

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

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	14,575	14,488	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,707	11,454	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,198	2,226	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	6,855	6,252	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	445	554	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	3,272	4,457	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Artide 84 of CRR
Adjustments to CET1 due to prudential filters	-510	-490	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-1,296	-1,316	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-64	-46	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-20	-14	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	-123	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-48	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(8) of CRR.
Of which: from securitisation positions (-)	0	-48	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	-173	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-173	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,102	1,486	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	2,102	1,486	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,809	12,940	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,765	1,547	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,925	1,827	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-160	-279	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	65,637	66,637	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	16.31%	17.19%	CA3 {1}	-
Tier 1 Capital ratio	19.52%	19.42%	CA3 {3}	
Total Capital ratio	22.20%	21.74%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	54,307	52,652
Risk exposure amount for securitisation and re-securitisations in the banking book	540	383
Risk exposure amount for contributions to the default fund of a CCP	74	105
Risk exposure amount Other credit risk	53,693	52,163
Risk exposure amount for position, foreign exchange and commodities (Market risk)	5,213	7,828
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	22	16
Risk exposure amount for Credit Valuation Adjustment	989	875
Risk exposure amount for operational risk	5,124	5,282
Other risk exposure amounts	4	0
Total Risk Exposure Amount	65,637	66,637

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



(1) Information available only as of end of the year

2015 EU-wide Transparency Exercise

P&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	5,187	2,172
Of which debt securities income	484	196
Of which loans and advances income	4,070	1,560
Interest expenses	3,057	1,129
(Of which deposits expenses)	1,278	301
(Of which debt securities issued expenses)	1,448	707
(Expenses on share capital repayable on demand)	0	0
Dividend income	216	58
Net Fee and commission income	1,624	918
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	488	55
Gains or (-) losses on financial assets and liabilities held for trading, net	516	271
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-205	-52
Gains or (-) losses from hedge accounting, net	-48	-35
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	74	19
TOTAL OPERATING INCOME, NET	4,794	2,276
(Administrative expenses)	2,041	1,066
(Depreciation)	98	48
(Provisions or (-) reversal of provisions)	12	-18
(Commitments and guarantees given)	4	1
(Other provisions)	8	-18
Of which pending legal issues and tax litigation ¹	4	
Of which restructuring ¹	6	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	137	43
(Loans and receivables)	137	43
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	41	14
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,465	1,122
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,051	863
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,051	863
Of which attributable to owners of the parent	2,051	863



EBA WORKER 2015 EU-wide Transparency Exercise Market Risk

	Skandinaviska Er	nskilda Banken - gro	oup																			
		5A					IM										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	/06/2015					
	EXPOSURE EXAMOUNT A		VaR (Memorai	ndum item)	STRESSED VaR (M. item)		DEFAU MIGRAT	MENTAL LT AND ION RISK CHARGE		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR		
(mln EUR)		EXPOSURE		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)			FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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
raded Debt Instruments	1,754	1,846	30	10	171	53							44	13	343	114						
Of which: General risk	76	65	30	10	171	53							44	13	343	114						
Of which: Specific risk	1,677	1,781	0	0	0	0							0	0	0	0						
quities	249	462	8	2	30	9							17	3	60	7						i
Of which: General risk	31	122	8	2	30	9							17	3	60	7						
Of which: Specific risk	140	245	0	0	0	0							0	0	0	0						
oreign exchange risk	533	526	10	4	35	9							12	3	26	4						
ommodities risk	0	0	4	2	10	4							8	2	14	4						
otal	2,536	2.834	32	10	182	54	1 0	. 0	10	. 0	. 0	2.677	49	13	350	113	. 0	. 0	10	. 0	0	4,994

EBA BANKING AUTHORITY

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	Skandinaviska Enskilda Banken - group				Standardise	ed Approach			
		ı	As of 31/12/2	014	ı	As of 30/06/2	2015		
		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
	Central governments or central banks	17.457	19.199	79		27.395	28.797	93	
	Regional governments or local authorities	9,072	10,663	4		8,906	10,475	4	
P M	Public sector entities	435	451	1		239	236	30	
	Multilateral Development Banks	138	138	0		226	226	0	
	International Organisations	31	31	0		0	0	0	
	Institutions	904	887	62		1,256	1,188	138	
	Corporates	3,223	2,983	1,776		3,032	2,769	1,691	
	of which: SME	51	49	48		237	220	205	
	Retail	3,250	2,597	1,767		3,184	2,456	1,552	
	of which: SME	1,410	1,013	579		1,622	1,208	714	
Consolidated data	Secured by mortgages on immovable property	1,382	1,335	443		1,539	1,482	494	
	of which: SME	309	297	80		451	436	128	
	Exposures in default	60	48	67	9	68	39	51	26
	Items associated with particularly high risk	127	127	191		132	132	199	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		6	6	6	
	Equity	252	252	252		1,905	1,905	1,905	
	Securitisation	4	4	4		0	0	0	
	Other exposures	2.408	2.328	3.222		1.379	1.367	1.263	
	Standardised Total	38.749	41.048	7.874	75	49.268	51.077	7.425	80

(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).

					Standardise	d Approach			
			As of 31/12/2	2014		ı	As of 30/06/:	2015	
		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
	Central governments or central banks	1,619	1.875	0		1.875	2.400	0	
	Regional governments or local authorities	1.699	3.092	0		1,754	2,877	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		7	28	6	
	Corporates	891	744	617		821	663	540	
	of which: SME	0	0	0		13	13	13	
	Retail	1,893	1,480	961		1,971	1,552	983	
	of which: SME	1.215	832	476		1.348	960	564	
SWEDEN	Secured by mortgages on immovable property	406	393	114		438	424	124	
	of which: SME	299	288	77		373	359	101	
	Exposures in default	28	21	28	6	28	22	28	6
	Items associated with particularly high risk	95	95	142		96	96	145	
	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	167	167	167		1,828	1,828	1,828	
	Securitisation								
	Other exposures	1,426	1,426	2,584		626	626	793	
	Standardised Total ²				50				44

(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

					Standardise	d Approach			
			As of 31/12/2	014		ı	As of 30/06/2	2015	
		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
	Central governments or central banks	2,821	2,985	0		7,770	8,306	0	
	Regional governments or local authorities	6,832	7,043	0		6,588	6,811	0	
	Public sector entities	367	367	0		205	205	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	64	3		48	48	2	
	Corporates	1,059	1,049	347		1,022	1,000	335	
	of which: SME	16	15	14		14	12	11	
	Retail	16	16	12		16	13	1	
	of which: SME	0	0	0		1	1	1	
GERMANY	Secured by mortgages on immovable property	12	12	4		11	11	4	
	of which: SME	6	6	2		4	4	1	
	Exposures in default	2	0	0	1	1	0	0	1
	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	5	5	5		15	15	15	
	Securitisation								
	Other exposures	20	20	3		20	20	4	
	Standardised Total ²				2				2

[SERDIATE/SED TOTAL]

(1) Original exposure, unlike Exposure veste, is exported 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 does not include Securistication exposures

					Standardise	d Approach			
		ı	s of 31/12/2	014		ı	s of 30/06/2	2015	
		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
	Central governments or central banks	1,408	1,478	0		841	910	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		0	0	0	
	Corporates	35	35	34		180	176	176	
	of which: SME	7	7	6		144	142	141	
	Retail	259	249	187		105	98	73	
	of which: SME	0	0	0		20	17	12	
NORWAY	Secured by mortgages on immovable property	581	545	191		584	541	189	
	of which: SME	2	2	1		74	74	26	
	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	2	2	2		2	2	2	
	Securitisation								
	Other exposures	72	72	34		58	58	18	
	Standardised Total ² posure value, is reported before taking into account any effect due to credit conversion factors or credit				3				3

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistication exposures

					Standardise	ed Approach			
			As of 31/12/2	014		į	As of 30/06/:	2015	
		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
	Central governments or central banks	334	581	0		451	881	0	
	Regional governments or local authorities	284	271	0		319	532	0	
	Public sector entities	67	67	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		3	3	1	
	Corporates	129	129	129		121	120	120	
	of which: SME	0	0 26	0		0	0 40	0	
	Retail of which: SME	26	26	19		58	40	29	
FINLAND	or Which: SME Secured by mortgages on immovable property	0	0	0		0	0		
FINLAND	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	, o	0	0	Ů	0	0	ň	
	Covered bonds	0	ő	ŏ		ő	ő	ŏ	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		0	0	ō	
	Collective investments undertakings (CIU)	o o	ō	ō		ō	ō	ō	
	Equity	4	4	4		4	4	4	
	Securitisation								
	Other exposures	15	15	15		15	15	15	
	Standardised Total ²				0				0

Didginal exposure, unlike Exposure wells, 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 does not include Securistisation exposures

					Standardise	d Approach			
		ı	As of 31/12/2	1014			As of 30/06/2	2015	
		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
	Central governments or central banks	5,492	5,492	0		14,241	14,241	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	116	116	0		202	202	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	27	5		21	21	4	
	Corporates	404	404	25		265	255	5	
	of which: SME	0	0	0		0	0	0	
	Retail	4	4	3		4	4	3	
	of which: SME	0	0	0		3	3	2	
UNITED STATES	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	0	0	0	0
	Items associated with particularly high risk	3	3	5		3	3	5	
	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	9	9	9		9	9	9	
	Securitisation								
	Other exposures	7	7	7		3	3	3	
	Standardised Total ²				0				0

Pennotions set touch

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 countermarky risks not include Convertication assessment.

(2) Total value adjustments and	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
			As of 31/12/2	014		,	As of 30/06/2	2015	
		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
	Central governments or central banks	499	499	0		149	149	0	
	Regional governments or local authorities	6	6	0		6	6	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		198	128	26	
	Corporates	109	70	70		73	72	72	
	of which: SME	0	0	0		1	1	1	
	Retail	155	149	111		132	126	94	
	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortgages on immovable property	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	1	0	0	0	1	0
	Items associated with particularly high risk	18	18	26		19	19	29	
	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	
	Securitisation								
	Other exposures	26	26	26		0	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 does not include Securistisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	2015	
		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
	Central governments or central banks	1.510	1.505	0		387	391	5	
	Regional governments or local authorities	115	116	0		108	108	0	
	Public sector entities	0	0	0		32	29	29	
	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		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	135	100	68		149	112	76	
	of which: SME	41	39	22		49	45	26	
LITHUANIA	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	5	4	6	1	5	4	6	1
	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	21	21	21		4	4	4	
	Securitisation								
	Other exposures	299	299	199		294	294	190	
	Standardised Total ²				8				8

Standardized I of all (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 does not include Securistisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/:	2015	
		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
	Central governments or central banks	37	37	0		90	90	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	561	561	13		707	707	16	
	Corporates	37	28	28		26	26	25	
	of which: SME	26	26	26		20	20	20	
	Retail	138	137	103		87	37	19	
LINITTED KINCDOM	of which: SME	0 252	0 252	0		8	8	6	
UNITED KINGDOM	Secured by mortgages on immovable property of which: SME	252		88		340	340	119	
	or which: SME Exposures in default	U	0	0	0	10	0	0	10
	Items associated with particularly high risk	0	9	14	U	10	10	15	10
	Covered bonds	9	0	0		10	10	15	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	25	25	25		22	22	22	
1	Securitisation	23	23				LL.	1.	
1	Other exposures	22	22	22		0	0	0	
I	Standardised Total ²				10				11

(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 does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	2014		ı	As of 30/06/:	2015	
		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
	Central governments or central banks	1,223	1,161	0		450	343	0	
	Regional governments or local authorities	88	86	0		76	75	0	
	Public sector entities	2	2	1		1	1	1	
	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	0	
	of which: SME	0	0	0		0	0	0	
	Retail	313	249	165		319	254	169	
	of which: SME	131	120	69		135	119	69	
ESTONIA	Secured by mortgages on immovable property	3	3	1		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	1	1	2	0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		6	6	6	
	Equity	1	1	1		1	1	1	
	Securitisation								
	Other exposures	96	96	35		95	95	33	
	Standardised Total ²								1 0

Standardised 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).

					Standardise	d Approach			
			As of 31/12/2	014		ı	As of 30/06/2	2015	
		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
	Central governments or central banks	817	886	0		329	390	10	
	Regional governments or local authorities	2	2	0		9	9	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	143	62	43		148	70	44	
	of which: SME	22	21	12		51	49	28	
ATVIA	Secured by mortgages on immovable property	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	3	0	4	1	2	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	
	Securitisation								
	Other exposures	172	172	135		168	156	124	

(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 effe (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

EBA 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	Credit RISK - IRB Approach												
	Skandinaviska Enskilda Banken - group						IRB Ap	proach					
				As of 31	12/2014					As of 30	06/2015		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	18.785	3	16.366	3.621	12	1	17.956	2	15.874	3.428	9	1
	Corporates	122.271	1.047	101.934	36.684	522	556	125.013	948	104.094	35.562	980	518
	Corporates - Of Which: Specialised Lending	3,492	171	3,170	1,600	77	97	5,253	187	4,769	2,274	73	106
	Corporates - Of Which: SME	24,563	394	23,561	7,410	29	220	24,078	329	23,131	6,886	271	163
	Retail	58,616	440	56,564	5,487	141	195	62,057	413	59,579	5,742	130	179
	Retail - Secured on real estate property	50,150	288	49,251	3,397	68	134	53,384	264	52,094	3,261	56	118
	Retail - Secured on real estate property - Of Whi		4	125	27	1	2	147	. 4	135	30	1	2
Consolidated data	Retail - Secured on real estate property - Of Whi		284	49,126	3,370	68	132	53,237	260	51,959	3,231	55	116
	Retail - Qualifying Revolving	2.444	18	2.140	159	14	6	94	2 148	65	27	74	4
	Retail - Other Retail - Of Which: SMF	6,022 549	133 14	5,174 605	1,931	59	54	8,579 536	148	7,420 597	2,454 422	/4	57
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME				330	3	15 39					70	14 43
	Retail - Other Retail - Of Which: Hori-SME Equity	5,473	119	4,569	1,601	56	39	8,043	135	6,823	2,032	/0	43
	Securitisation	1.299	0	1.296	536	U	0	1.179	- 0	1.176	383	U	
	Other non credit-obligation assets	1.299	_	1.296	536			1.1/9		1.1/6	383		
	IRB Total				30		1						1
	rted before taking into account any effect due to credit conversion factors or credit ris				46,359						45,121		

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Value State Value Control of which Control of Waller Cont						Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,364	0	1,510	352	0	0	2,980	0	2,144	398	0	0
	Corporates	50.211	42	42.432	12.323	30	56	51.964	94	43.913	11.640	72	77
	Corporates - Of Which: Specialised Lending	1.044	0	976	334	0	1	1.582	6	1.509	537	0	3
	Corporates - Of Which: SME	15.635	38	14.401	2.964	29	31	15.580	64	14.265	2.766	71	34
	Retail	49.992	103	48.878	3.314	52	25	53.276	101	51.745	3.456	46	28
	Retail - Secured on real estate property	45,335	29	44,448	2,329	38	15	48,509	25	47,232	2,266	31	14
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-	45,334	29	44,448	2,329	38	15	48,509	25	47,232	2,266	31	14
	Retail - Qualifying Revolving	2.348	17	2.073	131	14	2	0	0	0	0	0	0
	Retail - Other Retail	2.309	57	2.356	854	1	9	4.766	76	4.514	1.191	15	14
	Retail - Other Retail - Of Which: SME	60	0	83	67	1	1	53	1	73	61	1	1
	Retail - Other Retail - Of Which: non-SME	2,250	57	2,274	787	0	7	4,713	75	4,440	1,129	14	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												4

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,933	0	1,730	359	0	0	1,477	0	1,326	264	0	0
	Corporates	14,224	232	11,704	5,360	0	128	13,607	158	11,026	4,851	0	104
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	521	3	488	298	0	3
	Corporates - Of Which: SME	2.017	137	1.945	1.019	0	51	1.645	78	1.549	788	0	29
	Retail Retail - Secured on real estate property	25	0	25	2	0	0	28	0	27	2	0	0
		23	0	23	1	0	0	26	0	26	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	23	0	23	0	0	0	26	0	26	0	0	0
GERMAINT	Retail - Secured on real estate property - Or Willon: non- Retail - Qualifying Revolving	23	0	23	1	0	0	20	0	20	2	0	0
	Retail - Other Retail	1	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	2	0	2	0	0	
	Retail - Other Retail - Of Which; non-SME	1	0	1	1	0	0	2	0	2	1	0	ů
	Equity	0	۱ ،	1 6	0	0	ů	0	0	, ,	0	0	l ő
	Securitisation			Ů		Ů	ů	-	Ů	Ů	0	Ů	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.614	0	1.466	162	0	1	1.440	0	1.360	162	0	1
	Corporates	9,803	50	7,495	2,690	0	24	10,565	52	8,062	2,968	39	20
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	54	0	35	9	0	0
	Corporates - Of Which: SME	720	0	602	254	0	1	1,185	0	1,010	328	0	1
	Retail	2.499	17	1.727	486	17	9	2.613	17	1.824	642	17	9
	Retail - Secured on real estate property	45	1	45	6	1	0	50	0	50	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-	45	1	45	6	1	0	50	0	50	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,454	16	1,682	480	16	9	2,563	16	1,774	636	16	9
	Retail - Other Retail - Of Which: SME	105	0	114	106	0	1	112	0	122	188	1	2
	Retail - Other Retail - Of Which: non-SME	2.349	16	1.568	374	16	8	2.450	16	1.652	448	16	7
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Value ¹ Risk exposure amount					Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	480	0	469	104	0	0	456	0	445	94	0	0
	Corporates	9.192	3	7.143	2.841	12	5	9.359 484	1	7.237	2.701	5	7
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	402 663	0	358 692	123 166	0	0	484 475	0	416 545	131	0	0
	Corporates - Of Which: SME Retail	214	0	175	166 70	0	0	208	- 2	171	131	0	0
	Retail - Secured on real estate property	214	6	1/5	/9	6	4	208	6	1/1	119	8	4
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-	2	0	2	0	0	0	2	0	2	0	0	0
FINLAND	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	ő	0	0	0
	Retail - Other Retail	212	6	173	79	6	4	206	6	169	119	8	4
	Retail - Other Retail - Of Which: SME	48	0	70	27	0	1	45	0	66	56	0	1
	Retail - Other Retail - Of Which: non-SME	165	6	103	52	6	3	161	6	103	63	7	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	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 Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Value Value adjustr						Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	836	0	791	204	2	0	836	0	789	213	2	0
	Corporates	2.884	34	2.311	644	77	8	3.056	19	2.452	760	73	2
	Corporates - Of Which: Specialised Lending	141	20	136	171	77	0	146	19	145	179	73	0
	Corporates - Of Which: SME	49	14	25	1	0	7	1	0	1	0	0	0
	Retail	63	0	63	4	0	0	73	0	72	6	0	0
	Retail - Secured on real estate property	61	0	62	4	0	0	69	0	69	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	61	0	62	4	0	0	69	0	69	5	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	4	0	3	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	0	0	0	4	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	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 Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Risk exposure amount odjustments adjustments and Original Exposure Adjustments and Original Exposure Exposure Adjustments and Original Exposure Adjustments and Original Exposure Adjustments and Original Exposure Exposure Exposure Adjustments and Original Exposure Original Exposure Exposure Exposure Exposure Adjustments and Original Exposure Ex						Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,639	0	1,718	354 2.082	0	0	1,104	0	1,253	214	0	33
	Corporates Corporates - Of Which: Specialised Lending	6,020 92	162	4,794 92	2,082	164	51 0	5,801 97	114	4,689 96	1,896	162	33
	Corporates - Of Which: SME	251	58	231	62	0	23	205	6	209	61	0	0
	Retail	516	22	480	328	36	12	522	21	483	325	35	12
	Retail - Secured on real estate property	12	0	12	2	0	0	12	0	12	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENMARK	Retail - Secured on real estate property - Of Which: non-	12	0	12	2	0	0	12	0	12	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	504	22	467	325	36	12	511	21	472	323	35	12
	Retail - Other Retail - Of Which: SME	61	1	83	52	1	2	68	1	93	56	1	2
	Retail - Other Retail - Of Which: non-SME	442	21	384	274	35	10	442	21	379	267	33	10
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation 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 miligation techniques (e.g. substitution effects).

	ı												
							IRB Ap	proach					
				As of 31/	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	63	0	49	25	0	0	64	0	53	26	0	0
	Corporates	3.702	211	3.184	2.271	0	150	3.512	237	3.086	2.053	0	150
	Corporates - Of Which: Specialised Lending	984	137	940	673	0	89	1,017	150	966	622	0	92
	Corporates - Of Which: SME	1,047	65 144	963	786 564	0	46 64	1,041	80 134	948	698 542	0	50 55
	Retail - Secured on real estate property	2,092 1.996	133	2,070 1,987	525	18 18	59	2,106	134	2,090 2.001	592	14 14	50
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1.996	133	1.987	525 15	18	59	2.007	125	2.001	16	14	50
LITHUANIA	Retail - Secured on real estate property - Of Which: non-	1.937	131	1.935	511	18	57	1.948	123	1.949	484	14	49
LITTUANIA	Retail - Qualifying Revolving	1,937	131	1,933	311	0	0	1,540	123	1,545	0	0	19
	Retail - Other Retail	97	11	83	38	0	5	99	9	89	42	0	5
	Retail - Other Retail - Of Which: SME	42	4	29	8	0	1	44	3	35	10	ō	1
	Retail - Other Retail - Of Which: non-SME	55	6	54	30	0	4	55	6	55	32	0	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	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 Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3.141	2	3.053	487	9	0	3.400	1	3.277	544	5	0
	Corporates	2.060	30	1.633	700	2	2	2.803	2	2.406	969	2	3
	Corporates - Of Which: Specialised Lending	277	0	258	76	0	0	425	0	389	131	0	0
	Corporates - Of Which: SME Retail	120	0	47	22	0	0	146	0	88	37	0	0
	Retail - Secured on real estate property	49 44	1	48 44	7	0	0	50	0	50 46	5	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	44	1	44	4	0	0	46 0	U	46	4	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	44	0	44	0	0	0	46	0	46	0	0	0
UNITED KINGDOM	Retail - Qualifying Revolving	- 44	0		0	0	0	40	0	40	0	0	0
	Retail - Other Retail	4	0	4	3	0	o o	4	0	4	1	0	n
	Retail - Other Retail - Of Which: SME	i	0	i	2	0	0	i	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	ō	3	1	ō	ō	3	ō	3	1	0	ō
	Equity	0	0	ō	0	0	0	0	0	0	0	0	ō
	Securitisation												
	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 Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	1	0	0	1	0	1	1	0	0
	Corporates	2.600	33	2.374	1.360	0	25	2.654	40	2.413	1.401	0	23
	Corporates - Of Which: Specialised Lending	107	7	106	70	0	3	98	7	97	63	0	3
	Corporates - Of Which: SME	1.424	26	1.320	748	0	19	1.430	32	1.316	744	0	18
	Retail	1.939	53	1.889	321	11	20	1.981	47	1.930	317	10	16
	Retail - Secured on real estate property	1,716	51	1,711	234	11	15	1,765	45	1,760	238	10	12
	Retail - Secured on real estate property - Of Which: SME	77	2	72	12	1	1	89	2	83	14	0	1
ESTONIA	Retail - Secured on real estate property - Of Which: non-	1,639	49	1,639	222	10	14	1,677	44	1,677	223	10	11
	Retail - Qualifying Revolving	19	0	9	2	0	0	20	0	9	2	0	0
	Retail - Other Retail	204	2	168	84	0	5	195	2	160	77	0	4
	Retail - Other Retail - Of Which: SME	89	1	81	33	0	2	71	1	65	18	0	1
	Retail - Other Retail - Of Which: non-SME	116	1	87	51	0	3	124	1	96	59	0	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	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 Ap	proach					
				As of 31/	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	1	0	0	1	0	1	1	0	0
	Corporates	1,982	114	1,902	1,353	0	77	1,826	90	1,699	1,241	0	59
	Corporates - Of Which: Specialised Lending	4	0	4	4	0	0	4	1	4	3	0	0
	Corporates - Of Which: SME	1,147	55	1,121	821	0	40	1,079	36	1,012	732	0	23
	Retail	1.016	92	994	361	0	60	979	85	959	306	0	54
	Retail - Secured on real estate property	745	73	745	276	0	46	714	66	714	227	0	41
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LATVIA	Retail - Secured on real estate property - Of Which: non-	745	73	745	276	0	46	714	66	714	227	0	41
	Retail - Qualifying Revolving	76	2	57	27	0	4	73	1	55	25	0	4
	Retail - Other Retail	195	18	192	59	0	10	192	17	190	54	0	10
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	143	. 7	140	36	0	6	140	. 7	138	32	0	6
		51	11	52	23	0	4	52	10	52	22	0	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets									.			
	IRB Total												

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).

Sovereign Exposure

				Eliskida barike	3										
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturii (ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Austria	1	1	1											
[10Y - more Total		2	2	2	0	0	0	0	0	0	0	0	0	0	0
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「 「2Y - 3Y「 [3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium														
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [Bulgaria	1		1			1								
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus	1	0	1	0	0	1	0	0	0	0	0	0	0	0
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark	53 47 51	V	53 47 51	, and the second	· ·	53 47 51		-	J	v		J	,	3
[10Y - more Total		151	0	151	0	0	151	-17 -17	2 2	0	0	0	0	0	0
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia	949 6 68 62 1,085	949 6 68 62 1,085	949 6 68 62 1,085	0	0	0	0	0	1	0	0	0	0	0
[0 - 3M [[3M = 1V [552 -141	8 7	-12	,	ĺ		_	
[1Y - 2Y [Finland	142 590	18 213	142 590	252		77	0 552 -141 -117 -65 -22 -235 -55	11 4 2 19 15	-28 -39 -35 -68 -182	-1 -5 -6 -11 -23				_
Total [0 - 3M [732	231	732	252	0	189	-83	66	-182	-23	0	0	0	0
[0-3M[13M-1Y[11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[110Y-more	France	26 38		26 38			26 38								
Total		64	0	64	0	0	64	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
	(IIIII EOK)	EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	ner counterpaties	net of cash short only where there			SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)			ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	3.744 690 4,093	3.153 234 1,369	3.744 690 4,093	271 95 2,231	103	320 258 428					-52 1			
[10Y - more Total		9,613	5,226	9,613	3,039	103	1,107	0	0	0	0	-45	0	0	0
[0 - 3M [Croatia	3	0	3	0	0	0	0							
[0 - 3M [Greece								0	0	0	0	0	0	0
Total [0 - 3M [Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y Total	Italy	8 21 29	0	8 21	21	0	8	0	0	0	0	0	0	0	0
[0 - 3M [Latvia	16 68 32	5	29 16 68 32	19	12 46 18	8 3 9								
Total [0 - 3M	Lithuania	125 49 130 306	32 109 49	125 49 130 306	19 18	76 31 98 157	15 18 22 4	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	538	190	538	18	286	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
			RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) (1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Maita	0	0	0	0	0	0	0	0	0	0		0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	78 73 61 212	0	78 73 61 212	34 61 95	0	78 39	0	0	0	0	0	0	0	0
[0 - 3M [Poland	1		1			1								
Total [0 - 3M [Portugal	2	0	2	0	0	2	0	0	0	0	0	0	0	0
Total	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more	Sweden	950 1.036 1,454 292	696 101 73	950 1.036 1,454	34	0	0 468 872 1,085	0 6.013 -364 -3,824 -228 -940 -993 -174	0 353 55 23 18 76 146 105	-5.165 -1.239 -991 -863 -730 -807 -53	0 -312 -35 -76 -76 -90 -107	0	0	0	0
Total		3,732	983	3,732	34	0	2,587	-510	776	-9,848	-699	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
	<u> </u>	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) (1)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
T 0 - 3M	United Kingdom		0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	0	0	0	0	0	-60 -60	4	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Norway	71 108 70 70	1 1 7	71 108 70 70			71 107 69 63	51	2	-100 -28 -138 -105 -77 -166	-3 -1 -9 -11 -9 -26				-
Total [0 - 3M [Australia	319	9	319	0	0	310	51	2	-614	-59	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Canada	9	0	9	9	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Hong Kong	21	0	21	21	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M 13M - 117 117 - 227 227 - 337 337 - 537 157 - 107 1107 - more	U.S.	0 54 37 129	0	0 54 37 129	0	0	0 54 37 129	0	0	0	0	0	0	0	0
Total		220	0	220	0	0	220	0	0	0	0	0	0	0	0



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	, <u>2</u>		RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) (1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	13	0	13	0	0	13	-418 -418	36	124	-8		0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland										-				
Total [0 - 3M [[3M - 1Y [F1Y - 2Y F F2Y - 3Y F F3Y - 5Y F F3Y - 10Y F F10Y - more	Other advanced economies non EEA	0 32	0	0 32	0	0	0	0 -776	0 25	0 21	0 +1	0	0	0	0
Total [0 - 3M] [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	32	0	32	0	0	0	-776	25	21	-1	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Africa	0	_	0	0	0		0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[5Y - 10Y [[5Y - 10Y [Others	1 47	1 47	1 47	U	U	0	0	U	U	0	v	v	U	U
[10Y - more Total	-	49	49	49	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



ereign exposures h positive fair value Fair-value (+)	Derivatives with negative fair value Notional value Fair-value (-)
	value
Fair-value (+)	Notional value Fair-value (-)
0	0 0
	0 0
	0 0
	0 0
	0 0
	0 0
0	0 0
	0 0
	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI		NET DIRECT PO	SITIONS (gross of ereign debt to otl	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0-3M「 「3M-1Y「 [1Y-2Y[[2Y-3Y[Germany	2.623 1.279 3,858	2.613 560 1,407	2.623 1.279 3,858	193 2,317		522 125								
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	ocimum,	982 8,742	422 5,002	982 8,742	536 3,046	0	12 659	0	0	0	0	0	0	0	0
[0 - 3M [Croatia										-				_
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	20	0	20	20	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latvia	20 43 62 77	0 2 24 10	20 43 62 77	20 19	0 38 41 53	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Lithuania	192 43 142 195 46	36 59 49 45	192 43 142 195 46	19 18	132 42 82 126	0 2 1 2	0	0	0	0	0	0	0	0
101 - more Total	Luxembourg	426	153	426	18	250	6	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
		gross of p	provisions)	,03,000	is a maturit	ty matching)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	85 76 69	0	85 76 69 230	35 69 104	0	0 85 42	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	230	0	230	0	0	0	0	0	9	0	0	0	0	0
T 0 - 3M T 3M - 1 Y T 1Y - 2Y T 2Y - 3Y T 2Y - 5Y T 2Y - 10Y T 2Y - more	Portugal														-
Total [0 - 3M [Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Sweden	855 574 1,847	9 358 192 54	855 574 1,847	3 31	0	526 369 1,378	0 -315 -119 -1,209 -590 -680 -1,027 -134	0 37 11 34 28 57 122 65	0 339 -1.294 -2,039 -681 -708 -733 -186	-72 -70 -71 -53 -88 -73	0	0	0	0
Total		3,348	676	3,348	34	0	2,273	-4,074	354	-5,302	-434	0	0	0	0



	(mln EUR)							As of	30/06/2015						
	(RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []10Y - more Total	United Kingdom	0		0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [5Y - 10Y Total	Iceland	0	0	0	0	0	0	-60 -60	10	-50 -50	-1	0	0	0	0
[0 - 3M [Liechtenstein														
Total [0 - 3M [Norway	146 319 85	1 1 7	146 319 85	0	0	146 318 84	0 101	1	-28 -46 -205 -80 -171	-1 -1 -15 -8 -23	0	0	0	0
Total [0 - 3M	Australia	700	9	700	0	0	691	101	1	-530	-48	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [5Y - 10Y Total	Canada	10 12	0	10 12	10 12	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	22	0	22	22	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Japan	0	0	0	0		0	0	0	0	0	0	0	0	0
Total	U.S.	121 101	0	0 121 101	0	0	121 101	0	0	0	0	0	0	0	0
Total	L	222	0	222	0	0	222	0	0	0	0	0	0	0	0



	(mln EUR)							As of 30/06/2015									
			RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)				
		gross of p	provisions) 1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	China	0	0	0	0	0		-239 329	15	-1.253 -1,253	-30	0	0	0	0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Switzerland	0					,					J	J				
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	5	0	5	0	0	0	-316	3	-113	0 -1	0	0	0	0		
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Other Central and eastern Europe countries non EEA	5	0	5	0	0	0	-316	3	-113	-1	0	0	0	0		
Total [0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	18	18	18	v	U	U	0	U	V	0	U	U	U	U		
[10Y - more Total	-	19	19	19	0	0	0	0	0	0	0	0	0	0	0		

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

	As of 31/12/2014								As of 30/06/2015							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and		Gross carrying	Gross carrying amount			rment, accumulated e due to credit risk and				
	Of which performing but past due >30	performing but past due >30		n-performing ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted	Cxposures	CAPOSITES			days and <=90 days		Of which: defaulted	exposures	exposures			
Debt securities (including at amortised cost and fair value)	8,642	0	0	0	0	0	0	7,566	0	0	0	0	0	0		
Central banks	1	0	0	0	0	0	0	6	0	0	0	0	0	0		
General governments	5,303	0	0	0	0	0	0	4,711	0	0	0	0	0	0		
Credit institutions	1,793	0	0	0	0	0	0	1,425	0	0	0	0	0	0		
Other financial corporations	1,182	0	0	0	0	0	0	1,146	0	0	0	0	0	0		
Non-financial corporations	363	0	0	0	0	0	0	278	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	154,337	127	1,414	1,329	120	485	583	186,571	125	1,433	1,194	135	472	602		
Central banks	1,790	0	0	0	0	0	0	22,815	0	0	0	0	0	0		
General governments	5,916	0	1	0	0	0	0	5,693	0	1	0	0	0	0		
Credit institutions	8,337	0	0	0	1	0	0	8,917	0	0	0	1	0	0		
Other financial corporations	12,796	0	6	2	0	9	5	17,093	0	4	1	3	9	3		
Non-financial corporations	70,069	34	859	823	95	333	306	74,624	45	930	782	98	305	346		
Households	55,429	93	548	503	24	143	272	57,429	80	498	410	32	157	253		
DEBT INSTRUMENTS other than HFT	162,978	127	1,414	1,329	120	485	583	194,137	125	1,433	1,194	135	472	602		
OFF-BALANCE SHEET EXPOSURES	60,215		38	32	6	3	2	62,315		50	28	6	4	6		

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 incurrred 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)



Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with forbearance measures		Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
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)	1,409	699	236	208	757	1,553	780	205	183	783			
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	5	0	0	0	5			
Non-financial corporations	1,140	572	203	177	538	1,278	664	171	152	554			
Households	269	127	33	31	219	269	117	34	30	224			
DEBT INSTRUMENTS other than HFT	1,409	699	236	208	757	1,553	780	205	183	783			
Loan commitments given	28	5	0	0	0	82	17	0	0	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



Leverage ratio

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	12,809	12,940	LRCom {20}	
В	Total leverage ratio exposures	266,704	290,852	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.80%	4.45%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage I [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	71,461	66,937	76,002	70,932				
of which: Other financial corporations	719	717	631	630				
of which: Non-financial corporations	23,220	22,238	24,822	23,212				
of which: Households	47,505	43,960	50,510	47,053				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.