

Balance sheet, condensed

SEK m	Previously reported	Change	Restated
	31 Mar 2022	IFRS 17	31 Mar 2022
Cash and cash balances at central banks	632 337		632 337
Loans to central banks	9 734		9 734
Loans to credit institutions ²⁾	74 885		74 885
Loans to the public	1 931 410		1 931 410
Debt securities	337 982	-145	337 837
Equity instruments	112 920	2 322	115 242
Financial assets for which the customers bear the investment risk	384 460	-2 177	382 283
Derivatives	156 313		156 313
Other assets	126 158	-42	126 116
TOTAL ASSETS	3 766 200	-42	3 766 158
Deposits from central banks and credit institutions	168 524		168 524
Deposits and borrowings from the public ¹⁾	1 854 211		1 854 211
Financial liabilities for which the customers bear the investment risk	386 625	-2 275	384 350
Liabilities to policyholders	33 243	2 464	35 707
Debt securities issued	778 593		778 593
Short positions	56 982		56 982
Derivatives	163 486		163 486
Other financial liabilities	6 728		6 728
Other liabilities	131 278	76	131 354
Total liabilities	3 579 670	265	3 579 935
Equity	186 530	-307	186 222
TOTAL LIABILITIES AND EQUITY	3 766 200	-42	3 766 158

Balance sheet, condensed

SEK m	Previously reported	Change	Restated
	30 Jun 2022	IFRS 17	30 Jun 2022
Cash and cash balances at central banks	825 404		825 404
Loans to central banks	18 297		18 297
Loans to credit institutions ²⁾	100 947		100 947
Loans to the public	1 994 520		1 994 520
Debt securities	341 749	-132	341 617
Equity instruments	94 826	2 209	97 036
Financial assets for which the customers bear the investment risk	349 375	-2 078	347 297
Derivatives	284 611		284 611
Other assets	102 953	-41	102 912
TOTAL ASSETS	4 112 682	-41	4 112 641
Deposits from central banks and credit institutions	175 810		175 810
Deposits and borrowings from the public ¹⁾	2 072 543		2 072 543
Financial liabilities for which the customers bear the investment risk	351 357	-2 164	349 193
Liabilities to policyholders	31 729	2 399	34 127
Debt securities issued	818 889		818 889
Short positions	41 951		41 951
Derivatives	296 473		296 473
Other financial liabilities	6 860		6 860
Other liabilities	124 281	79	124 360
Total liabilities	3 919 893	314	3 920 207
Equity	192 789	-355	192 434
TOTAL LIABILITIES AND EQUITY	4 112 682	-41	4 112 641

Balance sheet, condensed

SEK m	Previously reported	Change	Restated
	30 Sep 2022	IFRS 17	30 Sep 2022
Cash and cash balances at central banks	848 578		848 578
Loans to central banks	42 796		42 796
Loans to credit institutions ²⁾	95 378		95 378
Loans to the public	2 119 020		2 119 020
Debt securities	315 588	-126	315 462
Equity instruments	76 245	2 150	78 394
Financial assets for which the customers bear the investment risk	344 128	-2 023	342 105
Derivatives	322 349		322 349
Other assets	112 633	-34	112 600
TOTAL ASSETS	4 276 714	-34	4 276 681
Deposits from central banks and credit institutions	202 105		202 105
Deposits and borrowings from the public ¹⁾	2 126 881		2 126 881
Financial liabilities for which the customers bear the investment risk	345 949	-2 123	343 826
Liabilities to policyholders	30 544	2 361	32 905
Debt securities issued	840 506		840 506
Short positions	67 279		67 279
Derivatives	327 922		327 922
Other financial liabilities	6 810		6 810
Other liabilities	130 605	81	130 685
Total liabilities	4 078 600	319	4 078 919
Equity	198 115	-353	197 762
TOTAL LIABILITIES AND EQUITY	4 276 714	-34	4 276 681

Balance sheet, condensed

SEK m	Previously reported	Change	Restated
	31 Dec 2022	IFRS 17	31 Dec 2022
Cash and cash balances at central banks	377 966		377 966
Loans to central banks	73 962		73 962
Loans to credit institutions ²⁾	77 235		77 235
Loans to the public	2 065 271		2 065 271
Debt securities	252 611	-115	252 496
Equity instruments	66 594	2 184	68 779
Financial assets for which the customers bear the investment risk	356 367	-2 069	354 299
Derivatives	187 622		187 622
Other assets	75 182	-32	75 150
TOTAL ASSETS	3 532 810	-32	3 532 779
Deposits from central banks and credit institutions	66 873		66 873
Deposits and borrowings from the public ¹⁾	1 701 687		1 701 687
Financial liabilities for which the customers bear the investment risk	357 975	-2 179	355 796
Liabilities to policyholders	30 984	2 441	33 425
Debt securities issued	795 149		795 149
Short positions	44 635		44 635
Derivatives	238 048		238 048
Other financial liabilities	172		172
Other liabilities	92 763	89	92 852
Total liabilities	3 328 287	350	3 328 637
Equity	204 523	-382	204 141
TOTAL LIABILITIES AND EQUITY	3 532 810	-32	3 532 779

Income statement, condensed - SEB Group

SEK m	Previously reported	Change	Restated	Previously reported	Change	Restated
	Q1 2022	IFRS 17	Q1 2022	Jan–Mar 2022	IFRS 17	Jan–Mar 2022
Net interest income	7 062		7 062	7 062		7 062
Net fee and commission income	5 398	-17	5 381	5 398	-17	5 381
Net financial income	2 334	-13	2 321	2 334	-13	2 321
Net other income	-25		-25	-25		-25
Total operating income	14 768	-29	14 739	14 768	-29	14 739
Staff costs	-3 762		-3 762	-3 762		-3 762
Other expenses	-1 543		-1 543	-1 543		-1 543
Depreciation, amortisation and impairment of tangible and intangible assets	-488		-488	-488		-488
Total operating expenses	-5 793		-5 793	-5 793		-5 793
Profit before credit losses and imposed levies	8 974	-29	8 945	8 974	-29	8 945
Net expected credit losses	-535		-535	-535		-535
Imposed levies: Risk tax and resolution fees	-582		-582	-582		-582
Operating profit before items affecting comparability	7 857	-29	7 828	7 857	-29	7 828
Items affecting comparability						
Operating profit	7 857	-29	7 828	7 857	-29	7 828
Income tax expense	-1 454	0	-1 454	-1 454	0	-1 454
NET PROFIT	6 403	-29	6 374	6 403	-29	6 374
Attributable to shareholders of Skandinaviska Enskilda Banken AB	6 403	-29	6 374	6 403	-29	6 374
Basic earnings per share, SEK	2.98		2.96	2.98		2.96
Diluted earnings per share, SEK	2.96		2.94	2.96		2.94

Income statement, condensed - SEB Group

SEK m	Previously reported	Change	Restated	Previously reported	Change	Restated
	Q2 2022	IFRS 17	Q2 2022	Jan–Jun 2022	IFRS 17	Jan–Jun 2022
Net interest income	7 742		7 742	14 804		14 804
Net fee and commission income	5 498	- 12	5 486	10 895	- 28	10 867
Net financial income	1 154	- 39	1 115	3 488	- 52	3 436
Net other income	47		47	22		22
Total operating income	14 441	- 51	14 390	29 209	- 80	29 129
Staff costs	-4 017		-4 017	-7 779		-7 779
Other expenses	-1 706		-1 706	-3 249		-3 249
Depreciation, amortisation and impairment of tangible and intangible assets	- 478		- 478	- 966		- 966
Total operating expenses	-6 201		-6 201	-11 995		-11 995
Profit before credit losses and imposed levies	8 240	- 51	8 189	17 214	- 80	17 134
Net expected credit losses	- 399		- 399	- 933		- 933
Imposed levies: Risk tax and resolution fees	- 556		- 556	-1 138		-1 138
Operating profit before items affecting comparability	7 285	- 51	7 234	15 142	- 80	15 062
Items affecting comparability						
Operating profit	7 285	- 51	7 234	15 142	- 80	15 062
Income tax expense	-1 443	- 1	-1 444	-2 898	- 1	-2 898
NET PROFIT	5 842	- 52	5 790	12 244	- 81	12 164
Attributable to shareholders of Skandinaviska Enskilda Banken AB	5 842	- 52	5 790	12 244	- 81	12 164
Basic earnings per share, SEK	2.73		2.70	5.70		5.67
Diluted earnings per share, SEK	2.71		2.68	5.66		5.62

Income statement, condensed - SEB Group

SEK m	Previously reported	Change	Restated	Previously reported	Change	Restated
	Q3 2022	IFRS 17	Q3 2022	Jan-Sep 2022	IFRS 17	Jan-Sep 2022
Net interest income	8 925		8 925	23 728		23 728
Net fee and commission income	5 261	-5	5 257	16 157	-33	16 124
Net financial income	2 324	6	2 330	5 812	-46	5 766
Net other income	41		41	62		62
Total operating income	16 551	1	16 552	45 759	-79	45 680
Staff costs	-4 028		-4 028	-11 808		-11 808
Other expenses	-1 755		-1 755	-5 004		-5 004
Depreciation, amortisation and impairment of tangible and intangible assets	-510		-510	-1 476		-1 476
Total operating expenses	-6 293		-6 293	-18 288		-18 288
Profit before credit losses and imposed levies	10 258	1	10 259	27 472	-79	27 393
Net expected credit losses	-567		-567	-1 501		-1 501
Imposed levies: Risk tax and resolution fees	-572		-572	-1 711		-1 711
Operating profit before items affecting comparability	9 118	1	9 119	24 260	-79	24 181
Items affecting comparability						
Operating profit	9 118	1	9 119	24 260	-79	24 181
Income tax expense	-1 807	0	-1 807	-4 705	-1	-4 706
NET PROFIT	7 311	1	7 311	19 555	-80	19 475
Attributable to shareholders of Skandinaviska Enskilda Banken AB	7 311	1	7 311	19 555	-80	19 475
Basic earnings per share, SEK	3.43		3.43	9.13		9.09
Diluted earnings per share, SEK	3.40		3.40	9.06		9.02

Income statement, condensed - SEB Group

SEK m	Previously reported	Change	Restated	Previously reported	Change	Restated
	Q4 2022	IFRS 17	Q4 2022	Jan-Dec 2022	IFRS 17	Jan-Dec 2022
Net interest income	9 715		9 715	33 443		33 443
Net fee and commission income	5 416	- 6	5 410	21 573	- 39	21 534
Net financial income	3 502	- 25	3 476	9 314	- 72	9 242
Net other income	196		196	258		258
Total operating income	18 829	- 32	18 798	64 589	- 111	64 478
Staff costs	-4 172		-4 172	-15 980		-15 980
Other expenses	-1 982		-1 982	-6 986		-6 986
Depreciation, amortisation and impairment of tangible and intangible assets	- 602		- 602	-2 078		-2 078
Total operating expenses	-6 757		-6 757	-25 044		-25 044
Profit before credit losses and imposed levies	12 073	- 32	12 041	39 544	- 111	39 434
Net expected credit losses	- 506		- 506	-2 007		-2 007
Imposed levies: Risk tax and resolution fees	- 578		- 578	-2 288		-2 288
Operating profit before items affecting comparability	10 988	- 32	10 957	35 249	- 111	35 138
Items affecting comparability	-1 399		-1 399	-1 399		-1 399
Operating profit	9 590	- 32	9 558	33 850	- 111	33 739
Income tax expense	-2 156	0	-2 156	-6 861	- 1	-6 862
NET PROFIT	7 434	- 32	7 402	26 989	- 112	26 877
Attributable to shareholders of Skandinaviska Enskilda Banken AB	7 434	- 32	7 402	26 989	- 112	26 877
Basic earnings per share, SEK	3.50		3.49	12.63		12.58
Diluted earnings per share, SEK	3.48		3.46	12.53		12.48

Income statement, condensed, by segment - SEB Group

Jan-Mar 2022, SEK m	Large Corporates & Financial Institutions	Corporate & Private Customers	Private Wealth Mgmt & Family Office	Baltic	Life	Investment Management	Group Functions	Eliminations	SEB Group
Net interest income	2 967	2 730	217	808	- 4	- 4	357	- 9	7 062
Net fee and commission income	1 790	1 065	429	448	653	922	39	36	5 381
Net financial income	1 165	127	18	167	147	29	695	- 27	2 321
Net other income	41	3	1	3	6	1	- 80	- 1	- 25
Total operating income	5 963	3 925	664	1 426	802	948	1 011	- 1	14 739
Staff costs	- 1 119	- 708	- 181	- 282	- 168	- 137	- 1 167	0	- 3 762
Other expenses	- 1 325	- 1 019	- 206	- 192	- 165	- 190	1 553	1	- 1 543
Depreciation, amortisation and impairment of tangible and intangible assets	- 10	- 20	- 1	- 22	- 5	- 3	- 427		- 488
Total operating expenses	- 2 453	- 1 748	- 388	- 496	- 339	- 330	- 41	2	- 5 793
Profit before credit losses and imposed levies	3 510	2 177	276	929	463	618	970	1	8 945
Net expected credit losses	- 396	- 147	1	0	0	0	7	0	- 535
Imposed levies: Risk tax and resolution fees	- 322	- 212	- 17	- 16		0	- 14	- 1	- 582
Operating profit	2 792	1 818	260	914	463	618	963	0	7 828

Note: From a segment point of view, only the Life segment is affected by the restatement

Income statement, condensed, by segment - SEB Group

Jan-Jun 2022, SEK m	Large Corporates & Financial Institutions	Corporate & Private Customers	Private Wealth Mgmt & Family Office	Baltic	Life	Investment Management	Group Functions	Eliminations	SEB Group
Net interest income	6 231	5 609	504	1 661	- 9	- 6	817	- 4	14 804
Net fee and commission income	3 797	2 318	795	903	1 239	1 727	108	- 20	10 867
Net financial income	2 126	265	35	216	268	42	506	- 23	3 436
Net other income	13	8	2	8	4	2	- 13	- 2	22
Total operating income	12 167	8 201	1 336	2 788	1 501	1 765	1 419	- 49	29 129
Staff costs	-2 251	-1 443	- 362	- 602	- 350	- 281	-2 490	1	-7 779
Other expenses	-2 708	-2 050	- 415	- 376	- 327	- 380	2 958	48	-3 249
Depreciation, amortisation and impairment of tangible and intangible assets	- 16	- 36	- 1	- 43	- 10	- 6	- 853		- 966
Total operating expenses	-4 975	-3 529	- 778	-1 021	- 688	- 667	- 385	49	-11 995
Profit before credit losses and imposed levies	7 191	4 672	559	1 767	814	1 098	1 034	0	17 134
Net expected credit losses	- 658	- 285	- 9	10	0	0	8	1	- 933
Imposed levies: Risk tax and resolution fees	- 636	- 420	- 33	- 31		- 1	- 17	0	-1 138
Operating profit	5 898	3 966	516	1 746	813	1 097	1 024	1	15 062

Note: From a segment point of view, only the Life segment is affected by the restatement

Income statement, condensed, by segment - SEB Group

Jan-Sep 2022, SEK m	Large Corporates & Financial Institutions	Corporate & Private Customers	Private Wealth Mgmt & Family Office	Baltic	Life	Investment Management	Group Functions	Eliminations	SEB Group
Net interest income	9 911	9 329	1 002	2 709	- 19	3	799	- 6	23 728
Net fee and commission income	5 516	3 560	1 151	1 369	1 865	2 482	188	- 9	16 124
Net financial income	3 260	394	56	457	483	57	1 062	- 3	5 766
Net other income	- 71	11	4	11	8	3	100	- 4	62
Total operating income	18 616	13 295	2 213	4 545	2 337	2 545	2 150	- 22	45 680
Staff costs	- 3 359	- 2 180	- 546	- 933	- 532	- 422	- 3 836	1	- 11 808
Other expenses	- 4 082	- 3 114	- 614	- 573	- 497	- 574	4 429	21	- 5 004
Depreciation, amortisation and impairment of tangible and intangible assets	- 23	- 52	- 2	- 65	- 16	- 8	- 1 311		- 1 476
Total operating expenses	- 7 464	- 5 345	- 1 162	- 1 571	- 1 045	- 1 004	- 718	22	- 18 288
Profit before credit losses and imposed levies	11 152	7 949	1 051	2 974	1 293	1 541	1 432	0	27 393
Net expected credit losses	- 1 007	- 497	- 8	2	- 1	0	9	1	- 1 501
Imposed levies: Risk tax and resolution fees	- 913	- 647	- 52	- 46		- 1	- 52	0	- 1 711
Operating profit	9 232	6 805	991	2 930	1 292	1 540	1 389	1	24 181

Note: From a segment point of view, only the Life segment is affected by the restatement

Income statement, condensed, by segment - SEB Group

Jan-Dec 2022, SEK m	Large Corporates & Financial Institutions	Corporate & Private Customers	Private Wealth Mgmt & Family Office	Baltic	Life	Investment Management	Group Functions	Eliminations	SEB Group
Net interest income	14 152	14 231	1 660	4 319	- 36	18	- 907	6	33 443
Net fee and commission income	7 402	4 814	1 474	1 854	2 510	3 227	271	- 18	21 534
Net financial income	4 992	549	75	723	738	66	2 130	- 32	9 242
Net other income	- 20	16	2	13	6	3	243	- 6	258
Total operating income	26 526	19 610	3 211	6 910	3 219	3 314	1 738	- 50	64 478
Staff costs	-4 512	-2 942	- 742	-1 332	- 719	- 581	-5 153	1	-15 980
Other expenses	-5 568	-4 346	- 828	- 816	- 696	- 794	6 013	49	-6 986
Depreciation, amortisation and impairment of tangible and intangible assets	- 29	- 67	- 3	- 198	- 21	- 11	-1 750		-2 078
Total operating expenses	-10 109	-7 355	-1 573	-2 345	-1 436	-1 386	- 890	50	-25 044
Profit before credit losses and imposed levies	16 417	12 255	1 638	4 565	1 782	1 929	848	0	39 434
Net expected credit losses	-1 251	- 785	- 16	17	- 1	0	27	1	-2 007
Imposed levies: Risk tax and resolution fees	-1 218	- 862	- 69	- 62		- 1	- 76	0	-2 288
Operating profit	13 948	10 608	1 553	4 520	1 781	1 928	- 600	1	33 739

Note: From a segment point of view, only the Life segment is affected by the restatement