175	0	0	1	0	25.00%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	0	0	63	0	0	0	5	0	11	0	0	0	0	0	0
164	Central governments	0	0	513	0	0	0	34	0	364	0	0	0	0	0	0
165	Institutions	2,149	0	278	0	314	0	11	0	833	105	0	0	0	0	27.27%
166	Corporates	4,999	70	533	1	1,594	39	272	0	4,842	240	71	2	6	25	34.70%
167	Corporates - Of Which: Specialised Lending	1,168	0	135	0	471	0	65	0	1,146	21	0	0	0	0	0
168	Corporates - Of Which: SME	45	0	0	0	11	0	0	0	44	1	0	0	0	0	0
169	Retail	81	1	0	0	16	0	0	0	58	10	1	0	0	0	30.30%
170	Retail - Secured on real estate property	66	1	0	0	6	0	0	0	56	10	1	0	0	0	24.53%
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	66	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	0	0
174	Retail - Other Retail	15	0	0	0	10	0	0	0	2	1	0	0	0	0	53.85%
175	Retail - Other Retail - Of Which: SME	13	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	1	0	0	0	0	55.56%
177	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	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%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	502	0	0	0	19	0	0	0	0	0	0	0	0
183	Institutions	2,112	0	185	0	454	0	43	0	2,021	0	26	0	0	0	0.00%
184	Corporates	745	0	1,223	19	155	0	242	0	1,886	0	19	1	0	13	69.10%
185	Corporates - Of Which: Specialised Lending	63	0	62	0	28	0	47	0	123	0	0	0	0	0	0
186	Corporates - Of Which: SME	290	0	590	0	54	0	56	0	868	0	0	0	0	0	0
187	Retail	7	0	0	0	1	0	0	0	7	0	0	0	0	0	0.00%
188	Retail - Secured on real estate property	7	0	0	0	1	0	0	0	6	0	0	0	0	0	0
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	1	0	0	0	6	0	0	0	0	0	0
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	2,865	0	1,909	19	610	0	304	0	3,913	0	46	1	0	13	29.43%



2021 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken — group

RowNum	Item	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
1	Central banks	68	0	0	0	0	40.00%	68	0	0	0	0	40.00%	68	0	0	0	0	0	0	0	40.00%
2	Central governments	5,663	30	9	0	1	38.93%	5,653	37	10	0	11	4	5,644	46	11	0	1	1	4	38.93%	
3	Institutions	10,965	292	81	1	1	40.37%	10,937	315	87	1	1	34	10,870	375	93	1	2	30	36	38.73%	
4	Corporates	113,402	3,418	1,561	33	84	45.28%	112,553	4,003	1,626	40	98	768	110,670	5,535	2,176	39	119	847	37	38.91%	
5	Corporates - Of Which: Specialised Lending	3,317	182	47	2	6	42.05%	3,247	241	57	2	9	23	3,141	333	71	2	14	27	14	38.31%	
6	Corporates - Of Which: SME	25,993	1,002	323	6	35	47.08%	25,788	1,124	433	7	34	181	25,371	1,438	536	6	34	199	6	37.15%	
7	Retail	58,622	8,476	431	14	45	31.84%	58,371	8,539	619	14	44	165	57,977	8,742	810	13	44	193	13	23.82%	
8	Retail - Secured on real estate property	52,563	7,745	248	3	15	16.29%	52,433	7,738	386	2	13	48	52,212	7,822	522	2	12	54	12	10.44%	
9	Retail - Secured on real estate property - Of Which: SME	948	128	21	1	1	11.85%	932	133	33	1	1	4	916	157	45	1	1	5	1	10.60%	
10	Retail - Secured on real estate property - Of Which: non-SME	51,714	7,617	227	2	14	16.71%	51,601	7,604	353	2	12	44	51,416	7,665	477	2	11	49	10	10.43%	
11	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
12	Retail - Other Retail	6,059	731	182	12	29	53.03%	5,939	801	233	12	30	117	50,299	5,764	919	288	11	32	138	48.01%	
13	Retail - Other Retail - Of Which: SME	834	174	35	2	8	35.56%	816	179	48	2	8	18	22,196	766	214	63	8	19	19	30.18%	
14	Retail - Other Retail - Of Which: non-SME	5,225	557	148	10	21	57.14%	5,123	622	184	10	22	99	55,079	4,998	705	225	10	24	119	53.00%	
15	Equity	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
16	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
17	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
18	IRB TOTAL	188,719	12,217	2,081	48	130	42.28%	187,582	12,894	2,541	55	144	971	185,228	14,698	3,091	54	166	1,080	166	34.95%	

RowNum	Item	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
19	Central banks	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
20	Central governments	2,653	12	7	0	0	40.00%	2,653	14	7	0	0	0	2,647	3	16	8	0	0	0	40.00%
21	Institutions	2,289	10	1	0	0	22.78%	2,286	13	1	0	0	0	2,275	23	0	0	0	0	0	23.42%
22	Corporates	53,857	1,100	261	13	31	34.54%	53,457	1,389	364	15	37	112	52,845	1,870	503	15	44	142	142	28.16%
23	Corporates - Of Which: Specialised Lending	569	42	14	1	3	34.95%	553	55	17	1	4	6	543	72	21	1	5	7	7	34.34%
24	Corporates - Of Which: SME	20,394	549	96	4	17	28.79%	20,231	663	146	4	18	36	19,970	858	212	4	18	47	18	22.14%
25	Retail	50,480	7,541	253	12	28	28.06%	50,310	7,576	390	11	28	83	49,942	7,806	528	11	28	115	115	21.81%
26	Retail - Secured on real estate property	46,330	7,153	133	1	8	5.42%	46,260	7,135	230	1	7	11	46,006	7,282	329	1	6	14	6	4.21%
27	Retail - Secured on real estate property - Of Which: SME	722	70	13	0	1	4.72%	710	74	21	0	1	1	4,266	685	91	30	0	0	0	3.97%
28	Retail - Secured on real estate property - Of Which: non-SME	45,608	7,083	119	1	8	5.50%	45,540	7,061	209	1	6	10	45,322	7,191	297	1	6	13	13	4.23%
29	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30	Retail - Other Retail	4,151	388	120	11	20	52.68%	4,080	441	168	11	21	82	51,546	3,925	201	10	22	101	101	50.34%
31	Retail - Other Retail - Of Which: SME	613	79	25	1	3	35.78%	597	86	34	2	3	11	33,369	559	114	45	1	3	14	31.77%
32	Retail - Other Retail - Of Which: non-SME	3,537	309	97	9	17	57.01%	3,483	355	126	9	18	71	56,509	3,376	410	157	9	19	87	55.64%
33	Equity	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
34	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
35	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
36	IRB TOTAL	109,279	8,663	524	24	59	31.45%	108,702	9,001	762	27	65	209	107,709	9,715	1,041	26	72	260	260	25.02%

RowNum	Item	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
37	Central banks	20	0	0	0	0	-	20	0	0	0	0	-	20	0	0	0	0	0	0	-
38	Central governments	741	1	0	0	0	40.00%	740	1	0	0	0	0	739	3	0	0	0	0	0	40.00%
39	Institutions	1,584	52	50	0	0	49.07%	1,572	63	52	0	1	25	1,551	82	53	0	1	25	47	47.65%
40	Corporates	7,637	159	123	3	2	62.11%	7,631	153	135	5	3	80	59,311	7,410	355	153	4	7	85	55.72%
41	Corporates - Of Which: Specialised Lending	234	2	1	0	0	85.75%	234	1	2	0	0	1	77.47%	229	6	2	0	1	1	68.34%
42	Corporates - Of Which: SME	332	57	1	0	0	18.97%	330	58	3	0	0	0	19,011	74	5	0	1	1	1	19.11%
43	Retail	29	3	1	0	0	30.84%	30	2	1	0	0	0	28,166	30	2	1	0	0	0	26.14%
44	Retail - Secured on real estate property	28	2	1	0	0	12.23%	29	2	1	0	0	0	11,169	31	2	1	0	0	0	10.37%
45	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	-
46	Retail - Secured on real estate property - Of Which: non-SME	28	2	1	0	0	12.23%	29	2	1	0	0	0	11,169	29	2	1	0	0	0	10.37%
47	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48	Retail - Other Retail	1	1	0	0	0	61.87%	1	0	0	0	0	0	61.37%	1	0	0	0	0	0	60.59%
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	99.22%	0	0	0	0	0	0	98.39%	0	0	0	0	0	0	97.53%
50	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	60.69%	1	0	0	0	0	0	60.11%	1	0	0	0	0	0	59.45%
51	Equity	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
53	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
54	IRB TOTAL	10,011	215	174	3	3	58.19%	9,993	219	187	5	4	105	56,159	9,750	442	208	5	8	111	53.48%

RowNum	Item	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
55	Central banks	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
56	Central governments	253	1	0	0	0	57.71%	253	1	0	0	0									

2021 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken – group

RowNum		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			
145	(min EUR, %)																								
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	443	1	0	0	0	0	27.15%	442	2	0	0	0	0	26.39%	440	3	1	0	0	0	0	0	0	0
149	Corporates	2,176	162	4	1	3	1	32.54%	2,168	165	8	1	2	3	32.03%	2,153	175	14	1	2	4	2	4	31.48%	
150	Corporates - Of Which: Specialised Lending	0	2	0	0	0	0	33.81%	0	2	0	0	0	0	33.81%	0	2	0	0	0	0	0	0	33.81%	
151	Corporates - Of Which: SME	9	4	0	0	0	0	33.82%	8	4	0	0	0	0	33.82%	8	4	1	0	0	0	0	0	33.82%	
152	Retail	73	5	0	0	0	0	16.73%	73	5	1	0	0	13.83%	73	5	1	0	0	0	0	0	0	12.76%	
153	Retail - Secured on real estate property	69	5	0	0	0	0	7.24%	69	5	0	0	0	6.00%	69	4	1	0	0	0	0	0	0	5.33%	
154	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	
155	Retail - Secured on real estate property - Of Which: non-SME	69	5	0	0	0	0	7.24%	69	5	0	0	0	6.00%	69	4	1	0	0	0	0	0	0	5.33%	
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
157	Retail - Other Retail	4	0	0	0	0	0	56.14%	4	0	0	0	0	53.21%	4	0	0	0	0	0	0	0	0	50.92%	
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	31.48%	0	0	0	0	0	31.49%	0	0	0	0	0	0	0	0	0	31.51%	
159	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	57.83%	4	0	0	0	0	55.70%	4	0	0	0	0	0	0	0	0	53.71%	
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162	IRB TOTAL	2,691	168	4	1	3	1	31.11%	2,683	171	9	1	2	3	30.76%	2,665	183	15	1	2	5	3	5	30.39%	

RowNum		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			
163	(min EUR, %)																								
164	Central banks	11	0	0	0	0	0	0	11	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	
165	Central governments	363	1	0	0	0	0	40.00%	362	2	0	0	0	40.00%	361	2	1	0	0	0	0	0	0	40.00%	
166	Institutions	832	106	0	0	0	0	25.82%	831	107	0	0	0	25.40%	826	112	1	0	0	0	0	0	0	25.29%	
167	Corporates	4,946	126	80	2	5	28	35.02%	4,897	165	90	3	6	32	34.92%	4,811	236	104	3	9	36	3	36	34.79%	
168	Corporates - Of Which: Specialised Lending	1,143	22	2	1	1	1	33.54%	1,118	44	4	1	1	33.46%	1,081	78	8	1	5	2	2	1	5	33.40%	
169	Corporates - Of Which: SME	44	3	0	0	0	0	33.25%	43	2	0	0	0	33.26%	41	3	1	0	0	0	0	0	0	33.22%	
170	Retail	60	8	1	0	0	0	21.33%	60	7	2	0	0	17.98%	60	7	2	0	0	0	0	0	0	16.29%	
171	Retail - Secured on real estate property	58	8	1	0	0	0	16.73%	58	7	1	0	0	14.01%	59	6	2	0	0	0	0	0	0	12.61%	
172	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	
173	Retail - Secured on real estate property - Of Which: non-SME	58	8	1	0	0	0	16.73%	58	7	1	0	0	14.01%	59	6	2	0	0	0	0	0	0	12.61%	
174	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
175	Retail - Other Retail	2	0	0	0	0	0	53.17%	2	0	0	0	0	52.38%	2	0	0	0	0	0	0	0	0	51.48%	
176	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	49.22%	0	0	0	0	0	48.44%	0	0	0	0	0	0	0	0	0	47.62%	
177	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	54.75%	2	0	0	0	0	53.82%	2	0	0	0	0	0	0	0	0	52.75%	
178	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180	IRB TOTAL	6,212	240	81	2	5	28	34.81%	6,161	281	93	3	6	32	34.63%	6,070	357	108	3	9	37	3	9	34.46%	

RowNum		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			
181	(min EUR, %)																								
182	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
183	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
184	Institutions	2,020	3	26	0	0	7	25.75%	2,019	2	27	0	0	7	25.75%	2,012	8	27	0	0	0	0	0	7	25.75%
185	Corporates	1,865	19	21	0	14	14	65.39%	1,845	37	23	0	11	14	61.13%	1,818	60	27	0	1	1	15	1	36.27%	
186	Corporates - Of Which: Specialised Lending	121	2	0	0	0	0	33.81%	118	5	0	0	0	33.81%	114	8	0	0	0	0	0	0	0	33.81%	
187	Corporates - Of Which: SME	861	7	0	0	0	0	19.27%	854	13	1	0	0	20.62%	844	23	2	0	0	0	0	0	0	21.52%	
188	Retail	7	0	0	0	0	0	17.45%	7	0	0	0	0	11.86%	7	0	0	0	0	0	0	0	0	9.76%	
189	Retail - Secured on real estate property	6	0	0	0	0	0	5.05%	6	0	0	0	0	4.99%	6	0	0	0	0	0	0	0	0	4.89%	
190	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	
191	Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	0	0	5.05%	6	0	0	0	0	4.99%	6	0	0	0	0	0	0	0	0	4.89%	
192	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
193	Retail - Other Retail	0	0	0	0	0	0	34.90%	0	0	0	0	0	30.03%	0	0	0	0	0	0	0	0	0	26.41%	
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.59%	0	0	0	0	0	0.55%	0	0	0	0	0	0	0	0	0	0.53%	
195	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	40.30%	0	0	0	0	0	29.15%	0	0	0	0	0	0	0	0	0	38.13%	
196	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
198	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
198	IRB TOTAL	3,892	20	47	0	0	21	43.35%	3,870	39	50	1	1	21	42.27%	3,837	68	54	1	1	22	1	1	22	40.92%

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

RowNum	Entity	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	68	0	0	0	0	40.00%	68	0	0	0	0	40.00%	68	0	0	0	0	0	0	0	40.00%
2	Central governments	5,655	36	10	1	2	38.96%	5,645	44	11	1	1	38.95%	5,635	53	14	0	1	1	5	38.92%	
3	Institutions	10,474	772	92	2	4	38.76%	10,460	771	109	2	5	40	37.07%	10,562	653	124	1	5	49	35.86%	
4	Corporates	90,880	25,133	2,369	187	466	46.38%	87,778	26,510	4,094	150	575	1,520	37.12%	87,308	25,095	5,978	120	521	1,962	32.82%	
5	Corporates - Of Which: Specialised Lending	3,087	404	54	4	19	48.24%	2,997	26	474	74	4	26	46.20%	2,948	498	99	4	32	44	44.69%	
6	Corporates - Of Which: SME	20,742	5,094	709	73	176	39.39%	17,165	8,666	1,515	54	220	434	28.89%	15,317	9,624	2,404	38	173	601	25.02%	
7	Retail	53,808	12,909	811	75	275	28.88%	49,221	16,545	1,763	38	262	427	23.95%	47,315	17,731	2,483	32	206	559	22.52%	
8	Retail - Secured on real estate property	48,953	11,049	554	43	176	19.26%	45,353	13,889	1,315	25	157	223	17.00%	43,008	15,645	1,904	19	124	315	16.55%	
9	Retail - Secured on real estate property - Of Which: SME	507	404	87	9	38	20.85%	313	472	44	5	36	44	20.46%	222	442	334	3	24	68	20.34%	
10	Retail - Secured on real estate property - Of Which: non-SME	48,446	10,645	467	34	139	18.97%	45,040	13,417	1,101	19	121	183	16.33%	42,786	15,203	1,569	16	100	247	15.74%	
11	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
12	Retail - Other Retail	4,655	1,861	257	32	99	49.66%	3,868	2,656	448	13	105	199	44.36%	4,307	2,086	580	13	82	244	42.12%	
13	Retail - Other Retail - Of Which: SME	636	365	51	4	14	32.39%	497	462	94	2	13	27	28.94%	592	327	124	2	11	35	27.84%	
14	Retail - Other Retail - Of Which: non-SME	4,229	1,495	205	28	85	54.00%	3,372	2,204	353	11	91	171	48.48%	3,715	1,759	456	11	71	210	46.01%	
15	Equity	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
16	Securitisation	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
17	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
18	IRB TOTAL	160,886	38,850	3,282	285	746	41.82%	153,171	43,869	5,977	190	844	1,906	33.24%	150,888	43,530	8,600	154	733	2,871	29.90%	

RowNum	Entity	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	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
19	Central banks	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
20	Central governments	2,653	12	7	0	1	40.00%	2,649	14	8	0	0	40.00%	2,647	3	16	0	0	0	0	0	40.00%
21	Institutions	2,231	67	2	0	0	23.53%	2,228	68	4	0	0	24.01%	2,226	69	1	0	1	1	1	24.32%	
22	Corporates	43,190	11,247	781	122	221	30.67%	39,474	13,885	1,859	97	286	469	25.25%	37,783	14,398	3,038	73	237	711	23.99%	
23	Corporates - Of Which: Specialised Lending	524	84	16	1	7	45.59%	528	76	21	1	8	9	45.51%	506	93	26	1	10	12	45.46%	
24	Corporates - Of Which: SME	15,924	4,711	405	64	129	24.38%	12,957	7,011	1,072	49	169	225	21.03%	11,163	8,064	1,813	34	129	361	19.92%	
25	Retail	46,062	11,614	600	69	237	26.35%	41,921	14,899	1,446	32	221	333	23.01%	40,102	16,111	2,063	27	170	456	22.11%	
26	Retail - Secured on real estate property	42,804	10,396	414	38	164	15.36%	39,302	13,118	1,105	20	145	170	15.38%	37,246	14,750	1,620	15	112	251	15.48%	
27	Retail - Secured on real estate property - Of Which: SME	396	331	78	8	35	18.81%	218	389	199	4	33	38	19.02%	129	362	315	2	22	60	19.07%	
28	Retail - Secured on real estate property - Of Which: non-SME	42,408	10,065	336	30	129	14.55%	39,175	12,729	906	16	111	132	14.59%	37,117	14,388	1,305	12	91	191	14.62%	
29	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
30	Retail - Other Retail	3,257	1,218	186	31	73	50.85%	2,538	1,782	341	12	77	163	47.78%	2,857	1,261	443	12	58	205	46.32%	
31	Retail - Other Retail - Of Which: SME	439	239	40	4	13	32.69%	321	321	76	1	5	23	29.87%	408	209	100	4	25	29	29.03%	
32	Retail - Other Retail - Of Which: non-SME	2,819	979	146	27	68	55.80%	2,218	1,461	265	10	72	140	52.89%	2,449	1,152	343	11	54	176	51.35%	
33	Equity	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
34	Securitisation	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
35	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
36	IRB TOTAL	94,134	22,940	1,391	191	459	28.85%	86,283	28,866	3,317	129	508	806	24.30%	82,758	30,593	5,114	100	408	1,171	22.90%	

RowNum	Entity	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	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
37	Central banks	20	0	0	0	0	-	20	0	0	0	0	-	20	0	0	0	0	0	0	-
38	Central governments	740	2	0	0	0	40.00%	729	3	0	0	0	40.00%	727	5	0	0	0	0	0	40.00%
39	Institutions	1,345	288	53	0	2	47.81%	1,357	272	57	3	26	46.12%	1,434	190	61	3	27	27	44.67%	
40	Corporates	6,512	1,255	151	8	23	64.41%	6,637	1,082	200	9	24	112	55.84%	6,355	1,309	255	7	31	128	50.43%
41	Corporates - Of Which: Specialised Lending	216	19	2	0	0	77.18%	220	15	2	0	0	2	68.37%	212	21	3	0	1	2	62.39%
42	Corporates - Of Which: SME	238	146	7	1	2	20.27%	215	158	17	1	2	3	18.09%	200	162	28	0	3	5	17.67%
43	Retail	27	5	1	0	0	31.64%	25	6	2	0	0	0	25.25%	24	6	2	0	1	1	23.52%
44	Retail - Secured on real estate property	26	4	1	0	0	19.91%	25	5	1	0	0	0	18.19%	24	5	2	0	0	0	17.45%
45	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	-
46	Retail - Secured on real estate property - Of Which: non-SME	26	4	1	0	0	19.91%	25	5	1	0	0	0	18.19%	24	5	2	0	0	0	17.45%
47	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
48	Retail - Other Retail	1	0	0	0	0	60.71%	1	0	0	0	0	0	57.59%	0	0	0	0	0	0	55.85%
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	98.72%	0	0	0	0	0	0	97.14%	0	0	0	0	0	0	95.94%
50	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	59.54%	1	0	0	0	0	0	56.61%	1	0	0	0	0	0	54.74%
51	Equity	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
52	Securitisation	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
53	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
54	IRB TOTAL	8,644	1,550	206	8	25	59.94%	8,778	1,363	259	9	27	139	53.48%	8,571	1,510	319	8	34	156	49.11%

RowNum	Entity	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	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

2021 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken – group

RowNum		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	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
(min EUR, %)																					
145	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Institutions	434	10	1	0	0	26.10%	422	21	1	0	0	0	25.93%	428	15	2	0	0	1	25.87%
148	Corporates	1,935	392	14	2	7	40.04%	1,880	434	27	2	6	11	39.33%	2,007	296	39	2	6	15	38.79%
149	Corporates - Of Which: Specialised Lending	0	2	0	0	0	40.59%	0	2	0	0	0	0	40.59%	0	2	0	0	0	0	40.59%
150	Corporates - Of Which: SME	8	5	0	0	0	40.87%	8	4	1	0	0	0	40.89%	8	4	1	0	0	0	40.89%
151	Retail	68	9	0	0	0	19.33%	67	10	1	0	0	0	19.50%	70	7	1	0	0	0	20.44%
152	Retail - Secured on real estate property	65	9	0	0	0	9.56%	64	9	1	0	0	0	10.70%	67	6	1	0	0	0	11.91%
153	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
154	Retail - Secured on real estate property - Of Which: non-SME	65	9	0	0	0	9.56%	64	9	1	0	0	0	10.70%	67	6	1	0	0	0	11.91%
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156	Retail - Other Retail	4	1	0	0	0	52.64%	3	1	0	0	0	0	48.99%	3	1	0	0	0	0	47.84%
157	Retail - Other Retail - Of Which: SME	0	0	0	0	0	31.73%	0	0	0	0	0	0	31.75%	0	0	0	0	0	0	31.76%
158	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	54.44%	3	1	0	0	0	0	50.67%	3	1	0	0	0	0	49.47%
159	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	2,437	412	15	2	7	38.81%	2,369	465	29	2	6	11	38.15%	2,504	317	42	2	6	16	37.63%

RowNum		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	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
(min EUR, %)																					
163	Central banks	11	0	0	0	0	0	11	0	0	0	0	0	0	11	0	0	0	0	0	0
164	Central governments	363	1	0	0	0	40.00%	362	2	1	0	0	0	40.00%	361	2	1	0	0	1	40.00%
165	Institutions	808	130	1	0	0	24.97%	805	132	1	0	0	0	24.90%	811	125	2	0	0	1	24.93%
166	Corporates	3,042	1,409	101	5	20	45.27%	4,072	948	132	4	23	60	45.02%	4,416	576	160	4	23	72	44.83%
167	Corporates - Of Which: Specialised Lending	1,073	91	4	1	6	43.02%	1,040	118	8	1	9	4	43.31%	1,029	114	14	1	10	6	43.45%
168	Corporates - Of Which: SME	42	2	0	0	0	42.55%	40	4	1	0	0	0	42.63%	39	4	1	0	0	1	42.72%
169	Retail	56	12	1	0	0	22.27%	56	11	2	0	0	0	20.18%	58	9	2	0	0	0	19.37%
170	Retail - Secured on real estate property	54	11	1	0	0	17.99%	54	10	2	0	0	0	16.56%	56	8	2	0	0	0	16.15%
171	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
172	Retail - Secured on real estate property - Of Which: non-SME	54	11	1	0	0	17.99%	54	10	2	0	0	0	16.56%	56	8	2	0	0	0	16.15%
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	1	1	0	0	0	51.93%	1	1	0	0	0	0	48.59%	1	1	0	0	0	0	46.79%
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	48.59%	0	0	0	0	0	0	46.92%	0	0	0	0	0	0	45.82%
176	Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	53.10%	1	1	0	0	0	0	49.01%	1	1	0	0	0	0	47.00%
177	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	4,879	1,551	104	5	20	44.84%	5,305	1,093	136	4	23	61	44.45%	5,656	712	166	4	24	73	44.18%

RowNum		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	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
(min EUR, %)																					
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Institutions	1,986	34	27	0	7	25.75%	1,984	35	28	0	0	7	25.75%	1,991	27	29	0	0	7	25.75%
184	Corporates	1,711	171	23	1	15	62.79%	1,656	220	29	1	14	16	56.84%	1,725	146	35	1	18	18	52.50%
185	Corporates - Of Which: Specialised Lending	115	8	0	0	0	43.20%	108	14	1	0	0	0	43.40%	111	11	1	0	1	1	43.54%
186	Corporates - Of Which: SME	813	54	1	0	0	28.59%	756	109	3	0	0	1	29.29%	791	72	5	0	1	1	30.00%
187	Retail	6	1	0	0	0	19.75%	6	1	0	0	0	0	17.19%	7	1	0	0	0	0	16.41%
188	Retail - Secured on real estate property	6	1	0	0	0	13.52%	6	1	0	0	0	0	15.28%	6	0	0	0	0	0	15.52%
189	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
190	Retail - Secured on real estate property - Of Which: non-SME	6	1	0	0	0	13.52%	6	1	0	0	0	0	15.28%	6	0	0	0	0	0	15.52%
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	0	0	0	0	0	30.45%	0	0	0	0	0	0	22.87%	0	0	0	0	0	0	19.80%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0.57%	0	0	0	0	0	0	0.54%	0	0	0	0	0	0	0.51%
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	37.39%	0	0	0	0	0	0	32.30%	0	0	0	0	0	0	30.15%
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	3,703	206	51	1	1	42.89%	3,646	256	37	1	2	24	41.51%	3,722	174	64	1	2	26	40.35%

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Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		342	0	71	0	10	0	0	0	0	0	0.00%
2		86	0	25	0	8	0	0	0	0	0	0.00%
3		0	0	0	0	0	0	0	0	0	0	0.00%
4		0	0	0	0	0	0	0	0	0	0	0.00%
5		0	0	0	0	0	0	0	0	0	0	0.00%
6		0	0	0	0	0	0	0	0	0	0	0.00%
7		718	0	72	0	405	1	0	0	0	0	0.00%
8		524	3	488	1	527	53	5	2	11	3	50.49%
9		98	2	76	0	170	13	5	2	11	2	51.49%
10		1,892	5	1,345	4	2,104	170	5	6	3	1	19.96%
11		402	2	231	2	335	77	3	1	2	1	20.74%
12		586	0	192	0	577	8	1	0	0	0	0.00%
13		164	0	45	0	157	7	0	0	0	0	0.00%
14		69	0	104	0	0	0	0	0	0	0	0.00%
15		0	0	0	0	0	0	0	0	0	0	0.00%
16		0	0	0	0	0	0	0	0	0	0	0.00%
17		6	0	6	0	0	0	0	0	0	0	0.00%
18		1,073	0	2,065	0	0	0	0	0	0	0	0.00%
19		1,729	0	1,548	0	60	0	9	0	0	0	0.00%
20		7,027	8	5,915	5	3,690	213	19	9	4	4	18.21%
21												

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22		0	0	0	0	0	0	0	0	0	0	0.00%
23		61	0	0	0	8	0	0	0	0	0	0.00%
24		0	0	0	0	0	0	0	0	0	0	0.00%
25		0	0	0	0	0	0	0	0	0	0	0.00%
26		0	0	0	0	0	0	0	0	0	0	0.00%
27		0	0	0	0	0	0	0	0	0	0	0.00%
28		377	0	34	0	38	0	0	0	0	0	0.00%
29		220	0	221	0	175	0	0	0	0	0	0.00%
30		10	0	9	0	2	0	0	0	0	0	0.00%
31		919	3	660	3	895	108	2	1	2	0	13.42%
32		164	2	95	2	134	30	2	1	2	0	17.54%
33		167	0	94	0	166	1	1	0	0	0	0.00%
34		58	0	16	0	58	0	0	0	0	0	0.00%
35		66	0	99	0	0	0	0	0	0	0	0.00%
36		0	0	0	0	0	0	0	0	0	0	0.00%
37		0	0	0	0	0	0	0	0	0	0	0.00%
38		0	0	0	0	0	0	0	0	0	0	0.00%
39		919	0	1,911	0	0	0	0	0	0	0	0.00%
40												
41		1,314	0	1,371	0	4	0	0	0	0	0	0.00%
42		4,003	3	4,351	3	1,277	109	3	1	2	0	9.45%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43		0	0	0	0	0	0	0	0	0	0	0.00%
44		0	0	0	0	0	0	0	0	0	0	0.00%
45		0	0	0	0	0	0	0	0	0	0	0.00%
46		0	0	0	0	0	0	0	0	0	0	0.00%
47		0	0	0	0	0	0	0	0	0	0	0.00%
48		0	0	0	0	0	0	0	0	0	0	0.00%
49		14	0	0	0	11	0	0	0	0	0	0.00%
50		7	2	21	0	38	1	2	0	0	2	100.00%
51		0	2	4	0	0	1	2	0	0	2	100.00%
52		10	0	7	0	13	0	0	0	0	0	0.00%
53		0	0	0	0	0	0	0	0	0	0	0.00%
54		21	0	7	0	21	0	0	0	0	0	0.00%
55		4	0	1	0	4	0	0	0	0	0	0.00%
56		0	0	0	0	0	0	0	0	0	0	0.00%
57		0	0	0	0	0	0	0	0	0	0	0.00%
58		0	0	0	0	0	0	0	0	0	0	0.00%
59		0	0	0	0	0	0	0	0	0	0	0.00%
60		12	0	12	0	0	0	0	0	0	0	0.00%
61												
62		29	0	20	0	20	0	0	0	0	0	0.00%
63		93	2	68	0	102	2	2	0	0	2	100.00%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64		0	0	0	0	0	0	0	0	0	0	0.00%
65		0	0	0	0	0	0	0	0	0	0	0.00%
66		0	0	0	0	0	0	0	0	0	0	0.00%
67		0	0	0	0	0	0	0	0	0	0	0.00%
68		0	0	0	0	0	0	0	0	0	0	0.00%
69		0	0	0	0	0	0	0	0	0	0	0.00%
70		1	0	0	0	0	1	0	0	0	0	0.00%
71		72	1	60	1	64	16	0	0	1	0	35.42%
72		47	0	36	0	35	9	0	1	0	0	41.67%
73		133	0	99	0	135	3	0	1	0	0	0.00%
74		0	0	0	0	0	0	0	0	0	0	0.00%
75		133	0	44	0	131	2	0	0	0	0	0.00%
76		29	0	8	0	27	2	0	0	0	0	0.00%
77		0	0	0	0	0	0	0	0	0	0	0.00%
78		0	0	0	0	0	0	0	0	0	0	0.00%
79		0	0	0	0	0	0	0	0	0	0	0.00%
80		0	0	0	0	0	0	0	0	0	0	0.00%
81		0	0	0	0	0	0	0	0	0	0	0.00%
82												
83		36	0	27	0	35	0	0	0	0	0	0.00%
84		374	1	231	1	366	22	0	1	1	0	35.42%

2021 EU-wide Stress Test: Credit risk STA
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RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	1	0	0	0	0	0	0	0	0	0	0.00%
92	Corporates	4	0	4	0	2	2	0	0	0	0	0.00%
93	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94	Retail	14	0	10	0	74	0	0	0	0	0	0.00%
95	of which: SME	0	0	1	0	0	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	66	0	66	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	87	0	81	0	77	3	0	0	0	0	0.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
113	Corporates	1	0	1	0	0	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115	Retail	219	1	153	1	219	1	1	1	0	0	20.65%
116	of which: SME	65	0	38	0	64	1	0	0	0	0	22.22%
117	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
118	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	194	0	55	0	0	0	0	0	0	0	0.00%
126	Standardised Total	415	1	209	1	219	1	1	1	0	0	20.21%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	3	0	1	0	1	1	0	0	0	0	0.00%
134	Corporates	14	0	12	0	7	7	0	0	0	0	40.00%
135	of which: SME	7	0	5	0	4	4	0	0	0	0	40.00%
136	Retail	70	0	52	0	71	0	0	0	0	0	0.00%
137	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144	Equity	2	0	2	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	1	0	0	0	0	0	0	0	0	0	0.00%
147	Standardised Total	92	0	67	0	80	8	0	0	0	0	40.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
155	Corporates	5	0	4	0	1	0	0	0	0	0	0.00%
156	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
157	Retail	362	0	248	0	319	45	0	2	1	0	25.71%
158	of which: SME	126	0	72	0	90	37	0	0	0	0	17.65%
159	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
160	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	6	0	6	0	0	0	0	0	0	0	0.00%
165	Equity	8	0	8	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	83	0	43	0	0	0	0	0	0	0	0.00%
168	Standardised Total	464	0	309	0	321	45	0	2	1	0	25.00%

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RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		0	0	0	0	0	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		67	0	13	0	0	0	0	0	0	0	0.00%
176		0	0	0	0	10	0	0	0	0	0	0.00%
177		0	0	0	0	10	0	0	0	0	0	0.00%
178		2	0	1	0	2	0	0	0	0	0	0.00%
179		0	0	0	0	0	0	0	0	0	0	0.00%
180		7	0	2	0	7	0	0	0	0	0	0.00%
181		0	0	0	0	0	0	0	0	0	0	0.00%
182		3	0	4	0	0	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		36	0	36	0	0	0	0	0	0	0	0.00%
187		0	0	0	0	0	0	0	0	0	0	0.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		115	0	58	0	20	0	0	0	0	0	0.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		0	0	0	0	0	0	0	0	0	0	0.00%
191		0	0	0	0	0	0	0	0	0	0	0.00%
192		0	0	0	0	0	0	0	0	0	0	0.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	4	0	0	0	0	0	0	0	0.00%
196		179	0	4	0	44	0	0	0	0	0	0.00%
197		2	0	2	0	1	0	0	0	0	0	0.00%
198		1	0	4	0	138	0	0	0	0	0	0.00%
199		5	0	4	0	5	0	0	0	0	0	0.00%
200		0	0	0	0	0	0	0	0	0	0	0.00%
201		118	0	41	0	118	0	0	0	0	0	0.00%
202		2	0	1	0	2	0	0	0	0	0	0.00%
203		0	0	0	0	0	0	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		3	0	3	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		0	0	0	0	0	0	0	0	0	0	0.00%
210		308	0	55	0	301	0	0	0	0	0	0.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		238	0	0	0	0	0	0	0	0	0	0.00%
212		0	0	0	0	0	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		5	0	1	0	106	0	0	0	0	0	0.00%
218		2	0	1	0	54	0	0	1	0	0	0.00%
219		2	0	1	0	54	0	0	1	0	0	0.00%
220		1	0	1	0	5	0	0	0	0	0	0.00%
221		0	0	0	0	0	0	0	0	0	0	0.00%
222		6	0	2	0	11	5	0	0	0	0	0.00%
223		5	0	1	0	0	5	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		0	0	0	0	0	0	0	0	0	0	0.00%
229		9	0	9	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		261	0	13	0	166	5	9	1	0	0	0.00%

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RowNum	Entity	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
1	Central banks	10	0	0	0	0	0.00%	10	0	0	0	0	0.00%	10	0	0	0	0	0	0	0	0.00%
2	Central governments	8	0	0	0	0	40.00%	8	0	0	0	0	40.00%	8	0	0	0	0	0	0	0	40.00%
3	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
4	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
5	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
7	Institutions	404	2	0	0	0	26.32%	403	0	0	0	0	26.34%	399	7	0	0	0	0	0	0	26.34%
8	Corporates	513	43	9	1	2	46.13%	500	51	14	11	2	41.65%	487	59	19	1	2	8	3	38.96%	
9	of which: SME	155	25	8	1	1	47.04%	144	31	12	1	5	42.27%	135	35	17	1	2	7	3	39.44%	
10	Retail	2,056	205	18	1	4	21.65%	2,018	226	35	2	4	20.35%	1,959	265	55	1	5	11	19.77%		
11	of which: SME	327	80	8	1	2	21.05%	311	13	1	2	3	19.72%	280	115	20	1	2	4	18.68%		
12	Secured by mortgages on immovable property	556	25	5	1	1	24.02%	544	33	3	2	1	26.40%	530	41	15	1	1	4	27.30%		
13	of which: SME	142	19	3	1	1	30.92%	133	24	7	1	2	30.87%	125	28	12	1	1	4	30.80%		
14	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
15	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
18	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
19	Securitisation	59	1	9	0	3	38.17%	58	2	9	0	3	38.00%	57	3	9	0	3	8	3	37.74%	
20	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
21	Standardised Total	3,605	276	41	3	6	30.96%	3,540	315	67	3	7	27.88%	3,450	374	98	3	8	26	26.36%		

RowNum	Entity	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
22	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
23	Central governments	8	0	0	0	0	40.00%	8	0	0	0	0	40.00%	8	0	0	0	0	0	0	0	40.00%
24	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
25	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
26	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
28	Institutions	30	0	0	0	0	26.78%	30	0	0	0	0	26.82%	29	0	0	0	0	0	0	0	26.83%
29	Corporates	174	0	0	0	0	31.92%	174	0	0	0	0	31.91%	174	0	0	0	0	0	0	0	31.91%
30	of which: SME	2	0	0	0	0	31.92%	2	0	0	0	0	31.91%	2	0	0	0	0	0	0	0	31.91%
31	Retail	907	92	7	0	1	16.35%	900	94	11	0	1	14.68%	887	103	16	0	1	2	13.82%		
32	of which: SME	146	22	4	0	1	21.38%	144	25	7	0	1	20.8%	124	32	10	0	1	2	18.90%		
33	Secured by mortgages on immovable property	157	8	3	0	0	29.63%	153	11	5	0	1	24.78%	146	14	7	0	0	0	0	0	26.70%
34	of which: SME	50	6	2	0	0	31.74%	46	3	0	0	1	31.72%	42	10	6	0	0	0	0	0	31.70%
35	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
36	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
40	Securitisation	4	0	0	0	0	30.49%	4	0	0	0	0	30.39%	4	0	0	0	0	0	0	0	30.30%
41	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
42	Standardised Total	1,279	100	10	1	1	17.67%	1,268	106	16	1	1	17.78%	1,249	118	23	1	1	4	17.96%		

RowNum	Entity	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
43	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
44	Central governments	8	0	0	0	0	40.00%	8	0	0	0	0	40.00%	8	0	0	0	0	0	0	0	40.00%
45	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
49	Institutions	11	0	0	0	0	26.78%	11	0	0	0	0	26.82%	11	0	0	0	0	0	0	0	26.83%
50	Corporates	36	3	3	0	2	91.19%	33	5	3	3	84.92%	29	9	3	0	0	0	0	0	0	77.67%
51	of which: SME	6	1	2	0	2	99.01%	6	1	2	0	2	98.08%	5	1	2	0	0	0	0	0	96.70%
52	Retail	12	0	0	0	0	6.75%	12	0	0	0	0	6.73%	12	0	0	0	0	0	0	0	7.56%
53	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	20	0	0	0	0	26.09%	20	0	0	0	0	25.44%	20	1	0	0	0	0	0	0	25.51%
55	of which: SME	4	0	0	0	0	33.83%	3	0	0	0	0	33.83%	3	0	0	0	0	0	0	0	33.83%
56	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
60	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
61	Securitisation	20	0</																			

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RowNum	Description	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023				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	
(mn EUR, %)																							
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
92	Corporates	2	2	0	0	0	29.43%	2	2	0	0	0	29.51%	2	2	0	0	0	0	0	0	0	29.52%
93	of which: SME	0	0	0	0	0	31.78%	0	0	0	0	0	30.99%	0	0	0	0	0	0	0	0	0	31.68%
94	Retail	72	2	0	0	0	21.55%	71	2	0	0	0	22.14%	70	3	1	0	0	0	0	0	0	22.19%
95	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	2	0	0	0	0	19.00%	2	0	0	0	0	18.89%	2	0	0	0	0	0	0	0	0	18.96%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	76	4	0	0	0	22.85%	75	5	0	0	0	23.08%	74	5	1	0	0	0	0	0	0	23.03%

RowNum	Description	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023				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	
(mn EUR, %)																							
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
113	Corporates	0	0	0	0	0	35.29%	0	0	0	0	0	35.39%	0	0	0	0	0	0	0	0	0	35.48%
114	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
115	Retail	204	14	2	0	0	23.03%	199	17	4	0	0	17.21%	193	21	6	0	0	0	0	0	0	14.20%
116	of which: SME	52	12	1	0	0	8.94%	48	14	3	0	0	7.87%	44	16	4	0	0	0	0	0	0	7.44%
117	Secured by mortgages on immovable property	2	0	0	0	0	23.77%	0	0	0	0	0	18.72%	0	0	0	0	0	0	0	0	0	15.24%
118	of which: SME	0	0	0	0	0	23.77%	0	0	0	0	0	18.72%	0	0	0	0	0	0	0	0	0	15.24%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	205	14	2	0	0	23.04%	200	17	4	0	0	17.23%	194	21	6	0	0	0	0	0	0	14.21%

RowNum	Description	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023				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	
(mn EUR, %)																							
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	1	0	0	0	0	26.42%	1	1	0	0	0	26.42%	1	1	0	0	0	0	0	0	0	26.42%
134	Corporates	9	5	0	0	0	34.26%	8	5	0	0	0	33.01%	8	5	0	0	0	0	0	0	0	32.38%
135	of which: SME	5	3	0	0	0	34.83%	4	3	0	0	0	33.45%	4	3	0	0	0	0	0	0	0	32.71%
136	Retail	70	1	0	0	0	18.44%	68	1	0	0	0	18.25%	68	2	0	0	0	0	0	0	0	18.54%
137	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	2	0	0	0	0	19.00%	2	0	0	0	0	18.89%	2	0	0	0	0	0	0	0	0	18.96%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0											



2021 EU-wide Stress Test: Credit risk STA
 Skandinaviska Enskilda Banken — group

Row Num	(m EUR, %)	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
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
175	Institutions	0	0	0	0	0	26.78%	0	0	0	0	0	0	26.82%	0	0	0	0	0	0	0	26.83%
176	Corporates	10	1	0	0	0	31.25%	9	1	0	0	0	0	31.16%	9	1	1	0	0	0	0	31.02%
177	of which: SME	9	1	0	0	0	31.18%	9	1	0	0	0	31.08%	8	1	1	0	0	0	0	30.94%	
178	Retail	2	0	0	0	0	1.48%	2	0	0	0	0	1.38%	2	0	0	0	0	0	0	1.34%	
179	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
180	Secured by mortgages on immovable property	6	0	0	0	0	19.00%	6	0	0	0	0	18.99%	6	0	0	0	0	0	0	18.96%	
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
189	Standardised Total	19	1	0	0	0	30.47%	18	1	0	0	0	30.30%	17	2	1	0	0	0	0	30.11%	

Row Num	(m EUR, %)	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
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
196	Institutions	44	0	0	0	0	26.78%	44	0	0	0	0	26.82%	44	0	0	0	0	0	0	26.82%
197	Corporates	1	0	0	0	0	33.78%	1	0	0	0	0	33.78%	1	0	0	0	0	0	0	33.78%
198	of which: SME	1	0	0	0	0	33.78%	1	0	0	0	0	33.78%	1	0	0	0	0	0	0	33.78%
199	Retail	136	2	0	0	0	19.44%	134	3	0	0	0	18.21%	133	4	1	0	0	0	0	18.21%
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
201	Secured by mortgages on immovable property	116	2	0	0	0	20.79%	115	2	0	0	0	20.58%	114	4	1	0	0	0	0	20.56%
202	of which: SME	2	0	0	0	0	30.92%	2	0	0	0	0	30.82%	2	0	0	0	0	0	0	30.65%
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
210	Standardised Total	297	3	0	0	0	19.98%	295	5	1	0	0	19.79%	291	8	1	0	0	0	0	19.78%

Row Num	(m EUR, %)	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
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
212	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
217	Institutions	106	0	0	0	0	26.17%	105	0	0	0	0	26.17%	104	1	0	0	0	0	0	26.18%
218	Corporates	48	5	1	0	0	31.88%	44	7	3	0	1	31.82%	41	9	4	0	0	0	0	31.76%
219	of which: SME	48	5	1	0	0	31.88%	44	7	3	0	1	31.82%	41	9	4	0	0	0	0	31.76%
220	Retail	5	0	0	0	0	8.92%	5	0	0	0	0	8.08%	5	0	0	0	0	0	0	8.07%
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	2	4	0	0	0	20.11%	3	3	0	0	0	20.11%	3	3	0	0	0	0	0	20.13%
223	of which: SME	1	4	0	0	0	20.18%	1	3	0	0	0	20.19%	2	3	0	0	0	0	0	20.20%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
229	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
230	Other exposures	0	0	0	0	0	38.32%	0	0	0	0	0	38.32%	0	0	0	0	0	0	0	38.32%
231	Standardised Total	161	9	10	0	0	37.37%	157	11	11	0	0	36.55%	153	13	13	0	0	0	0	35.78%



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Row num	(min EUR, %)	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	10	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0	0.00%
2	Central governments	8	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	0	40.00%
3	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
4	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
5	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
7	Institutions	379	27	0	0	0	26.24%	381	25	1	0	0	0	26.27%	387	18	1	0	0	0	0	26.28%
8	Corporates	467	85	14	2	4	48.53%	468	94	24	11	4	11	45.80%	450	83	32	1	1	4	14	44.91%
9	of which: SME	133	42	12	2	3	49.13%	111	56	21	1	3	10	46.14%	108	51	28	1	3	13	45.15%	
10	Retail	1,877	376	26	3	8	24.44%	1,781	441	57	2	8	13	22.41%	1,836	399	85	2	8	18	21.84%	
11	of which: SME	252	149	13	1	4	25.71%	195	191	29	1	4	7	23.04%	212	161	42	1	4	9	22.27%	
12	Secured by mortgages on immovable property	493	84	9	4	6	69.53%	470	97	19	2	6	14	70.28%	463	74	28	2	5	15	69.35%	
13	of which: SME	120	37	7	4	6	86.76%	102	46	15	2	5	13	83.78%	101	41	22	2	4	18	82.21%	
14	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
15	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
18	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
19	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
20	Other exposures	52	7	9	0	0	37.98%	50	9	9	0	0	0	37.50%	51	8	10	0	0	0	4	37.07%
21	Standardised Total	3,285	579	57	9	18	39.25%	3,146	666	110	5	18	41	37.23%	3,224	542	156	5	17	56	36.13%	

Row num	(min EUR, %)	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	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
22	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
23	Central governments	8	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	0	40.00%
24	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
25	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
26	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
28	Institutions	29	0	0	0	0	26.47%	29	1	0	0	0	0	26.57%	29	1	0	0	0	0	0	26.62%
29	Corporates	174	1	0	0	0	43.82%	174	1	0	0	0	0	43.94%	174	1	0	0	0	0	0	43.98%
30	of which: SME	2	1	0	0	0	43.82%	1	1	0	0	0	0	43.94%	1	1	0	0	0	0	0	43.98%
31	Retail	817	176	12	1	3	21.82%	772	208	26	0	3	5	19.73%	823	148	35	0	2	7	18.98%	
32	of which: SME	91	66	8	1	3	25.42%	88	18	0	0	3	4	22.49%	81	60	25	0	2	5	21.26%	
33	Secured by mortgages on immovable property	138	25	4	2	4	74.87%	138	30	9	1	3	7	82.92%	131	23	12	1	11	11	89.79%	
34	of which: SME	42	12	3	2	4	99.60%	34	17	7	1	3	7	99.49%	33	15	10	1	3	10	99.41%	
35	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
36	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
41	Other exposures	3	1	0	0	0	31.42%	4	1	0	0	0	0	31.18%	4	0	0	0	0	0	0	31.07%
42	Standardised Total	1,169	204	17	3	7	35.99%	1,114	240	35	2	7	13	36.06%	1,168	173	48	1	5	17	36.34%	

Row num	(min EUR, %)	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	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
43	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
44	Central governments	8	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	0	40.00%
45	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
49	Institutions	11	0	0	0	0	26.47%	11	0	0	0	0	0	26.57%	11	0	0	0	0	0	0	26.62%
50	Corporates	34	4	3	1	3	86.51%	31	6	4	0	1	3	79.28%	29	8	4	0	1	3	73.51%	
51	of which: SME	6	1	2	0	2	98.24%	5	1	2	0	2	2	96.62%	5	1	3	0	2	2	94.82%	
52	Retail	11	0	0	0	0	19.89%	11	2	0	0	0	0	17.23%	11	1	0	0	0	0	0	17.88%
53	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	18	2	0	0	0	57.18%	18	2	0	0	0	0	53.02%	18	2	0	0	0	0	0	53.48%
55	of which: SME	3	1	0	0	0	100.00%	3	0	0	0	0	0	100.00%	3	1	0	0	0	0	0	100.00%
56	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
60	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%								



2021 EU-wide Stress Test: Credit risk STA
Skandinaviska Enskilda Banken — group

RowNum	Description	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	0	0	0	0	0	28.99%	0	0	0	0	0	25.14%	0	0	0	0	0	0	0	0	29.17%
92	Corporates	1	3	0	0	0	38.15%	1	3	0	0	0	38.81%	1	2	0	0	0	0	0	0	39.01%
93	of which: SME	0	0	0	0	0	39.23%	0	0	0	0	0	39.46%	0	0	0	0	0	0	0	0	39.54%
94	Retail	65	8	0	0	0	23.55%	64	9	1	0	0	23.49%	66	6	1	0	0	0	0	0	23.44%
95	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	2	0	0	0	0	22.99%	2	0	0	0	0	22.69%	2	0	0	0	0	0	0	0	22.55%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	68	11	0	0	0	26.18%	67	12	1	0	0	25.66%	70	9	1	0	0	0	0	0	25.38%

RowNum	Description	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	47.58%	0	0	0	0	0	48.14%	0	0	0	0	0	0	0	0	48.57%
113	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
115	Retail	179	39	3	1	1	23.49%	169	44	7	0	1	18.19%	173	37	11	0	1	1	0	2	16.59%
116	of which: SME	42	21	2	0	0	12.84%	34	26	5	0	1	12.31%	32	25	9	0	1	1	0	1	12.21%
117	Secured by mortgages on immovable property	0	0	0	0	0	32.99%	0	0	0	0	0	24.25%	0	0	0	0	0	0	0	0	20.60%
118	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	24.25%	0	0	0	0	0	0	0	0	20.60%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	179	39	3	0	1	23.60%	169	44	7	0	1	18.25%	173	37	11	0	1	1	0	2	16.59%

RowNum	Description	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	1	1	0	0	0	26.45%	1	1	0	0	0	26.44%	1	1	0	0	0	0	0	0	26.43%
134	Corporates	6	8	0	0	0	43.57%	6	8	1	0	0	43.94%	7	6	1	0	0	0	0	0	44.02%
135	of which: SME	3	4	0	0	0	43.23%	3	4	0	0	0	43.68%	3	3	1	0	0	0	0	0	43.78%
136	Retail	63	8	0	0	0	22.61%	62	8	1	0	0	22.33%	64	5	1	0	0	0	0	0	22.24%
137	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	2	0	0	0	0	22.99%	2	0	0	0	0	22.69%	2	0	0	0	0	0	0	0	22.55%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%

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

Row Num	(min EUR, %)	Moratoria - 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
1	Central banks																					
2	Central governments																					
3	Institutions																					
4	Corporates																					
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
7	Retail																					
8	Retail - Secured on real estate property																					
9	Retail - Secured on real estate property - Of Which: SME																					
10	Retail - Secured on real estate property - Of Which: non-SME																					
11	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																					
18	IRB TOTAL	253	5,782	19	0	4	2	7,81%	257	5,762	36	0	4	3	7,17%	252	5,751	51	0	3	3	6,67%

Row Num	(min EUR, %)	Moratoria - 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
19	Central banks																					
20	Central governments																					
21	Institutions																					
22	Corporates																					
23	Corporates - Of Which: Specialised Lending																					
24	Corporates - Of Which: SME																					
25	Retail																					
26	Retail - Secured on real estate property																					
27	Retail - Secured on real estate property - Of Which: SME																					
28	Retail - Secured on real estate property - Of Which: non-SME																					
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	0	5,666	16	0	3	1	6,44%	0	5,653	29	0	3	2	5,88%	0	5,641	41	0	2	2	5,46%

Row Num	(min EUR, %)	Moratoria - 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
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates																					
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail																					
44	Retail - Secured on real estate property																					
45	Retail - Secured on real estate property - Of Which: SME																					
46	Retail - Secured on real estate property - Of Which: non-SME																					
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	0	1	0	0	0	0	0,00%	0	1	0	0	0	0,00%	0	1	0	0	0	0	0	0,00%

Row Num	(min EUR, %)	Moratoria - 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
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates																					
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME																					
61	Retail																					
62	Retail - Secured on real estate property																					
63	Retail - Secured on real estate property - Of Which: SME																					
64	Retail - Secured on real estate property - Of Which: non-SME																					
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	0	2	0	0	0	0	0,00%	0	2	0	0	0	0,00%	0	2	0	0	0	0	0	0,00%

Row Num	(min EUR, %)	Moratoria - 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
73	Central banks																					
74	Central governments																					
75	Institutions																					
76	Corporates																					
77	Corporates - Of Which: Specialised Lending																					
78	Corporates - Of Which: SME																					
79	Retail																					
80	Retail - Secured on real estate property																					
81	Retail - Secured on real estate property - Of Which: SME																					
82	Retail - Secured on real estate property - Of Which: non-SME																					
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																					

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

Row Num		Moratoria - 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	
109	(min EUR, %)																						
110	Central banks																						
111	Central governments																						
112	Institutions																						
113	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
114	Corporates - Of Which: Specialised Lending																						
115	Corporates - Of Which: SME																						
116	Retail	0	1	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	
117	Retail - Secured on real estate property																						
118	Retail - Secured on real estate property - Of Which: SME																						
119	Retail - Secured on real estate property - Of Which: non-SME	0	1	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	
120	Retail - Qualifying Revolving																						
121	Retail - Other Retail																						
122	Retail - Other Retail - Of Which: SME																						
123	Retail - Other Retail - Of Which: non-SME																						
124	Equity																						
125	Securitisation																						
126	Other non-credit obligation assets																						
127	IRB TOTAL	0	1	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	

Row Num		Moratoria - 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	
129	(min EUR, %)																						
130	Central banks																						
131	Central governments																						
132	Institutions																						
133	Corporates	30	7	1	0	0	0	20.34%	30	7	1	0	0	0	18.87%	29	8	2	0	0	0	17.50%	
134	Corporates - Of Which: Specialised Lending																						
135	Corporates - Of Which: SME																						
136	Retail	61	29	1	0	0	0	13.46%	61	28	1	0	0	12.50%	62	27	1	0	0	0	0	11.68%	
137	Retail - Secured on real estate property																						
138	Retail - Secured on real estate property - Of Which: SME																						
139	Retail - Secured on real estate property - Of Which: non-SME	57	27	0	0	0	0	9.99%	57	27	1	0	0	8.64%	58	25	1	0	0	0	0	8.70%	
140	Retail - Qualifying Revolving																						
141	Retail - Other Retail																						
142	Retail - Other Retail - Of Which: SME																						
143	Retail - Other Retail - Of Which: non-SME																						
144	Equity																						
145	Securitisation																						
146	Other non-credit obligation assets																						
147	IRB TOTAL	91	36	1	0	1	0	17.12%	91	36	2	0	1	15.83%	91	35	3	0	0	0	0	14.81%	

Row Num		Moratoria - 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	
149	(min EUR, %)																						
150	Central banks																						
151	Central governments																						
152	Institutions																						
153	Corporates	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
154	Corporates - Of Which: Specialised Lending																						
155	Corporates - Of Which: SME																						
156	Retail	0	2	0	0	0	0	0.00%	0	2	0	0	0	0.00%	0	2	0	0	0	0	0	0.00%	
157	Retail - Secured on real estate property																						
158	Retail - Secured on real estate property - Of Which: SME																						
159	Retail - Secured on real estate property - Of Which: non-SME	0	2	0	0	0	0	0.00%	0	2	0	0	0	0.00%	0	2	0	0	0	0	0	0.00%	
160	Retail - Qualifying Revolving																						
161	Retail - Other Retail																						
162	Retail - Other Retail - Of Which: SME																						
163	Retail - Other Retail - Of Which: non-SME																						
164	Equity																						
165	Securitisation																						
166	Other non-credit obligation assets																						
167	IRB TOTAL	0	2	0	0	0	0	0.00%	0	2	0	0	0	0.00%	0	2	0	0	0	0	0	0.00%	

Row Num		Moratoria - 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	
169	(min EUR, %)																						
170	Central banks																						
171	Central governments																						
172	Institutions																						
173	Corporates	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
174	Corporates - Of Which: Specialised Lending																						
175	Corporates - Of Which: SME																						
176	Retail	0	3	0	0	0	0	0.00%	0	3	0	0	0	0.00%	0	3	0	0	0	0	0	0.00%	
177	Retail - Secured on real estate property																						
178	Retail - Secured on real estate property - Of Which: SME																						
179	Retail - Secured on real estate property - Of Which: non-SME	0	3	0	0	0	0	0.00%	0	3	0	0	0	0.00%	0	3	0	0	0	0	0	0.00%	
180	Retail - Qualifying Revolving																						
181	Retail - Other Retail																						
182	Retail - Other Retail - Of Which: SME																						
183	Retail - Other Retail - Of Which: non-SME																						
184	Equity																						
185	Securitisation																						
186	Other non-credit obligation assets																						
187	IRB TOTAL	0	3	0	0	0	0	0.00%	0	3	0	0	0	0.00%	0	3	0	0	0	0	0	0.00%	

Row Num		Moratoria - 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	
189	(min EUR, %)																						
190	Central banks																						
191	Central governments																						
192	Institutions																						
193	Corporates	0	0	0	0	0	0		0	0	0	0	0		0	0							

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Skandinaviska Enskilda Banken – group

Row Num	(min EUR, %)		Moratoria - 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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
1-21	Skandinaviska Enskilda Banken – group	Central banks																									Central governments																									Regional governments or local authorities																									Public sector entities																									Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%
		Central governments																									Regional governments or local authorities																									Public sector entities																									Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%																									
		Regional governments or local authorities																									Public sector entities																									Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%																																																		
		Public sector entities																									Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%																																																																											
		Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%																																																																																																				
		International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%																																																																																																																													
		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%																																																																																																																																																						
		Corporates																									of which: SME																									Retail	8	41	0	0	0	0	15.79%	8	41	1	0	0	0	14.06%	7	41	1	0	0	0	15.84%			of which: SME																								Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0			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	8	41	0	0	0	15.79%	8	41	1	0	0	14.06%	7	41	1	0	0	0	15.84%																																																																																																																																																																															
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			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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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			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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
43-62	GERMANY	Central banks																									Central governments																									Regional governments or local authorities																									Public sector entities																									Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0
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63-82	NORWAY	Central banks																									Central governments																									Regional governments or local authorities																									Public sector entities																									Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0
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		Public sector entities																									Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																											
		Multilateral Development Banks																									International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																				
		International Organisations																									Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																																													
		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			Corporates																									of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																																																																						
		Corporates																									of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																																																																																														
		of which: SME																									Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																																																																																																																							
		Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																
		of which: SME																									Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																								
		Secured by mortgages on immovable property	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0			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		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																	
		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		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	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																	
		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	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																																									
		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	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																	
		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	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																									
		Equity																								Securitisation																								Other exposures																								Standardised Total	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																	
		Securitisation																								Other exposures																								Standardised Total	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																									
		Other exposures																								Standardised Total	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
		Standardised Total	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									

Row Num	(min EUR, %)		Moratoria - 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				
83-102	FINLAND	Central banks																									Central governments
		Central governments																									

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Skandinaviska Enskilda Banken – group

Row Num	(min EUR, %)		Moratoria - 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Skandinaviska Enskilda Banken – group	Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9		of which: SME																						
10		Retail	7	42	1	0	0	0	20.00%	6	42	1	0	0	0	20.83%	6	41	1	0	0	0	21.90%	
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a ST credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	7	42	1	0	0	0	20.00%	6	42	1	0	0	0	20.83%	6	41	1	0	0	0	21.90%	

Row Num	(min EUR, %)		Moratoria - 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	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	
22	SWEDEN	Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
30		of which: SME																						
31		Retail	0	36	0	0	0	0	11.11%	0	36	1	0	0	0	13.46%	0	36	1	0	0	0	12.68%	
32		of which: SME																						
33		Secured by mortgages on immovable property																						
34		of which: non-SME																						
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a ST credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		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	(min EUR, %)		Moratoria - 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	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	
43	GERMANY	Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
51		of which: SME																						
52		Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: non-SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a ST credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - 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	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	
64	NORWAY	Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
72		of which: SME																						
73		Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a ST credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Skandinaviska Enskilda Banken – group

Row Num	(min EUR, %)		Public guarantees - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023							
			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
1		Central banks																				
2		Central governments																				
3		Regional governments or local authorities																				
4		Public sector entities																				
5		Multilateral Development Banks																				
6		International Organisations																				
7		Institutions																				
8		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9		of which: SME																				
10		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11		of which: SME																				
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13		of which: non-SME																				
14		Items associated with particularly high risk																				
15		Covered bonds																				
16		Claims on institutions and corporates with a 5Y credit assessment																				
17		Collective investments undertakings (CIU)																				
18		Equity																				
19		Securitisation																				
20		Other exposures																				
21		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Public guarantees - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023							
			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
22		Central banks																				
23		Central governments																				
24		Regional governments or local authorities																				
25		Public sector entities																				
26		Multilateral Development Banks																				
27		International Organisations																				
28		Institutions																				
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		of which: SME																				
31		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32		of which: SME																				
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34		of which: non-SME																				
35		Items associated with particularly high risk																				
36		Covered bonds																				
37		Claims on institutions and corporates with a 5Y credit assessment																				
38		Collective investments undertakings (CIU)																				
39		Equity																				
40		Securitisation																				
41		Other exposures																				
42		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Public guarantees - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023							
			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
43		Central banks																				
44		Central governments																				
45		Regional governments or local authorities																				
46		Public sector entities																				
47		Multilateral Development Banks																				
48		International Organisations																				
49		Institutions																				
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME																				
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53		of which: SME																				
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55		of which: non-SME																				
56		Items associated with particularly high risk																				
57		Covered bonds																				
58		Claims on institutions and corporates with a 5Y credit assessment																				
59		Collective investments undertakings (CIU)																				
60		Equity																				
61		Securitisation																				
62		Other exposures																				
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Public guarantees - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023							
			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
64		Central banks																				
65		Central governments																				
66		Regional governments or local authorities																				
67		Public sector entities																				
68		Multilateral Development Banks																				
69		International Organisations																				
70		Institutions																				
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		of which: SME																				
73		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		of which: SME																				
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76		of which: non-SME																				
77		Items associated with particularly high risk																				
78		Covered bonds																				
79		Claims on institutions and corporates with a 5Y credit assessment																				
80		Collective investments undertakings (CIU)																				
81		Equity																				
82		Securitisation																				
83		Other exposures																				
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Public guarantees - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023							
			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
85		Central banks																				
86		Central governments																				
87		Regional governments or local authorities																				
88		Public sector entities																				
89		Multilateral Development Banks	</																			

2021 EU-wide Stress Test: Securitisations

Skandinaviska Enskilda Banken — group

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	1,193						
4		SEC-IAA	0						
5		Total	1,193						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	196	251	257	270	315	365	412
9		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

Skandinaviska Enskilda Banken — group

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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

Skandinaviska Enskilda Banken — group

Row Number	Column	Description	(min EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		72,140	73,116	73,457	74,175	82,684	84,678	84,518
62		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	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%
65		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	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		15,126	16,046	16,868	17,606	13,938	14,314	14,704
68		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	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		20.97%	21.95%	22.96%	23.74%	16.86%	16.90%	17.40%
71		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	Memorandum items	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		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	H.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	Transitional combined buffer requirements (%)	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		P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
83		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	Pillar 2 (%)	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		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

Skandinaviska Enskilda Banken — group

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	1,509	1,534	1,372	1,232	-631	629	651
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

Skandinaviska Enskilda Banken — group

		(mln EUR)	1
Row Number	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

Row Number	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

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