



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Skandinaviska Enskilda Banken - group

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	12,096	12,273	12,128	12,001	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,096	12,273	12,128	12,001	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	13,566	13,760	13,644	13,494	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	13,566	13,760	13,644	13,494	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	15,354	15,537	15,429	15,234	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,354	15,537	15,429	15,234	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	61,302	69,870	71,076	72,280	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,302	69,870	71,076	72,280	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.73%	17.57%	17.06%	16.60%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.73%	17.57%	17.06%	16.60%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.13%	19.69%	19.20%	18.67%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.13%	19.69%	19.20%	18.67%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	25.05%	22.24%	21.71%	21.08%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.05%	22.24%	21.71%	21.08%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	282,681	270,469	298,994	296,354	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.80%	5.09%	4.56%	4.55%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Skandinaviska Enskilda Banken - group

(mln EUR, %)

		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,566	13,760	13,644	13,494	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	13,566	13,760	13,644	13,494	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	282,681	270,469	298,994	296,354	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	282,681	270,469	298,994	296,354	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.8%	5.1%	4.6%	4.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.1%	4.6%	4.6%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	15,354	15,537	15,429	15,234	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,096	12,273	12,128	12,001	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,852	1,869	1,818	1,782	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,836	7,049	7,042	7,004	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	432	205	155	129	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,007	3,982	3,943	3,911	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-102	-114	-105	-107	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-626	-631	-625	-619	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-8	-8	-61	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-302	-80	-93	-38	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,469	1,487	1,516	1,492	C 01.00 (530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,469	1,487	1,516	1,492	C 01.00 (540,010) + C 01.00 (670,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (720,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,566	13,760	13,644	13,494	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,788	1,777	1,785	1,741	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,852	1,852	1,852	1,849	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	-64	-75	-67	-109	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	61,302	69,870	71,076	72,280	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.73%	17.57%	17.06%	16.60%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.13%	19.69%	19.20%	18.67%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.05%	22.24%	21.71%	21.08%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,096	12,273	12,128	12,001	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.73%	17.57%	17.06%	16.60%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

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



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Overview of Risk exposure amounts

Skandinaviska Enskilda Banken - group

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	49,652	49,981	51,069	51,223	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	6,485	6,308	6,893	6,602	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	14,136	14,472	14,633	14,985	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	29,031	29,201	29,540	29,634	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,035	2,046	2,065	2,094	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	744	742	701	671	C 02.00 (R640, c010)
Settlement risk	0	1	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	98	96	104	101	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	4,193	3,474	3,622	4,689	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,520	1,034	1,386	1,647	C 02.00 (R530, c010)
Of which IMA	2,672	2,440	2,236	3,042	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,579	4,598	4,588	4,526	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	4,579	4,598	4,588	4,526	C 02.00 (R620, c010)
Other risk exposure amounts	0	8,931	8,927	8,976	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	61,302	69,870	71,076	72,280	

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P&L

Skandinaviska Enskilda Banken - group

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	3,466	4,707	1,249	2,499
Of which debt securities income	225	293	67	153
Of which loans and advances income	2,220	3,014	784	1,595
Interest expenses	1,931	2,656	734	1,454
(Of which deposits expenses)	589	816	221	411
(Of which debt securities issued expenses)	927	1,245	356	716
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	476	538	34	113
Net Fee and commission income	1,121	1,539	355	737
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-21	-24	-2	-6
Gains or (-) losses on financial assets and liabilities held for trading, net	307	235	270	275
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	32	218	-86	-23
Gains or (-) losses from hedge accounting, net	2	3	2	3
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	12	16	3	10
TOTAL OPERATING INCOME, NET	3,463	4,578	1,091	2,154
(Administrative expenses)	1,414	1,907	467	926
(Depreciation)	51	69	37	74
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-9	-15	12	0
(Commitments and guarantees given)	-10	-18	13	0
(Other provisions)	2	4	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	83	131	28	77
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	83	131	28	77
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	15	0	20
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	95	93	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,021	2,594	546	1,098
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,743	2,200	435	876
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,743	2,200	435	876
Of which attributable to owners of the parent	1,743	2,200	435	876

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Skandinaviska Enskilda Banken - group

ASSETS:		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		26,753				23,757				28,478				17,938				IAS 1.54 (i)
Financial assets held for trading		37,009	6,252	30,695	62	27,759	4,641	23,063	55	39,167	5,616	33,499	52	48,792	8,129	40,612	52	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		9,217	4,107	5,018	92	8,734	4,004	4,515	215	12,473	7,813	4,414	246	10,756	5,554	4,943	260	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		161,233				158,107				162,790				162,704				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		539	0	539	0	497	0	497	0	506	0	506	0	483	0	483	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		8				6				6				64				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		3,687				3,407				4,047				4,360				
TOTAL ASSETS		238,447				222,268				247,467				245,097				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,643	0	0	0	0	1,710	0	0	0	0	0	0	1,788	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	152,318	7,037	772	-65	-148	-323	149,282	6,840	796	-63	-133	-325	153,668	6,969	902	-65	-121	-350	153,309	7,159	1,035	-63	-117	-370	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



2019 EU-wide Transparency Exercise

Market Risk

Skandinaviska Enskilda Banken - group

	SA		IM										IM													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(min EUR)																										
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018													
Traded Debt Instruments	1,000	619	18	6	146	41							23	7	180	40										
Of which: General risk	35	41	18	6	146	41							23	7	180	40										
Of which: Specific risk	965	578	0	0	0	0							0	0	0	0										
Equities	199	133	17	3	63	11							17	4	50	18										
Of which: General risk	54	40	17	3	63	11							17	4	50	18										
Of which: Specific risk	145	93	0	0	0	0							0	0	0	0										
Foreign exchange risk	299	282	19	3	43	10							11	3	28	6										
Commodities risk	0	0	8	3	23	8							9	1	29	6										
Total	1,497	1,034	34	7	180	42	0	0	0	0	0	2,672	32	9	163	46	0	0	0	0	0	0	0	0	2,440	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019													
Traded Debt Instruments	948	1,210	24	9	136	65							27	7	190	41										
Of which: General risk	32	35	24	9	136	65							27	7	190	41										
Of which: Specific risk	916	1,175	0	0	0	0							0	0	0	0										
Equities	157	135	18	8	54	20							16	3	69	19										
Of which: General risk	47	45	18	8	54	20							16	3	69	19										
Of which: Specific risk	110	90	0	0	0	0							0	0	0	0										
Foreign exchange risk	281	302	12	3	30	9							15	7	35	17										
Commodities risk	0	0	6	1	21	9							7	1	18	3										
Total	1,386	1,647	29	11	150	64	0	0	0	0	0	2,236	35	11	209	58	0	0	0	0	0	0	0	0	3,042	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	563	563	196		2,027	2,027	219	
	Regional governments or local authorities	30	30	0		30	30	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	628	459	56		646	441	55	
	Corporates	1,794	1,520	1,502		1,701	1,466	1,418	
	of which: SME	189	181	168		164	153	140	
	Retail	2,376	1,811	1,269		2,514	1,880	1,298	
	of which: SME	358	384	221		385	374	216	
	Secured by mortgages on immovable property	734	718	250		627	615	213	
	of which: SME	27	27	8		36	35	10	
	Exposures in default	20	13	16	4	22	13	16	7
	Items associated with particularly high risk	45	45	67		49	49	74	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		4	4	4		
Equity	1,899	1,899	1,899		2,016	2,016	2,016		
Other exposures	1,400	1,400	1,244		1,230	1,229	1,018		
Standardised Total²	9,494	8,462	6,503	17	10,866	9,771	6,332	20	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWEDEN	Central governments or central banks	65	65	0		29	29	0	
	Regional governments or local authorities	8	8	0		8	8	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	102	102	4		100	100	5	
	Corporates	404	335	335		414	345	345	
	of which: SME	19	19	19		19	19	19	
	Retail	851	746	516		927	804	534	
	of which: SME	149	147	86		148	147	85	
	Secured by mortgages on immovable property	123	123	43		109	109	38	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	2	0	1	1	1	0
	Items associated with particularly high risk	37	37	56		42	42	63	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,763	1,763	1,763		1,857	1,857	1,857		
Other exposures	973	973	1,020		832	832	872		
Standardised Total²				3				1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	21	21	0		21	21	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	31	1		18	18	1	
	Corporates	579	551	549		543	533	561	
	of which: SME	14	13	11		13	12	10	
	Retail	16	5	4		35	21	16	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	37	37	12		33	33	11	
	of which: SME	15	15	4		14	14	4	
	Exposures in default	14	9	12	17	17	9	13	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	16	16	16		15	15	15		
Other exposures	56	56	26		41	41	10		
Standardised Total²				18				15	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		3	3	1	
	Corporates	182	174	170		177	169	163	
	of which: SME	109	103	98		88	81	76	
	Retail	213	191	140		191	167	125	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	228	212	74		189	177	61	
	of which: SME	12	11	3		20	20	6	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	61	61	61		49	49	36		
Standardised Total²				7				8	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	88	9		43	43	7	
	Corporates	16	8	8		15	7	7	
	of which: SME	1	1	1		0	0	0	
	Retail	3	2	1		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	3	4		3	3	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	16	16	16		42	42	42		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FINLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		2	2	0	
	Corporates	55	54	54		58	58	57	
	of which: SME	3	3	2		3	2	2	
	Retail	67	40	30		77	49	36	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	66	66	66		66	66	66		
Other exposures	5	5	5		8	8	8		
Standardised Total ²				0				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
DENMARK	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	5		23	23	5	
	Corporates	68	68	58		57	57	50	
	of which: SME	31	31	25		26	26	21	
	Retail	178	177	132		177	176	129	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	5	5	7		5	5	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	7	7		7	7	7	
	of which: SME	7	7	7		7	7	7	
	Retail	219	184	126		219	183	126	
	of which: SME	67	65	37		64	63	36	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	176	176	72		186	186	53		
Standardised Total ²				1				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	47	47	3		100	100	4	
	Corporates	90	90	90		78	77	80	
	of which: SME	1	1	1		1	1	1	
	Retail	101	18	14		111	17	13	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	237	237	83		206	206	72	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	11	11	11		9	9	9		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ESTONIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	21	15	15		15	9	9	
	of which: SME	0	0	0		0	0	0	
	Retail	358	321	220		354	320	219	
	of which: SME	129	121	69		124	116	67	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	5	5	5		4	4	4		
Equity	1	1	1		1	1	1		
Other exposures	55	55	18		56	56	20		
Standardised Total ²				1				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LATVIA	Central governments or central banks	1	1	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	174	100	66		178	98	65	
	of which: SME	53	51	29		50	48	28	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	43	43	18		47	47	12		
Standardised Total ²				1				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	494	494	205		98	98	20	
	Regional governments or local authorities	39	39	0		39	39	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	656	490	58		676	546	61	
	Corporates	1,787	1,565	1,511		1,723	1,506	1,451	
	of which: SME	189	181	165		215	208	194	
	Retail	2,428	1,837	1,302		2,417	1,820	1,299	
	of which: SME	390	378	218		394	383	221	
	Secured by mortgages on immovable property	674	660	229		636	622	216	
	of which: SME	33	32	9		29	28	8	
	Exposures in default	16	7	7		16	7	9	
	Items associated with particularly high risk	44	44	67		46	46	69	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		5	5	5		
Equity	1,913	1,913	1,913		1,902	1,902	1,902		
Other exposures	1,779	1,779	1,625		2,283	2,283	1,599		
Standardised Total²	9,834	8,834	6,922	19	9,840	8,873	6,630	18	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWEDEN	Central governments or central banks	25	25	0		25	25	0	
	Regional governments or local authorities	8	8	0		8	8	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	101	101	5		252	252	7	
	Corporates	287	218	218		286	202	203	
	of which: SME	8	8	8		6	6	6	
	Retail	884	763	542		874	754	541	
	of which: SME	147	146	85		147	146	85	
	Secured by mortgages on immovable property	124	124	44		123	123	43	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	41	41	62		43	43	65	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,759	1,759	1,759		1,745	1,745	1,745		
Other exposures	1,332	1,332	1,382		1,826	1,826	1,369		
Standardised Total²				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	31	31	0		31	31	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	3		6	6	0	
	Corporates	557	547	577		534	525	554	
	of which: SME	17	16	14		21	20	18	
	Retail	30	19	14		31	20	15	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	35	35	12		32	32	11	
	of which: SME	8	8	2		5	5	1	
	Exposures in default	12	4	4	15	12	4	6	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	14	14	14		14	14	14		
Other exposures	29	29	16		30	30	16		
Standardised Total²				15				15	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		4	4	1	
	Corporates	184	172	167		166	157	153	
	of which: SME	121	115	110		125	120	115	
	Retail	191	168	123		186	158	118	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	190	178	61		181	168	57	
	of which: SME	23	23	6		23	22	6	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	45	45	31		51	51	32		
Standardised Total²				8				7	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35	35	6		56	56	7	
	Corporates	15	7	7		13	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	4	3	2		4	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	3	4		3	3	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	38	38	38		39	39	39		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FINLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	52	51	51		46	46	46	
	of which: SME	3	3	2		3	3	2	
	Retail	73	47	35		73	47	35	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	66	66	66		66	66	66		
Other exposures	9	9	9		11	11	11		
Standardised Total ²				1				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
DENMARK	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	25	5		24	24	5	
	Corporates	72	72	62		68	68	59	
	of which: SME	33	33	26		31	31	25	
	Retail	140	139	103		129	128	96	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		4	4	4		
Other exposures	0	0	0		2	2	0		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	223	188	130		227	192	133	
	of which: SME	64	62	36		63	62	35	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	214	214	109		205	205	89		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	119	119	4		7	7	1	
	Corporates	110	109	112		124	124	127	
	of which: SME	2	2	2		14	14	14	
	Retail	106	21	16		107	20	15	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	193	193	68		173	173	60	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	10	10	10		11	11	11		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ESTONIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	13	11	10		24	23	23	
	of which: SME	0	0	0		10	10	10	
	Retail	364	330	226		374	342	234	
	of which: SME	129	120	69		132	124	71	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	1	1	0	0	1	1	0	0
	Exposures in default	1	0	1	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		5	5	5		
Equity	1	1	1		2	2	2		
Other exposures	75	75	41		80	80	42		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LATVIA	Central governments or central banks	1	1	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	179	101	67		181	104	69	
	of which: SME	51	49	28		50	49	28	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	0	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	56	56	25		59	59	26		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	41,493	0	43,518	1,080	0	0	36,248	0	38,029	1,131	0	0
	Institutions	25,275	23	21,934	5,189	0	8	23,942	39	20,694	4,976	0	20
	Corporates	125,026	512	105,404	32,771	785	375	128,150	440	107,818	33,420	387	339
	Corporates - Of Which: Specialised Lending	3,097	46	2,727	1,321	0	38	3,129	52	2,720	1,268	0	35
	Corporates - Of Which: SME	25,884	178	24,198	6,577	254	104	26,268	168	24,641	6,449	46	117
	Retail	62,066	274	59,656	6,137	110	189	62,355	265	60,132	6,160	110	188
	Retail - Secured on real estate property	53,769	151	52,298	3,560	33	66	54,086	145	52,791	3,581	34	63
	Retail - Secured on real estate property - Of Which: SME	1,004	14	980	159	8	3	1,003	15	977	152	9	3
	Retail - Secured on real estate property - Of Which: non-SME	52,764	136	51,319	3,401	25	62	53,083	130	51,814	3,429	26	60
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,298	124	7,358	2,577	77	123	8,269	120	7,341	2,579	76	125
	Retail - Other Retail - Of Which: SME	1,266	19	1,231	720	11	22	1,237	18	1,189	685	12	22
	Retail - Other Retail - Of Which: non-SME	7,032	105	6,127	1,857	66	102	7,032	102	6,153	1,894	64	103
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²				45,178						45,688			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWEDEN	Central banks and central governments	5,894	0	6,704	183	0	0	7,130	0	7,812	186	0	0
	Institutions	5,014	0	4,611	808	0	0	4,527	0	4,234	722	0	0
	Corporates	54,805	61	48,504	10,827	9	81	55,574	47	49,180	11,091	31	67
	Corporates - Of Which: Specialised Lending	590	0	666	385	0	7	684	0	660	374	0	4
	Corporates - Of Which: SME	18,179	19	17,383	2,740	9	18	18,440	40	17,752	2,831	11	35
	Retail	52,526	99	50,741	3,919	32	92	52,823	98	51,210	4,003	33	94
	Retail - Secured on real estate property	47,665	29	46,210	2,675	11	18	47,869	30	46,591	2,716	12	18
	Retail - Secured on real estate property - Of Which: SME	750	10	740	101	7	1	758	11	749	101	8	1
	Retail - Secured on real estate property - Of Which: non-SME	46,915	19	45,470	2,574	4	17	47,110	19	45,842	2,615	4	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,861	69	4,531	1,244	21	75	4,954	67	4,619	1,287	21	76
	Retail - Other Retail - Of Which: SME	840	13	761	335	9	11	845	13	760	334	9	10
	Retail - Other Retail - Of Which: non-SME	4,021	56	3,770	909	13	64	4,109	55	3,859	952	13	66
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	9,997	0	10,475	241	0	0	6,697	0	7,139	190	0	0
	Institutions	3,795	23	3,119	1,217	0	7	3,669	39	2,934	1,166	0	19
	Corporates	9,578	3	7,048	3,254	0	17	9,966	33	7,378	3,305	0	19
	Corporates - Of Which: Specialised Lending	217	2	207	141	0	6	203	2	193	120	0	4
	Corporates - Of Which: SME	586	1	534	334	0	2	517	1	477	304	0	2
	Retail	26	0	26	2	0	0	28	1	28	2	0	0
	Retail - Secured on real estate property	24	0	24	2	0	0	27	1	26	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	23	2	0	0	27	1	26	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NORWAY	Central banks and central governments	774	0	1,091	14	0	0	489	0	771	15	0	0
	Institutions	846	0	765	139	0	0	836	0	768	118	0	0
	Corporates	10,958	0	8,603	2,431	0	47	11,056	52	8,586	2,502	0	41
	Corporates - Of Which: Specialised Lending	250	0	218	77	0	0	250	0	214	75	0	0
	Corporates - Of Which: SME	1,343	0	951	205	0	7	1,274	0	918	184	0	5
	Retail	2,247	20	1,767	659	19	17	2,136	20	1,676	621	19	18
	Retail - Secured on real estate property	57	1	55	7	0	0	58	1	55	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	57	1	55	7	0	0	57	1	55	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,189	19	1,712	652	19	17	2,079	19	1,620	614	19	18
	Retail - Other Retail - Of Which: SME	129	1	133	200	1	5	115	1	116	177	1	5
	Retail - Other Retail - Of Which: non-SME	2,060	18	1,579	452	18	12	1,964	19	1,504	437	18	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	17,206	0	17,206	197	0	0	10,707	0	10,707	130	0	0
	Institutions	1,152	0	1,115	269	0	0	1,077	0	1,039	198	0	0
	Corporates	2,835	0	2,094	620	0	3	3,263	0	2,599	816	0	3
	Corporates - Of Which: Specialised Lending	52	0	52	36	0	0	39	0	39	30	0	0
	Corporates - Of Which: SME	18	0	16	15	0	1	18	0	15	14	0	1
	Retail	85	0	85	7	0	0	84	0	84	7	0	0
	Retail - Secured on real estate property	84	0	84	7	0	0	83	0	82	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	84	0	84	7	0	0	83	0	82	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FINLAND	Central banks and central governments	752	0	1,158	42	0	0	684	0	1,071	38	0	0
	Institutions	233	0	211	41	0	0	222	0	200	47	0	0
	Corporates	8,183	1	6,491	1,846	0	5	8,409	1	6,736	1,939	0	5
	Corporates - Of Which: Specialised Lending	254	0	199	66	0	0	280	0	185	70	0	0
	Corporates - Of Which: SME	188	0	171	48	0	0	250	0	212	64	0	0
	Retail	238	6	193	132	8	7	242	6	196	135	8	7
	Retail - Secured on real estate property	20	1	20	2	0	0	21	1	21	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	1	20	2	0	0	21	1	21	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	218	6	173	130	8	7	221	6	175	133	8	7
	Retail - Other Retail - Of Which: SME	67	0	84	74	0	2	66	0	82	73	0	2
	Retail - Other Retail - Of Which: non-SME	151	6	89	56	8	5	155	6	93	60	8	5
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
DENMARK	Central banks and central governments	1,133	0	1,135	14	0	0	713	0	718	11	0	0
	Institutions	1,394	0	1,338	224	0	0	1,201	0	1,147	156	0	0
	Corporates	7,332	47	5,875	1,915	0	42	7,463	18	5,961	1,954	0	33
	Corporates - Of Which: Specialised Lending	93	0	93	5	0	0	93	0	92	5	0	0
	Corporates - Of Which: SME	196	17	195	100	0	10	210	17	203	108	0	14
	Retail	510	15	481	320	24	16	507	14	475	319	23	16
	Retail - Secured on real estate property	15	0	15	2	0	0	16	0	15	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	2	0	0	16	0	15	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	495	15	466	318	24	16	491	14	460	317	23	16
	Retail - Other Retail - Of Which: SME	69	0	108	69	1	2	60	0	94	63	1	2
	Retail - Other Retail - Of Which: non-SME	426	14	359	249	23	14	432	14	366	255	22	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LITHUANIA	Central banks and central governments	785	0	824	99	0	0	1,359	0	1,360	136	0	0
	Institutions	3	0	11	3	0	0	3	0	11	3	0	0
	Corporates	4,409	78	3,718	2,295	0	62	4,435	78	3,823	2,318	0	62
	Corporates - Of Which: Specialised Lending	159	20	157	98	0	24	154	19	152	93	0	24
	Corporates - Of Which: SME	1,868	42	1,755	1,066	0	27	2,094	44	1,911	1,137	0	27
	Retail	2,576	62	2,568	469	5	25	2,624	58	2,616	463	5	23
	Retail - Secured on real estate property	2,462	59	2,466	419	5	22	2,512	55	2,516	413	5	21
	Retail - Secured on real estate property - Of Which: SME	74	2	67	23	0	1	70	1	63	19	0	1
	Retail - Secured on real estate property - Of Which: non-SME	2,388	57	2,398	396	5	21	2,442	54	2,453	394	5	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	115	3	102	51	0	3	112	3	100	49	0	2
	Retail - Other Retail - Of Which: SME	45	2	33	8	0	1	42	1	31	8	0	1
	Retail - Other Retail - Of Which: non-SME	70	2	69	42	0	1	69	1	69	42	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	209	0	462	34	0	0	203	0	457	34	0	0
	Institutions	2,827	0	2,633	349	0	0	2,962	0	2,746	376	0	0
	Corporates	3,715	40	2,969	1,405	62	27	4,192	0	3,302	1,424	0	13
	Corporates - Of Which: Specialised Lending	704	0	662	277	0	0	717	0	671	250	0	0
	Corporates - Of Which: SME	156	0	125	66	0	0	282	0	234	89	0	0
	Retail	66	1	62	7	0	0	69	1	64	8	1	1
	Retail - Secured on real estate property	65	1	60	7	0	0	67	1	62	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	65	1	60	7	0	0	67	1	62	7	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ESTONIA	Central banks and central governments	425	0	436	56	0	0	1,342	0	1,352	129	0	0
	Institutions	3	0	3	0	0	0	2	0	3	1	0	0
	Corporates	3,148	22	2,878	1,776	0	9	3,324	22	2,842	1,779	0	11
	Corporates - Of Which: Specialised Lending	44	2	43	22	0	1	36	2	36	18	0	1
	Corporates - Of Which: SME	1,330	17	1,238	782	0	7	1,236	17	1,143	739	0	8
	Retail	2,492	32	2,446	304	12	13	2,533	32	2,486	299	12	12
	Retail - Secured on real estate property	2,259	30	2,254	210	10	10	2,303	29	2,297	207	10	10
	Retail - Secured on real estate property - Of Which: SME	84	1	79	9	0	0	82	1	76	9	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,175	29	2,175	200	10	10	2,221	28	2,221	198	10	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	233	2	192	95	2	3	231	2	189	92	2	3
	Retail - Other Retail - Of Which: SME	74	1	70	19	0	2	72	1	68	18	0	1
	Retail - Other Retail - Of Which: non-SME	159	2	122	76	2	1	158	2	121	75	2	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LATVIA	Central banks and central governments	409	0	473	95	0	0	729	0	795	150	0	0
	Institutions	11	0	10	7	0	0	3	0	2	1	0	0
	Corporates	2,257	35	1,875	1,164	0	30	2,392	26	2,044	1,223	0	27
	Corporates - Of Which: Specialised Lending	94	15	82	39	0	5	86	15	79	32	0	5
	Corporates - Of Which: SME	1,193	18	996	634	0	24	1,048	10	960	618	0	21
	Retail	1,066	38	1,052	293	9	20	1,070	34	1,057	279	8	18
	Retail - Secured on real estate property	897	29	894	209	6	14	906	26	903	197	6	12
	Retail - Secured on real estate property - Of Which: SME	95	2	92	25	0	1	91	2	87	23	0	1
	Retail - Secured on real estate property - Of Which: non-SME	801	27	802	183	6	13	815	24	815	174	6	11
	Retail - Qualifying Revolving	0	0	0									

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	45,162	0	46,995	1,077	0	0	30,274	0	32,004	1,046	0	0
	Institutions	24,551	40	21,093	5,128	0	21	26,032	41	23,022	5,151	0	14
	Corporates	130,230	578	109,349	33,797	577	370	131,864	768	111,240	34,181	735	381
	Corporates - Of Which: Specialised Lending	3,207	38	2,750	1,333	0	34	3,157	29	2,703	1,216	0	27
	Corporates - Of Which: SME	27,844	225	26,168	7,020	174	125	28,031	182	26,203	6,865	231	108
	Retail	62,774	255	60,238	6,198	109	185	63,421	253	60,686	6,294	108	182
	Retail - Secured on real estate property	54,483	133	52,897	3,597	33	61	55,225	130	53,303	3,644	31	58
	Retail - Secured on real estate property - Of Which: SME	1,013	12	989	159	7	3	1,004	13	980	164	8	3
	Retail - Secured on real estate property - Of Which: non-SME	53,470	121	51,908	3,437	25	58	54,221	117	52,323	3,480	24	55
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,291	121	7,341	2,601	77	124	8,196	123	7,383	2,650	77	124
	Retail - Other Retail - Of Which: SME	1,249	18	1,214	717	12	21	1,236	19	1,192	694	12	21
	Retail - Other Retail - Of Which: non-SME	7,042	103	6,127	1,884	65	103	6,960	104	6,191	1,956	65	103
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²			46,203						46,674				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWEDEN	Central banks and central governments	9,176	0	9,899	216	0	0	6,277	0	7,012	238	0	0
	Institutions	4,876	0	4,797	850	0	0	6,705	0	6,692	895	0	0
	Corporates	56,065	79	49,511	11,253	121	67	56,907	35	50,052	11,262	14	51
	Corporates - Of Which: Specialised Lending	640	0	511	322	0	5	804	0	640	336	0	9
	Corporates - Of Which: SME	18,948	72	18,284	3,024	95	39	19,192	34	18,438	2,886	13	22
	Retail	53,068	94	51,151	4,000	31	94	53,723	96	51,483	4,050	32	93
	Retail - Secured on real estate property	48,190	27	46,619	2,727	10	18	48,835	27	46,927	2,756	11	17
	Retail - Secured on real estate property - Of Which: SME	768	8	758	104	7	1	760	8	749	104	7	1
	Retail - Secured on real estate property - Of Which: non-SME	47,422	18	45,860	2,623	3	17	48,075	18	46,177	2,651	4	16
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,878	68	4,532	1,273	21	75	4,888	70	4,556	1,294	21	76
	Retail - Other Retail - Of Which: SME	831	15	752	337	9	10	829	14	745	331	9	10
	Retail - Other Retail - Of Which: non-SME	4,047	55	3,780	936	12	66	4,059	56	3,810	963	12	66
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	14,530	0	14,936	244	0	0	8,355	0	8,763	171	0	0
	Institutions	3,744	40	2,849	1,178	0	19	3,661	41	2,872	1,195	0	13
	Corporates	9,822	41	7,276	3,371	0	34	9,498	112	7,435	3,379	0	40
	Corporates - Of Which: Specialised Lending	201	2	191	118	0	5	184	2	174	101	0	6
	Corporates - Of Which: SME	579	1	539	373	0	11	587	1	550	387	0	2
	Retail	29	0	28	3	0	0	30	0	29	2	0	0
	Retail - Secured on real estate property	28	0	27	2	0	0	28	0	27	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	27	2	0	0	28	0	27	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NORWAY	Central banks and central governments	960	0	1,279	22	0	0	1,170	0	1,498	21	0	0
	Institutions	676	0	603	118	0	0	730	0	653	127	0	0
	Corporates	12,178	54	9,421	2,784	0	45	12,457	113	9,684	2,707	35	60
	Corporates - Of Which: Specialised Lending	291	0	231	102	0	0	306	0	251	103	0	0
	Corporates - Of Which: SME	2,083	0	1,663	362	0	7	2,276	0	1,793	373	0	8
	Retail	2,227	21	1,762	655	21	19	2,186	22	1,771	660	21	19
	Retail - Secured on real estate property	56	1	54	6	0	0	57	1	55	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56	1	54	6	0	0	57	1	54	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,171	21	1,708	649	21	19	2,129	21	1,717	654	21	18
	Retail - Other Retail - Of Which: SME	129	1	131	196	2	5	122	1	123	186	2	5
	Retail - Other Retail - Of Which: non-SME	2,042	20	1,577	453	19	14	2,007	20	1,593	468	19	14
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	12,179	0	12,179	140	0	0	9,098	0	9,098	152	0	0
	Institutions	1,361	0	1,297	239	0	0	1,389	0	1,326	226	0	0
	Corporates	2,983	0	2,200	667	0	3	3,109	0	2,429	661	0	3
	Corporates - Of Which: Specialised Lending	25	0	25	26	0	0	13	0	13	14	0	0
	Corporates - Of Which: SME	19	0	15	14	0	0	19	0	15	13	0	0
	Retail	85	0	85	8	0	0	77	0	76	6	0	0
	Retail - Secured on real estate property	84	0	83	8	0	0	75	0	74	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	84	0	83	8	0	0	75	0	74	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	2	0	2	0	0	0	2	0	2	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
 Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
FINLAND	Central banks and central governments	697	0	1,081	38	0	0	694	0	1,033	37	0	0
	Institutions	224	0	203	59	0	0	206	0	185	51	0	0
	Corporates	8,359	1	6,815	2,009	0	5	8,846	1	7,319	2,027	1	7
	Corporates - Of Which: Specialised Lending	291	0	204	78	0	0	292	0	213	79	0	0
	Corporates - Of Which: SME	339	0	291	117	0	0	350	0	301	92	0	0
	Retail	248	7	194	137	9	7	200	7	201	151	9	7
	Retail - Secured on real estate property	21	1	21	2	0	0	22	0	21	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	1	21	2	0	0	22	0	21	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	227	6	174	135	8	7	178	6	179	148	9	7
	Retail - Other Retail - Of Which: SME	70	0	86	76	0	2	66	0	81	72	0	2
	Retail - Other Retail - Of Which: non-SME	157	6	87	59	8	5	112	6	99	76	9	5
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
DENMARK	Central banks and central governments	1,515	0	1,519	20	0	0	267	0	271	8	0	0
	Institutions	1,162	0	1,092	160	0	0	1,226	0	1,147	159	0	0
	Corporates	7,234	18	5,797	1,770	0	33	7,852	16	6,234	1,919	0	32
	Corporates - Of Which: Specialised Lending	93	0	93	5	0	0	93	0	92	5	0	0
	Corporates - Of Which: SME	214	17	210	114	0	14	226	15	225	110	0	13
	Retail	516	14	486	323	22	15	495	13	483	326	22	15
	Retail - Secured on real estate property	13	0	13	2	0	0	12	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	2	0	0	12	0	11	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	503	14	473	321	22	15	484	13	472	325	22	15
	Retail - Other Retail - Of Which: SME	69	0	108	68	1	2	66	0	104	63	1	2
	Retail - Other Retail - Of Which: non-SME	434	13	366	252	22	13	418	13	368	262	21	13
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
LITHUANIA	Central banks and central governments	907	0	906	106	0	0	1,234	0	1,232	124	0	0
	Institutions	31	0	37	12	0	0	36	0	34	19	0	0
	Corporates	4,553	75	3,911	2,399	0	62	4,436	74	3,769	2,333	0	61
	Corporates - Of Which: Specialised Lending	109	17	107	74	0	23	100	17	100	68	0	23
	Corporates - Of Which: SME	2,076	43	1,931	1,165	0	28	1,966	42	1,829	1,124	0	26
	Retail	2,644	54	2,642	459	4	23	2,680	54	2,678	470	4	23
	Retail - Secured on real estate property	2,537	50	2,541	409	4	20	2,573	50	2,578	420	4	20
	Retail - Secured on real estate property - Of Which: SME	70	1	64	20	0	1	68	2	62	23	0	1
	Retail - Secured on real estate property - Of Which: non-SME	2,466	49	2,477	389	4	19	2,505	49	2,515	397	4	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	107	3	101	50	0	3	107	3	101	51	0	2
	Retail - Other Retail - Of Which: SME	39	2	34	9	0	1	38	2	32	9	0	1
	Retail - Other Retail - Of Which: non-SME	68	1	68	41	0	1	69	1	68	41	0	1
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	180	0	435	31	0	0	182	0	439	31	0	0
	Institutions	2,820	0	2,685	381	0	0	2,622	0	2,437	368	0	0
	Corporates	4,772	0	3,587	1,475	0	14	4,714	2	3,569	1,350	0	11
	Corporates - Of Which: Specialised Lending	955	0	878	404	0	0	952	0	881	346	0	1
	Corporates - Of Which: SME	224	0	188	109	0	0	194	0	159	62	0	1
	Retail	66	1	61	8	1	1	69	1	64	8	0	1
	Retail - Secured on real estate property	64	1	60	0	0	1	67	1	63	8	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	64	1	60	0	1	1	67	1	63	8	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
ESTONIA	Central banks and central governments	767	0	777	87	0	0	785	0	795	90	0	0
	Institutions	3	0	5	1	0	0	5	0	6	1	0	0
	Corporates	3,254	25	2,789	1,708	0	11	3,374	27	2,923	1,782	0	9
	Corporates - Of Which: Specialised Lending	3	0	3	1	0	0	16	2	13	6	0	1
	Corporates - Of Which: SME	1,301	20	1,206	736	0	8	1,274	22	1,164	716	0	7
	Retail	2,567	30	2,520	308	12	11	2,628	38	2,581	322	12	11
	Retail - Secured on real estate property	2,336	28	2,331	215	10	9	2,391	26	2,386	228	10	9
	Retail - Secured on real estate property - Of Which: SME	81	1	76	11	0	0	82	1	78	12	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,255	27	2,255	204	10	9	2,308	25	2,309	216	9	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	232	2	189	91	2	2	237	2	195	94	2	2
	Retail - Other Retail - Of Which: SME	74	1	70	18	0	1	78	1	74	19	0	1
	Retail - Other Retail - Of Which: non-SME	157	1	119	73	2	1	159	1	122	75	2	1
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
LATVIA	Central banks and central governments	341	0	418	77	0	0	483	0	560	93	0	0
	Institutions	19	0	2	1	0	0	3	0	2	1	0	0
	Corporates	2,388	17	1,925	1,213	0	12	2,301	60	1,856	1,152	0	15
	Corporates - Of Which: Specialised Lending	35	3	30	18	0	1	32	2	28	15	0	1
	Corporates - Of Which: SME	1,070	13	987	618	0	11	1,069	11	990	619	0	10
	Retail	1,083	31	1,070	277	8	16	1,097	29	1,084	277	8	15
	Retail - Secured on real estate property	924	24	922	197	6	11	938	23	935	197	6	10
	Retail - Secured on real estate property - Of Which: SME	93	2	90	23	0	1	93	2	90	25	0	1
	Retail - Secured on real estate property - Of Which: non-SME	831	22	831	175	6	10	845	21	845	172	6	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	159	7	149	80	2	5	159	7	149	80	2	5
	Retail - Other Retail - Of Which: SME	37	1	32	12	0	1	37	1	33	12	0	1
	Retail - Other Retail -												

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
						Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		142	142	0	0	0	142	0	0	0	0	0	0	0	0	1
[0 - 3M [	Bulgaria															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Cyprus															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Denmark	92	92	92	0	0	0	0	5	250	4	49	0	0	0	0
[3M - 1Y [		1	1	1	0	0	0	0	0	0	3	31	0	0	0	0
[1Y - 2Y [		6	6	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		12	12	12	0	0	0	0	11	101	11	101	0	0	0	0
[3Y - 5Y [		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	2	2	0	0	0	0	1	8	4	76	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	1	13	40	0	0	0	0	
Total		116	114	111	0	0	4	17	360	35	297	0	0	0	0	0
[0 - 3M [	Estonia	1	1	0	0	0	0	1	0	2	0	5	0	0	0	0
[3M - 1Y [		5	5	0	0	0	0	5	0	0	0	40	0	0	0	0
[1Y - 2Y [		8	8	0	0	0	0	8	0	1	0	0	0	0	0	0
[2Y - 3Y [		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0
[3Y - 5Y [		34	34	0	0	0	0	34	0	0	0	0	0	0	0	0
[5Y - 10Y [		112	112	0	0	0	0	112	0	0	0	2	0	0	0	0
[10Y - more	3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	
Total		173	173	0	0	0	173	0	3	0	4	47	0	0	0	42

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 31/12/2018

Direct exposures															Risk weighted exposure amount	
On balance sheet																
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives				Off balance sheet				
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Finland	2	2	0	0	0	2	4	166	1	160	0	0			
[3M - 1Y [		18	18	0	0	5	1	33	0	4	0	0	0	
[1Y - 2Y [		318	318	0	0	201	0	0	1	98	0	0	0	
[2Y - 3Y [		25	25	0	0	0	0	5	2	146	0	37	0	
[3Y - 5Y [		76	76	0	0	0	9	489	8	203	0	0	0	
[5Y - 10Y [		38	38	0	0	0	4	643	7	128	0	0	0	
[10Y - more		89	89	0	0	89	53	271	6	55	0	0	0			
Total		566	566	0	0	2	411	71	1,607	25	794	37	0		21	
[0 - 3M [France	0	0	0	0	0	0	0	0	0	0	0		0	
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0		0	
[1Y - 2Y [	88		88	0	0	1	0	0	0	0	0	0	0		
[2Y - 3Y [	50		50	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0			
Total	137		137	0	0	1	0	0	0	0	0	0	0	11		
[0 - 3M [Germany		1,121	1,121	0	0	500	0	50	0	65	0	0	0		
[3M - 1Y [825	825	0	0	439	19	171	0	112	0	0	0		
[1Y - 2Y [		365	365	1	0	6	0	5	2	31	0	0	0	
[2Y - 3Y [		617	617	22	0	257	10	589	4	61	0	0	0	
[3Y - 5Y [		338	338	0	0	46	0	0	1	12	0	0	0	
[5Y - 10Y [		245	245	0	0	22	3	490	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		3,512	3,512	23	0	3	1,270	33	1,305	7	103	177	0	132		
[0 - 3M [Croatia														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [Greece		0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Hungary														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [Ireland		0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Italy														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [Latvia		106	106	0	0	0	0	0	30	0	90	0	0		
[3M - 1Y [18	18	0	0	2	0	0	0	1	0	0	0		
[1Y - 2Y [		19	19	0	0	0	1	0	0	0	0	0	0	
[2Y - 3Y [		23	23	0	0	7	0	0	29	136	0	0	0	
[3Y - 5Y [		123	123	3	0	0	25	0	0	0	4	0	0	
[5Y - 10Y [		7	7	0	0	7	0	0	0	4	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		295	295	3	0	0	42	0	30	30	226	10	0	82		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	131	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	131	0	0	0	0	0	0
[0 - 3M [	Others	3	3	0	0	0	0	1	751	1	751	0	0	0	0	0
[3M - 1Y [		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		13	13	0	0	0	3	1	751	1	751	0	0	0	0	12

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		137	137	0	0	0	137	0	0	0	0	0	0	0	0	1	
[0 - 3M [Bulgaria																
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																	
Total																	
[0 - 3M [Cyprus																
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																	
Total																	
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Denmark	40	40	40	0	0	0	0	1	183	6	512	0	0	0	0	
[3M - 1Y [		27	27	0	0	0	0	0	0	0	7	313	0	0	0	0
[1Y - 2Y [		5	5	0	0	0	0	5	8	104	8	106	0	0	0	0
[2Y - 3Y [		30	30	30	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		28	24	28	0	0	0	0	0	6	6	0	0	0	0	0
[5Y - 10Y [		4	0	4	0	0	0	0	13	266	6	76	0	0	0	0
[10Y - more		8	6	8	0	0	0	0	19	302	21	40	0	0	0	0	
Total		141	132	136	0	0	5	41	861	48	1,046	0	0	0	0	1	
[0 - 3M [Estonia	1	1	0	0	0	0	1	0	0	0	3	0	0	0	0	
[3M - 1Y [		14	14	10	0	0	0	4	0	0	0	12	0	0	0	0
[1Y - 2Y [		6	6	0	0	0	0	6	0	1	0	30	0	0	0	0
[2Y - 3Y [		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0
[3Y - 5Y [		33	33	0	0	0	0	33	0	0	0	1	0	0	0	0
[5Y - 10Y [		101	101	0	0	0	0	101	0	0	0	10	0	0	0	0
[10Y - more		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	
Total		177	177	10	0	0	167	0	1	0	56	0	0	0	43		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Finland	15	15	0	0	0	2	0	7	0	4	4	0	0
[3M - 1Y [		285	285	1	0	0	201	4	88	0	95	0	0	0
[1Y - 2Y [		57	57	0	0	0	0	0	5	1	142	0	0	0
[2Y - 3Y [		26	26	11	0	0	15	2	55	1	53	23	0	0
[3Y - 5Y [		64	64	0	0	0	42	10	370	30	1,017	0	0	0
[5Y - 10Y [		37	37	0	0	0	37	6	82	8	114	0	0	0
[10Y - more		102	102	0	0	0	102	69	263	12	53	0	0	0	
Total		587	587	12	0	1	399	90	868	53	1,477	27	0	21	
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		88	88	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		51	51	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		139	139	0	0	0	0	0	0	0	0	0	0	11	
[0 - 3M [	Germany	914	914	10	0	0	666	0	22	0	0	0	0	0
[3M - 1Y [		162	162	0	0	0	45	0	5	2	31	0	0	0
[1Y - 2Y [		1,045	1,028	21	0	2	262	34	529	4	43	0	0	0
[2Y - 3Y [		361	361	184	0	1	10	2	153	16	692	0	0	0
[3Y - 5Y [		327	296	31	0	0	46	1	2	1	103	0	0	0
[5Y - 10Y [		284	277	21	0	0	22	0	3	3	473	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		3,094	3,037	267	0	3	1,051	37	712	27	1,342	0	0	104	
[0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Latvia	1	1	0	0	0	0	0	30	1	90	0	0	0
[3M - 1Y [		36	36	0	0	0	2	0	0	0	1	0	0	0
[1Y - 2Y [		21	21	0	0	0	4	0	0	33	136	0	0	0
[2Y - 3Y [		47	47	0	0	0	12	0	0	0	0	0	0	0
[3Y - 5Y [		147	147	0	0	0	26	0	0	0	0	3	0	0
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	5	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		260	260	0	0	0	53	0	30	34	226	9	0	51	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2019

		Direct exposures														Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Spain																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Sweden	1,688	1,688	1,447	0	0	236	69	6,100	90	7,247	131	0				
[3M - 1Y]		411	411	35	0	0	17	36	6,681	84	5,458	710	0				
[1Y - 2Y]		575	178	397	0	0	1	55	1,507	52	3,818	63	0				
[2Y - 3Y]		966	513	453	0	0	2	22	7,293	30	4,534	47	0				
[3Y - 5Y]		367	276	91	0	0	1	69	7,498	10	3,940	166	0				
[5Y - 10Y]		537	96	508	0	0	30	124	5,940	19	3,948	0	0				
[10Y - more]		42	0	42	0	0	0	0	608	11	195	0	0				
Total		4,586	3,162	2,973	0	5	429	484	35,627	297	29,140	1,117	0			96	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	64	0	-44	244	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	64	0	44	244	0			5	
[0 - 3M]	Iceland																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	64	0	44	244	0			5	
[0 - 3M]	Liechtenstein																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0			0	
[0 - 3M]	Norway	402	326	401	0	0	1	1	1,218	30	2,052	155	0				
[3M - 1Y]		355	227	355	0	0	0	0	146	3	267	0	0				
[1Y - 2Y]		18	3	15	0	0	0	3	0	12	11	250	0	0			
[2Y - 3Y]		89	89	89	0	0	0	0	0	51	2	26	0	0			
[3Y - 5Y]		18	4	14	0	0	0	4	1	8	1	172	0	0			
[5Y - 10Y]		148	146	148	0	0	0	0	3	99	7	154	0	0			
[10Y - more]		72	72	71	0	0	0	1	4	72	2	18	0	0			
Total		1,103	868	1,094	0	0	9	6	1,538	55	2,939	155	0			0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	3	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	3	0	0	0	0			0	
[0 - 3M]	Hong Kong																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0			0	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [	Japan																
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																	
Total																	
[0 - 3M [	U.S.	91	91	0	0	0	0	0	0	0	0	1	9	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	15	164	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	9	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	8	340	0	0		
[3Y - 5Y [		1,749	1,749	0	0	0	0	0	0	22	444	0	0	0	0		
[5Y - 10Y [	0	0	0	0	0	0	0	0	1	47	13	339	0	0			
[10Y - more	0	0	0	0	0	0	0	0	0	0	6	47	0	0			
Total		1,840	1,840	0	0	0	0	15	0	26	504	43	900	0	0		68
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	8	143	0	0	0	0		0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	11	94	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	2	100	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	11	3	194	0	0		0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	1	189	1	315	1	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	1	189	1	315	1	0			0
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	5	5	0	0	0	0	0	0	5	0	0	5	0	0			
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		5	5	0	0	0	0	0	5	0	0	0	0	0			3
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	182	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		100	100	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	24	24	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		124	124	0	0	0	0	124	0	0	0	0	0	493	0		35
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	1	41	0	9	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	1	41	0	9	0	0			0

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	0	0	0	0	0	0	1	130	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	51	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	1	130	0	51	0	0	0	0	
[0 - 3M [	Others	1	1	0	0	0	0	10	911	1	385	0	0	0	0
[3M - 1Y [		5	5	0	0	0	0	1	268	16	2,392	0	0	0	0
[1Y - 2Y [		2	2	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	2	0	0	0	0	0	0	0
[3Y - 5Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	1	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		8	8	0	0	0	3	11	1,179	17	2,776	0	0	0	7	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Skandinaviska Enskilda Banken - group

(mln EUR)	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	10,446	0	0	0	0	0	0	9,855	0	0	0	0	0	0
Central banks	117	0	0	0	0	0	0	122	0	0	0	0	0	0
General governments	5,781	0	0	0	0	0	0	5,348	0	0	0	0	0	0
Credit institutions	3,193	0	0	0	0	0	0	2,933	0	0	0	0	0	0
Other financial corporations	1,199	0	0	0	0	0	0	1,295	0	0	0	0	0	0
Non-financial corporations	156	0	0	0	0	0	0	157	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	186,812	182	952	801	221	315	409	180,641	222	1,037	742	193	328	479
Central banks	26,916	0	0	0	0	0	0	23,419	0	0	0	0	0	0
General governments	2,329	0	0	0	1	0	0	1,830	6	0	0	1	0	0
Credit institutions	6,851	10	2	0	0	0	0	4,564	5	1	0	0	0	0
Other financial corporations	10,475	39	58	23	6	3	6	7,107	39	58	39	2	18	6
Non-financial corporations	82,557	31	587	518	152	199	278	85,166	88	697	457	130	196	362
of which: small and medium-sized enterprises at amortised cost	28,732	17	175	157	8	45	63	37,357	21	162	140	8	42	66
Households	57,683	102	305	260	62	112	125	58,556	85	280	246	59	114	110
DEBT INSTRUMENTS other than HFT	197,258	182	952	801	221	315	409	190,496	222	1,037	742	193	328	479
OFF-BALANCE SHEET EXPOSURES	58,175		87	20	40	14	2	61,201		215	25	42	4	3

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Skandinaviska Enskilda Banken - group

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	13,705	0	0	0	0	0	0	11,988	0	0	0	0	0	0
Central banks	3,793	0	0	0	0	0	0	169	0	0	0	0	0	0
General governments	4,896	0	0	0	0	0	0	6,580	0	0	0	0	0	0
Credit institutions	3,435	0	0	0	0	0	0	3,958	0	0	0	0	0	0
Other financial corporations	1,465	0	0	0	0	0	0	1,167	0	0	0	0	0	0
Non-financial corporations	115	0	0	0	0	0	0	114	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	189,969	145	1,087	868	189	347	525	179,290	169	1,239	1,022	177	372	505
Central banks	28,587	0	0	0	0	0	0	15,008	0	0	0	0	0	0
General governments	1,734	0	0	0	1	0	0	1,737	0	0	0	1	0	0
Credit institutions	6,187	9	11	0	0	0	0	6,377	9	8	0	0	0	0
Other financial corporations	9,963	19	47	40	3	18	6	8,741	18	42	35	3	11	5
Non-financial corporations	85,233	44	747	586	129	215	412	89,072	44	911	747	116	252	398
of which: small and medium-sized enterprises at amortised cost	28,868	20	183	174	7	46	62	28,491	11	149	140	7	41	64
Households	58,266	74	282	242	57	113	107	58,355	97	278	240	57	109	102
DEBT INSTRUMENTS other than HFT	203,674	145	1,087	868	190	347	525	191,278	169	1,239	1,022	177	372	505
OFF-BALANCE SHEET EXPOSURES	61,759		76	28	54	5	3	62,028		129	66	35	11	30

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - group

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,405	450	197	141	688	1,301	541	188	143	959
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	23	23	8	8	0
Non-financial corporations	1,291	372	175	125	604	1,169	450	158	114	879
of which: small and medium-sized enterprises at amortised cost	198	82	34	30	126	194	84	32	28	117
Households	113	78	22	17	84	109	68	21	20	80
DEBT INSTRUMENTS other than HFT	1,405	450	197	141	688	1,301	541	188	143	959
Loan commitments given	14	0	2	0	0	30	0	3	1	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - group

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,325	577	199	162	847	1,457	743	236	208	890
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	23	23	8	8	0	35	35	11	11	0
Non-financial corporations	1,189	484	169	132	768	1,309	636	204	176	808
of which: small and medium-sized enterprises at amortised cost	202	84	33	30	115	172	66	30	27	91
Households	112	70	22	21	79	113	72	21	20	82
DEBT INSTRUMENTS other than HFT	1,325	577	199	162	847	1,457	743	236	208	890
Loan commitments given	33	0	3	0	16	25	9	4	3	27

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.