

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

Skandinaviska Enskilda Banken - group

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		5,980.94	5,417.21
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		1,410.84	538.97
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-405.11	-663.53
Cumulative 3y: Profit or (-) loss for the year		3,768.54	1,352.41
Coverage ratio - Default stock	28.35%	26.84%	28.39%
Common Equity Tier 1 capital	11,700.24	13,535.89	12,473.73
Total Risk exposure amount	62,081.47	62,818.84	75,142.89
Common Equity Tier 1 ratio, %	18.8%	21.5%	16.6%
Fully loaded Common Equity Tier 1 ratio, %	18.8%	21.5%	16.6%
Tier 1 capital	13,207.06	15,042.71	13,980.55
Total leverage ratio exposures	267,912.16	267,912.16	267,912.16
Leverage ratio, %	4.9%	5.6%	5.2%
Fully loaded leverage ratio, %	4.7%	5.6%	5.2%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation
 ² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Skandinaviska Enskilda Banken - group

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IRB F-IRB		A-1	A-IRB F-IR		8	٨-	IRB	F-I	RB	Coverage Ratio		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	1
	Institutions	5,579	12	5,079	0	1,598	10	861	0	0	0	0	0	0 0.
	Corporates	74.221	264		537		845		3	68	78	33	143	8 27
	Corporates - Of Which: Specialised Lending	2,921	0	2,009	149		0	1,286	0	4	0	4	39	26
	Corporates - Of Which: SME	15.366	115		239	2.328	438	3.451	1	8	38	11	68	8 29
	Retail	58.346	367	0	0	5.650	115	0	0	38	128	0	0	35.
	Retail - Secured on real estate property	51,446	229	0	0	3,520	45	0	0	23	67	0	0	29.
andinaviska Enskilda Banken -	Retail - Secured on real estate property - Of Which: SME	130	4	0	0	29	1	0	0	0	0	0	0	0 0
ano	Retail - Secured on real estate property - Of Which: non-SME	51,316	225	0	0	3,491	45	0	0	23	67	0	0	29.
group	Retail - Qualifying Revolving	62	1	0	0	27	0	0	0	0	1	0	0	63.
	Retail - Other Retail	6,838	137	0	0	2,103	69	0	0	14	60	0	0	44.
	Retail - Other Retail - Of Which: SME	552	10	0	0	351	3	0	0	4	6	0	0	55
	Retail - Other Retail - Of Which: non-SME	6,286	127	0	0	1,752	66	0	0	10	55	0	0	43.
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													1
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	54	0	0	0	
	IRB TOTAL	138,146	643	33,774	537	26,710	969	14,004	3	159	206	33	143	29.6

		31/12/2015 Exposure values Risk exposure amounts Stock of provisions												
											Stock			
		A-IR	ß	F-I	RB	A-1	IRB	F-IRE	3	A-1	IRB	F	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
	Institutions	759	0	527	0	247	0	84	0	0	0	0	(0
	Corporates	40,837	76	4,630	17	9,223	60	1,666	0	32	42	5	(0 45.0
	Corporates - Of Which: Specialised Lending	1,205	0	121	0	435	0	98	0	2	0	0	(0
	Corporates - Of Which: SME	13.957	57	921	17	1,980	60	545	0	7	30	2	(0 40.8
	Retail	50,910	89	0	0	3,615	37	0	0	8	27	0	(0 30.
	Retail - Secured on real estate property	46.687	19	0	0	2,596	22	0	Ó	3	0	0		0 1.4
	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-SME	46.687	19	0	0	2,596	22	0	0	3	0	0		0 1.
oneach	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	4,223	71	0	ō	1.019	14	0	ō	5	27	0		0 38.
	Retail - Of Which: SMF	83		0		69	1	0	0	ō		0		0 63.6
	Retail - Other Retail - Of Which: non-SME	4,140	70	0	ō	950	13	0	ō	4	27	0		0 38.2
	Equity	.,		0				0	0	ó		0		0
	Securitisation			Ŭ	0	0		, in the second s	0	Ű	0			
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	54	0		0
	IRB TOTAL	92,506	165	5,157	17	13,085	97	1,750	0	40	123	5		0 37.9

		31/22/2015 Exposure values Risk exposure amounts Stock of provisions													
			Exposu	e values			Risk expo	sure amounts			Stock	of provisions			
		A-IF	A-IRB F-IRB		A-1	IRB	F-IR	В	A-IRB		F-	-IRB	Coverage Rati		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc	
	Central banks and central governments	0	(0	0	0	0	0	0	0	0	0	0	0	
	Institutions	188	(804	0	43	0	165	0	0	0	0	0)	
	Corporates	609		9,227	163	177	0	4,238	3	1	0	4	40	24	
	Corporates - Of Which: Specialised Lending	0	0	520	3	0	0	346	0	0	0	0	2	2 70	
	Corporates - Of Which: SME	11		1,176	61	5	0	504	0	0	0	1	1/		
		30		0	0	3	0	0	0	0	0	0	0	4	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	28		0	0	3	0	0	0	0	0	0	0	1	
Germany	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	20		0	0	2	0	0	0	0	0	0	0		
Germany	Retail - Oualifying Revolving	28		0	0	3	0	0	0	0	0	0	0	6	
	Retail - Other Retail	2		0	0	1	0	0		0			0	46	
	Retail - Other Retail - Of Which: SME	ĥ		0	0	<u>.</u>	0	0		0			0	1	
	Retail - Other Retail - Of Which: non-SME	2	i i	0	0	1	ő	ő	0	0	0	ő	0	46	
	Equity	0	i	ō	ō	0	ō	ō	ā	ō	o o	0	ō		
	Securitisation														
	Other non-credit obligation assets	0	(0	0	0	0	0	0	0	0	0	0)	
	IRB TOTAL	827	(10.031	163	222	0	4,403	3	1	0	4	40	24.0	

computed as: Stock of provisions for defaulted stock	/ default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015 Exposure values Risk exposure amounts Stock of provisions												
			Exposur							Stock of provisions				
		A-IR	3	F-1	RB	A-1	RB	F-IF	8	A-IRB			-IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	0	0	0	0	0	0	0	C	0		D	0	0
	Institutions	181	4	445	0	70	0	31	0	0 0		D	0	0.0
	Corporates	7.642	18	461	0	2.545	44	153	0	9		в	1	0 43.7
	Corporates - Of Which: Specialised Lending	280	0	0	0	78	0	0	0	0 0		D	0	0
	Corporates - Of Which: SME	473	0	57	0	147	0	29	0	1		D	0	0
	Retail	1,616	15	0	0	517	14	0	0	2		6	0	0 40.9
	Retail - Secured on real estate property	52	0	0	0	6	0	0	0	0 0		D	0	0 4.4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0 0		D	0	0
Norway	Retail - Secured on real estate property - Of Which: non-SME	52	0	0	0	6	0	0	0	0 0		D	0	0 4.4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0 0		D	0	0
	Retail - Other Retail	1,564	14	0	0	511	14	0	0	2		6	0	0 41.3
	Retail - Other Retail - Of Which: SME	102	0	0	0	121	1	0	0	0 0		D	0	0 88.8
	Retail - Other Retail - Of Which: non-SME	1,462	14	0	0	390	14	0	0	1		6	0	0 40.49
	Equity	0	0	0	0	0	0	0	0	0 0		D	0	0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0 0		D	0	0
	IRB TOTAL	9,439	37	906	0	3,132	59	184	0	11	1	4	1	0 38.09



Skandinaviska Enskilda Banken - group

		31/12/2015 Exposure values Risk exposure amounts Stock of provisions												
								sure amounts			Stock	of provisions		
		A-IRE		F-B	8	A-I	RB	F-IR	В	A-IRB		F	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	1	0
	Institutions	47	0	218	0	12	0	40	0	0	0	0		5
	Corporates	5,429	1	1,697	0	1,816	5	573	0	6	0	0		0.01
	Corporates - Of Which: Specialised Lending	429	0	0	0	142	0	0	0	0	0	0		5
	Corporates - Of Which: SME	202	0	367	0	40	0	126	0	0	0	0		3
	Retail	165	6	0	0	114	8	0	0	0	3	0		56.8
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	0	0	0		11.1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Finland	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	0	0	0		11.1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	163	6	0	0	114	8	0	0	0	3	0		57.1
	Retail - Other Retail - Of Which: SME	69	0	0	0	58	0	0	0	0	0	0		100.99
	Retail - Other Retail - Of Which: non-SME	94	5	0	0	56	7	0	0	0	3	0		56.49
	Equity	0	0	0	0	0	0	0	0	0	0	0 0		0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
	IRB TOTAL	5,641	7	1,915	0	1,942	12	613	0	7	3	0		48.0%

								31/12/2015						
			Exposur					osure amounts				of provisions		
		A-IR	ß	F-	F-IRB		IRB	F-IR	В	A-IRB		F	-IRB	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	0	0	0	0	0	0 0	C	0	() ()	0
	Institutions	345	0	178	0	113	2	2 39	0	0	0)	0 13
	Corporates	1,995	0	218	0	504	0	137	0	2	0	0)	0
	Corporates - Of Which: Specialised Lending	103	0	0	0	98	0	0 0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	0 0	0	0	0		0	0
	Retail	77	0	0	0	6	0	0 0	0	0	0	0)	0 10
	Retail - Secured on real estate property	73	0	0	0	5	0	0 0	0	0	0	0	0	0 10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0 0	0	0	0		0	0
United States	Retail - Secured on real estate property - Of Which: non-SME	73	0	0	0	5	0	0 0	0	0	0		0	0 1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0 0	0	0	0	0)	0 6
	Retail - Other Retail	4	0	0	0	1	0	0 0	0	0	0	0)	0 28
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0 0	0	0	0	0)	0
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0 0	0	0	0	0)	0 28
	Equity	0	0	0	0	0	0	0 0	0	0	(0 0)	0
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0 0	0	0			2	0
	IRB TOTAL	2,417	1	396	0	623	2	176	0	2		0		0 12.

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	8	F-IRB		A-IRB		F-IRB		A-IRB		Fil	RB	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	0	0	0	0	0	0	C	0	0	0	(
	Institutions	0	0	138	0	0	0	22	0	0	0	0	(
	Corporates	1	0	3.137 848	222	0	0	2.139	0	0	0	10	66	2!
	Corporates - Of Which: Specialised Lending	0	0		134	0	0	605	0	0	0	3	33	24
	Corporates - Of Which: SME	0	0	813	81	0	0	630	0	0	0	3	29	3
	Retail	2,030	119	0	0	508 463	12	0	0	5	40	0	L. L.	3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1.941	108	0	0	403	12	0	u u	1	38			3
Lithuania	Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME	1.893	105	0	0	447	12	0	u	0	20	0		3
Liuluallia	Retail - Secured on real estate property - Or Which: hon-smic Retail - Oualifying Revolving	1,093	100	0	0		12	0	0	7	30	0		ē
	Retail - Other Retail	80	11	0	0	45	0	0	0	1	3	0		2
	Retail - Other Retail - Of Which: SME	36		0	0	10	0	0		, î	1	0		2
	Retail - Other Retail - Of Which: non-SME	53	8	0	0	35	ō	0		1	2	ō	č	2
	Equity	0	ō	ō	ō	0	ō	ō	ā	0	ō	ō	č	_
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(
	TRB TOTAL	2,031	119	3.275	222	508	12	2,161	0	5	40	10	66	31

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	8	F-I	RB	A-I	RB	F-IRB		A	-IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments Institutions Corporates	0 115 4,257	0	0 380 471	0 0 3	0 31 1,592	0 0 0	0 45 116	(0	0 0 0	0	0 - 0 - 0 0.0%
	Connectors - Of Which: Specialised Leading Corporates - Of Which: SME Retail	45 78 448	0 0 20	50 9 0	0 3 0	5 21 285	0 0 33	0 10 0	0		0 0 13	0	6	0 - 0 0.0% 0 68.1%
Denmark	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Britail - Secured on real estate property - Of Which: pop-SME	12 0 12	0	0	0	2 0 2	0	0	0		0	0	0	0.6%
Denmark	Retail - Oualifyina Revolvina Retail - Other Retail Retail - Other Retail - Of Which: SME	0 435 70	20	0	0	0 283	0	0	0		0 13	0	0	0 62.2% 0 68.4% 0 101.0%
	Retail - Urner Retail - Ur Whith: SMC Retail - Ofher Retail - Of Which: non-SME	78 357 0	19	0	0	48 235 0	1 31 0	0	((1	13 0	0	6	0 67.6%
	Securitisation Other non-credit obligation assets	0	-	0	-	0	-	0			0	0		
	IRB TOTAL	4.820	20	851	3	1,909	33	161	c c	7	13	ő		58.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Skandinaviska Enskilda Banken - group

		31/12/2015 Stock of provisions Exposure values Risk exposure amounts Stock of provisions												
			Exposure				Risk expo				Stock	of provisions		
		A-IRI	3	F-	IRB	A-I	RB	F-IR	:B	A-IF	RB	F	-IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Estonia	Central backs and central enversments Institutions Central Control (2010) Considered Levelon Formanies - Of Which: Self Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebit Rebi	0 0 113 0 0 1,927 1,763 81 1,682 9 155 65 90 0 0	0 0 0 0 44 42 2 2 1 0 0 2 1 1 1 0	0 1 2,268 121 1.199 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 28 5 16 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 22 0 287 213 12 200 2 72 72 72 72 72 72 72 72 70 0 0	0 0 0 0 0 0 11 10 0 0 0 10 0 0 1 0 1 0	0 1 1,416 822 695 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 4 2 0 2 0 2 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 2 2 1 1 1 0 0		1	0 0 35.3 5 32.7 0 2 35.3 32.7 0 2 35.3 0 18.8 0 0 0 19.5 0 112.3 0 112.3 0 16.7 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non-credit obligation assets IRB TOTAL	2.041	44	2.269	28	310	11	1.417	0	0	10		10	0 27.9

								31/12/2015						
			Exposu	e values			Risk expo	osure amounts			Stock	of provisions		
		A-IS	8	F-I	RB	A-1	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
	Contral banks and central novernments Institutions Corporates	0 966 2,185		0 896 283	0 0 2	0 158 831	052	0 132 116	0	0	0	0		0
	Corporates - Of Which: Specialised Lendino Corporates - Of Which: SME Partail Retail - Secured on real estate property	489 41 53		102 6 0	0	226 22 8	0	46 3 0	0000	1 0 0	0	0000		0
United Kingdom	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifyring Revolving	49 0 49		0	0	6 0	0	0	0	0	0	0 0		0
	Retail - Ousainving Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4		0	0	2	0	0	0	0	0	0		0
	Equity Securitisation	ō		0	ŭ	ô	ő	ő	ő	ő	a	0		0
	Other non-credit obligation assets IRB TOTAL	3,204		1,179	2	997	7	248	0	0	0	0		1 21

								31/12/2015						/ · · · · ·
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	8	F-1	RB	A-1	IRB	F-IR	3	A-II	RB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		- I
	Institutions	0	0	1	0	0	0	0	0	0	0	0		J -
	Comorates	0	0	1.579	94	0	0	1.129	1	0	0	6	2	4 25.7% 0 43.3%
	Corporates - Of Which: Soecialised Lending Corporates - Of Which: SME	0	0	964	1	0	0	5	0	0	u	0		7 27.5%
	Retail	861	73	504	02	284	0	0/1	1	17	27			0 37.7%
	Retail - Secured on real estate property	649	58	ő	ő	211	ő	ő	ŏ	13	21	ő		0 36.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		د د
Latvia	Retail - Secured on real estate property - Of Which: non-SME	649	58	0	0	211	0	0	0	13	21	0		0 36.2%
	Retail - Oualifving Revolving	53	1	0	0	25	0	0	0	0	1	0		0 62.2%
	Retail - Other Retail	159	14	0	0	49	0	0	0	3	6	0		0 42.3%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	120	6	0	0	2/	0	0	0	2	3	0	1	0 46.9% 0 38.8%
	Retail - Other Retail - OF White non-SMF	39	8	0	0	22		0	0	2	2			38.8%
	Securitisation	0		0	0	0		0	0		u	0		1
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		j .
	IRB TOTAL	861	73	1,580	94	284	0	1.129	1	17	27	6	24	4 30.9%



2016 EU-wide Stress Test:

Credit risk IRB

Skandinaviska Enskilda Banken - group

						Baseline Sce	nario								Adverse Sce	sario			
			31/12/20:	16		31/12/20	17		31/12/201	.8		31/12/20:	16		31/12/20	17		31/12/20	18
	(min EUR. %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	
	Central banks and central governments		0			0			0			0	-		0	-	-	0	
	Institutions	0.0%	2	9.6%	0.0%	4	13.5%	0.0%	6	15.9%	0.0%	3	13.5%	0.0%	8	18.9%	0.0%	11	21.7
	Corporates Corporates - Of Which: Specialised Lending	0.0%	360	26.6% 26.0%	0.0%	395	25.8% 25.9%	0.0%	433	25.2% 25.8%	0.1%	400	27.2% 26.7%	0.1%	492	26.7% 27.0%	0.1%	569	26.4
	Corporates - OF Which: SME	0.1%	51		0.1%	145	25.9%	0.1%	156			149		0.1%	180		0.1%	207	
	Retail	0.0%	135	28.1%						25.9%	0.1%	149	28.3%		180	26.9%		207	
	Retail - Secured on real estate property	0.1%	234	31.4% 23.9%	0.1%	264	29.5% 20.7%	0.0%	292	28.4% 18.7%	0.2%	280	32.6% 24.5%	0.0%	303	31.0% 21.3%	0.1%	346	30.2 19.6
kandinaviska Enskilda Banken		0.0%	108	23.9%	0.0%	113		0.0%	11/	18.7%	0.1%	134		0.0%	130	21.3%	0.1%	148	19.
Kaliuliaviska Eliskilua dalikeli	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.1%	109	24.2%	0.1%	112	4.7%	0.1%	117	18.8%	0.1%	124	4.4% 24.8%	0.1%	125	21.5%	0.1%	147	19.1
group	Retail - Oualifying Revolving	0.5%	108	58.7%	0.0%	113	56.5%	0.4%	11/	55.1%	0.7%	134	60.9%	0.7%	133	59.7%	0.6%	147	59.3
group	Retail - Other Retail	0.7%	125	43.4%	0.4%	149	43.1%	0.4%	173	42.8%	1.0%	144	45.7%	0.3%	166	46.4%	0.4%	196	
	Retail - Other Retail - Of Which: SME	4 1%	32	55.5%	0.4%	34	55.6%	0.4%	36	55.7%	6.0%	47	60.4%	-0.8%	38	61.2%	0.6%	47	61.8
	Retail - Other Retail - Of Which: non-SME	0.4%	93	42.5%	0.4%	115	42.1%	0.4%	137	41.8%	0.6%	102	44.4%	0.4%	128	45.0%	0.4%	154	45.3
	Equity	0.170	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	12.376	0.170	115	12.170	0.170	1.57	11.0 /0	0.0 /0	102		0.170	110	-13.070	0.170		
	Securitisation		0			0			Ŭ			ľ						Ĭ	1
	Other non-credit obligation assets	-	0		-	0	-	-	0	-	-	0		-	0		-	0	1
	TRB TOTAL	0.1%	596	28.0%	0.0%	663	27.0%	0.0%	731	26.3%	0.1%	683	28.8%	0.1%	803	28.0%	0.1%	925	27.6

						Baseline Sce	nario								Adverse Sce	nario	
			31/12/20	016		31/12/20	17		31/12/201	18		31/12/20	16		31/12/20	17	
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate
	Central banks and central governments	-	0	-	-	0	-	-	0	-	-	C	-	-	0	-	1 .
	Institutions	0.0%	0	26.6%	0.0%	0	26.6%	0.0%	0	26.6%	0.0%	0	30.6%	0.0%	0	30.5%	0.0%
	Corporates	0.0%	89	34.9%	0.0%	99	30.3%	0.0%	109	27.5%	0.0%	98	33.8%	0.1%	124	28.8%	0.1%
	Corporates - Of Which: Specialised Lending	0.0%	2	25.0%	0.0%	2	25.0%	0.0%	3	25.0%	0.0%	2	28.7%	0.1%	3	28.8%	0.1%
	Corporates - Of Which: SME	0.0%	42	34.3%	0.0%	47	30.4%	0.0%	51	27.7%	0.1%	47	33.2%	0.1%	58	28.5% 28.2%	0.1%
	Retail	0.0%	53	27.2%	0.0%	72	26.2%	0.0%	90	25.8%	0.0%	60	29.0%	0.0%	85		0.0%
	Retail - Secured on real estate property	0.0%	6	4.7%	0.0%	8	4.9%	0.0%	10	5.1%	0.0%	8	5.6%	0.0%	12	6.0%	0.0%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	3.3%	0.0%	0	3.3%	0.0%	0	3.3%	0.0%	0	3.3%	0.0%	0	3.3%	0.0%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	0.0%	6	4.7%	0.0%	8	4.9%	0.0%	10	5.1%	0.0%	8	5.6%	0.0%	12	6.0%	0.0%
	Retail - Oualifving Revolving	0.3%	0	49.8%	0.4%	0	49.8%	0.4%	0	49.8%	0.4%	0	49.8%	0.4%	. 0	49.8%	0.4%
	Retail - Other Retail	0.4%	47	39.6%	0.4%	64	40.3%	0.4%	81	40.7%	0.5%	52	42.1%	0.5%	73	44.0%	0.5%
	Retail - Other Retail - Of Which: SMF	0.3%	1	64.7%	0.3%	1	65.1%	0.4%	1	65.4%	0.6%	1	70.7%	0.8%	2	73.0%	0.7%
	Retail - Other Retail - Of Which: non-SME	0.4%	46	39.4%	0.4%	63	40.1%	0.4%	79	40.5%	0.5%	51	41.9%	0.5%	72	43.6%	0.5%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	. 0	-	
	Securitisation																6
	Other non-credit obligation assets	-	54		-	54	-	-	54	-	-	54	-	-	54	-	
	TRB TOTAL	0.0%	196	30.8%	0.0%	225	28.0%	0.0%	254	26.6%	0.0%	213	31.4%	0.1%	264	28.5%	0.0%

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20:	6		31/12/20	17		31/12/20	18		31/12/201	.6		31/12/20	17		31/12/20	018
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Rati
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stoc
	Central banks and central governments		0	-	-	0		-	0	-	-	0		-	0	-	-	0)
	Institutions	0.0%	0	27.1%	0.0%	0	27.1%	0.0%	0	27.1%	0.0%	0	31.2%	0.0%	0	31.1%	0.0%	0	3
	Corporates	0.1%	50	25.0%	0.0%	55	25.3%	0.0%	60	25.6%	0.1%	56	26.1%	0.1%	65	26.9%	0.1%	70	2
	Corporates - Of Which: Specialised Lending	0.1%	3	62.6%	0.1%	3	57.6%	0.1%	4	54.1%	0.1%	3	60.3%	0.1%	4	55.6%	0.1%	4	4 5
	Corporates - Of Which: SME	0.1%	18	26.7%	0.1%	19	26.1%	0.1%	19	25.6%	0.1%	19	26.9%	0.1%	20	26.3%	0.1%	21	1 2
	Retail	0.0%	0	6.2%	0.0%	0	6.2%	0.0%	0	6.3%	0.0%	0	6.7%	0.0%	0	6.9%	0.0%	0)
	Retail - Secured on real estate property	0.0%	0	2.3%	0.0%	0	2.0%	0.0%	0	1.9%	0.0%	0	2.5%	0.0%	0	2.2%	0.0%	0)
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0)
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	2.3%	0.0%	0	2.0%	0.0%	0	1.9%	0.0%	0	2.5%	0.0%	0	2.2%	0.0%	0)
	Retail - Oualifving Revolving	0.5%	0	63.4%	0.4%	0	62.9%	0.4%	0	62.3%	0.5%	0	63.4%	0.4%	0		0.4%	0	
	Retail - Other Retail	0.5%	0	41.6%	0.5%	0	41.0%	0.5%	0	40.8%	0.6%	0	46.3%	0.5%	0	46.3%	0.5%	0	- i
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0)
	Retail - Other Retail - Of Which: non-SME	0.5%	0	41.6%	0.5%	0	41.0%	0.5%	0	40.8%	0.6%	0	46.3%	0.5%	0	46.3%	0.5%	0	4
	Equity	-	0			0		-	0		-	0	-		0	-	-)
	Securitisation																		
	Other non-credit obligation assets	-	0			0	-	-	0		-	0	-	-	0	-	-	()
	IRB TOTAL	0.0%	50	25.0%	0.0%	55	25.3%	0.0%	60	25.5%	0.1%	56	26.1%	0.1%	65	26.9%	0.1%	70	2

30.5% 26.8% 28.8% 28.9% 6.2% 3.3% 6.2% 49.8% 45.0% 73.8% 44.6%

27.4%

erage Ratio

3.3% 28.0% 22.4% 20.8% 39.9% 6.1% 6.1% 49.8% 40.8% 59.1% 39.5%

31.2%

310

						Baseline Scer	nario								Adverse Sce	nario		
			31/12/20	16		31/12/201	17		31/12/2018	3		31/12/2	016	1	31/12/20	17		31/12/201
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairmen	t Stock of		Impairment		Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions
	Central banks and central governments	-	0	-	-	0	-	-	0 -		-		0 -	-	0	-	-	0 -
	Institutions	0.0%	0	0.6%	0.0%	0	1.2%	0.0%	0	1.7%	0.0		0 1.0%	0.0%	0	2.3%	0.0%	
	Corporates	0.0%	21	33.6%	0.0%	24	29.8%	0.0%	27	27.6%	0.1		3 33.1%	0.1%	30	29.4%	0.1%	
	Corporates - Of Which: Specialised Lending	0.0%	0	19.5%	0.0%	0	19.5%	0.0%	0	19.5%	0.0		0 22.4%	0.0%	0	22.4%	0.0%	
	Corporates - Of Which: SME	0.1%	1	18.0%	0.1%	2	18.0%	0.1%	2	18.0%	0.2		2 20.8%	0.3%	3	20.8%	0.3%	, 4
	Retail	0.2%	11	38.0%	0.2%	15	36.7%	0.2%	19	36.0%	0.3	% 1	2 40.1%	0.3%	17	40.0%	0.3%	, 22
	Retail - Secured on real estate property	0.0%	0	4.5%	0.0%	0	4.5%	0.0%	0	4.5%	0.1	.%	0 5.7%	0.1%	0	6.0%	0.0%	, 0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0 -		-		0 -	-	0	-	-	0
Norway	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	4.5%	0.0%	0	4.5%	0.0%	0	4.5%	0.1	96	0 5.7%	0.1%	0	6.0%	0.0%	0 د
	Retail - Qualifying Revolving	0.4%	0	49.8%	0.5%	0	49.8%	0.5%	0	49.8%	0.5		0 49.8%	0.6%	0	49.8%	0.6%	
	Retail - Other Retail	0.2%	11	38.7%	0.2%	15	37.5%	0.3%	19	36.9%	0.3	96 1	2 40.9%	0.3%	17	40.9%	0.3%	22
	Retail - Other Retail - Of Which: SME	0.3%	1	62.2%	0.3%	1	56.9%	0.3%	2	54.5%	0.5		1 64.4%	0.6%	2	60.4%	0.6%	. 2
	Retail - Other Retail - Of Which: non-SME	0.2%	10	37.9%	0.2%	14	36.7%	0.3%	17	36.0%	0.3	96 1	1 39.8%	0.3%	15	39.6%	0.3%	د 20
	Equity	-	0	-	-	0	-	-	0 -		-		0 -	-	0	-	-	0
	Securitisation																	
	Other non-credit obligation assets	-	0	-	-	0		-	0 -		-		0 -	-	0	-	-	0
	IRB TOTAL	0.1%	32	33.2%	0.1%	39	31.2%	0.1%	46	30.1%	0.1	% 3	5 33.9%	0.1%	48	32.0%	0.1%	60

EBA EUROPEAN BANKING AUTHORITY

2016 EU-wide Stress Test:

Credit risk IRB

Skandinaviska Enskilda Banken - group

						Baseline Sco	enario								Adverse Sce	nario	
			31/12/20	16		31/12/20	117		31/12/201	18		31/12/20	116		31/12/20	117	h
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	4
	Central banks and central governments	-	0	-	-	0		-	0	-	-	0		-	0		-
	Institutions	0.0%	0	11.8%	0.0%		11.5%	0.0%	0	11.3%	0.0%	0	13.6%	0.0%	0	13.24	
	Corporates	0.0%	8	21.1%	0.0%	9	22.7%	0.0%	11	23.3%	0.0%	9	25.6%	0.0%	13	27.24	-16
	Corporates - Of Which: Specialised Lending	0.0%	1	19.4%	0.0%	1	19.4%	0.0%	1	19.4%	0.0%	1	22.3%	0.0%	1	22.3	%
	Corporates - Of Which: SME	0.0%	0	7.7%	0.0%	0	7.5%	0.0%	0	7.3%	0.0%	0	10.1%	0.0%	0	9.9	%
	Retail	0.3%	4	56.1%	0.3%	5	55.4%	0.4%	5	54.9%	0.5%	4	57.7%	0.6%	5	58.69	%
	Retail - Secured on real estate property	0.0%	0	14.7%	0.0%	0	14.3%	0.0%	0	13.9%	0.0%	0	14.7%	0.0%	0	14.29	16
	Retail - Secured on real estate property - Of Which: SME	-	0		-	0	-	-	0	-		0	-	-	0		-
Finland	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	14.7%	0.0%	0	14.3%	0.0%	ó	13.9%	0.0%	0	14.7%	0.0%	0	14.2	36
	Retail - Qualifying Revolving	0.2%	0	48.1%	0.2%	0	48.1%	0.2%	0	48.1%	0.2%	0	48.1%	0.3%	0	48.19	46
	Retail - Other Retail	0.3%	4	56.4%	0.3%	5	55.7%	0.4%	5	55.1%	0.5%	4	57.9%	0.6%	5	58.89	36
	Retail - Other Retail - Of Which: SME	0.4%	1	68.1%	0.4%	1	65.3%	0.5%	1	64.2%	0.7%	1	74.5%	1.0%	1	72.8	36
	Retail - Other Retail - Of Which: non-SME	0.2%	3	55.2%	0.3%	4	54.1%	0.3%	4	53.2%	0.3%	4	55.7%	0.3%	4	55.19	36
	Equity	-	ő	-		0			ó	-	-	0	-		0		-
	Securitisation																
	Other non-credit obligation assets		0		-	0		-	0	-		0		-	0		
	IRB TOTAL	0.0%	12	37.9%	0.0%	14	34.7%	0.0%	16	33.0%	0.0%	14	38.5%	0.1%	18	35.79	Y6

pligation assets		0			0	-		0	-	-	0			0			L
	0.0%	12	37.9%	0.0%	14	34.7%	0.0%	16	33.0%	0.0%	14	38.5%	0.1%	18	35.7%	0.1%	L
in paragraphs 59 and 61 of the Methodological note)																	
	-																
					Baseline Sce	nario								Adverse Sce	ario		
		31/12/20	016		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		3
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment	St
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Pro
entral governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0			1
	0.0%	0	15.6%	0.0%	0	17.3%	0.0%	0	18.6%	0.0%	0	17.4%	0.0%	0	21.1%	0.0%	1
	0.1%	4	23.6%	0.1%	6	23.6%	0.1%	7	23.6%	0.2%	5	27.2%	0.2%	9	27.2%	0.1%	1
s - Of Which: Specialised Lending	0.7%	1	20.8%	0.7%	2	20.8%	0.7%	2	20.8%	1.2%	2	23.9%	1.6%	3	23.9%	1.3%	1
is - Of Which: SME	0.1%	0	22.9%	0.1%	0	22.9%	0.1%	0	22.9%	0.2%	0	26.4%	0.2%	0	26.4%	0.2%	1
	0.0%	0	11.7%	0.0%	0	12.4%	0.0%	0	12.8%	0.0%	0	12.8%	0.0%	0	13.7%	0.0%	1
Secured on real estate property	0.0%	0	9.1%	0.0%	0	8.3%	0.0%	0	7.8%	0.0%	0	9.4%	0.0%	0	8.9%	0.0%	1
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-		1
Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	9.1%	0.0%	0	8.3%	0.0%	0	7.8%	0.0%	0	9.4%	0.0%	0	8.9%	0.0%	1
Qualifying Revolving	0.4%	0	55.3%	0.5%	0	53.3%	0.5%	0	52.3%	0.5%	0	55.0%	0.6%	0	52.9%	0.6%	1
Other Retail	0.4%	0	36.6%	0.4%	0	38.0%	0.4%	0	38.6%	0.5%	0	41.4%	0.5%	0	43.3%	0.5%	1
Retail - Other Retail - Of Which: SME	1.5%	0	44.1%	1.4%	0	44.1%	1.5%	0	44.1%	2.2%	0	44.1%	2.8%	0	44.1%	2.6%	1
Retail - Other Retail - Of Which: non-SME	0.4%	0	36.6%	0.4%	0	38.0%	0.4%	0	38.6%	0.5%	0	41.4%	0.5%	0	43.3%	0.5%	1
		0			0			0	-	-	0	-	-	0		-	1
pligation assets		-															1
bligation assets	0.1%	0	22.5%	0.1%	0	23.0%	0.1%	0	23.1%	0.1%	0	26.2%	0.1%	0	26.7%	0.1%	-
in paragraphs 59 and 61 of the Methodological note)	0.1%	4	22.5%	0.1%	6	23.0%	0.1%	8	23.1%	0.1%	6	26.2%	0.1%	9	26.7%	0.1%	<u> </u>
i in paragraphs by and 61 of the Methodological note)																	

						Baseline Scen	ario								Adverse Sce	nario			
			31/12/20	16		31/12/201	.7		31/12/201	18		31/12/201	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment			Impairment		Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
	Central banks and central governments		0	-	-	0		-	0	-	-	0		-	0	-	-	0	
	Institutions	0.0%	0	20.6%	0.0%	0	20.6%	0.0%	0	20.6%	0.0%	0	23.9%	0.0%	0	28.5%	0.0%	0	29.
	Corporates	0.1%	79	29.7%	0.1%	82	29.6%	0.1%	85	29.4%	0.3%	85	30.1%	0.3%	93	30.3%	0.2%	100	30
	Corporates - Of Which: Specialised Lending	0.2%	37	24.7%	0.1%	39	24.7%	0.2%	40	24.7%	0.5%	40	25.3%	0.4%	43	25.7%	0.2%	45	25.
	Coroorates - Of Which: SME	0.2%	33	35.6%	0.1%	35	35.3%	0.2%	36	35.0%	0.4%	35	35.8%	0.5%	39	35.5%	0.5%	43	35
	Retail	0.3%	51	30.3%	0.2%	54	27.7%	0.1%	57	25.9%	0.6%	58	31.2%	0.3%	63	28.8%	0.3%	69	27
	Retail - Secured on real estate property	0.3%	47	30.7%	0.2%	50	27.8%	0.1%	52	25.9%	0.6%	54	31.6%	0.3%	59	28.9%	0.3%	64	27
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	4.0%	0.1%	0	5.2%	0.1%	0	6.2%	0.2%	0	5.0%	0.2%	0	6.7%	0.1%	0	7
Lithuania	Retail - Secured on real estate property - Of Which: non-SME	0.3%	4/	31.2%	0.2%	50	28.2%	0.1%	52	26.2%	0.6%	54	32.1%	0.3%	58	29.3%	0.3%	64	27
	Retail - Oualifving Revolving	0.4%	0	51.9%	0.4%	0	51.0%	0.5%	0	50.6%	0.9%	0	57.8% 26.7%	0.8%	0	57.6% 28.0%	0.5%	0	57
	Retail - Other Retail	0.5%	4	25.8%	0.3%	4	26.5%	0.3%	5	27.1%	0.8%	4	26.7%		5	28.0%	0.5%	5	29
	Retail - Other Retail - Of Which: SMF	0.6%	1	30.3%	0.3%	1	30.7%	0.3%	1	31.0%	1.0%	1	32.0%	0.2%	1	32.6%	0.3%	1	33. 27.
	Retail - Other Retail - Of Which: non-SME	0.5%	3	24.4%	0.4%	3	25.1%	0.3%	3	25.7%	0.7%	3	25.1%	0.6%	3	26.5%	0.6%	4	2/
	Eauity Securitization	-	U		-	0	-	-	U	-		0	-		0			U	
	Other non-credit obligation assets		0			0			0			0			0			0	
	TRB TOTAL	0.2%	130	29.9%	0.1%	136	28.8%	0.1%	142	27.9%	0.4%	143	30.6%	0.3%	156	29.7%	0.3%	169	29.

			-												
							Baseline Sce	nario							
				31/12/20	16		31/12/20	17		31/12/20	18		31/12/2	016	
			Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairm		Coverage Ratio -	Impairment
_		(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provision	Default Stock ¹	rate
		Central banks and central governments		0	-		0			0	-		-	0 -	
		Institutions	0.0%	0	22.8%	0.0%	0	22.7%	0.0%	0	22.6%		0%	0 26.4%	0.0%
		Corporates	0.1%	10	22.0%	0.1%	13	24.1%	0.1%	15	24.8%		1% 1	2 27.2%	0.1%
		Cornorates - Of Which: Specialised Lending	0.0%	0	31.7%	0.0%	0	31.7%	0.0%	0	31.7%		0%	0 36.4%	0.0%
		Corporates - Of Which: SME	0.2%	0	4.1%	0.2%	0	6.3%	0.1%	1	7.8%		4%	0 6.5%	0.4%
		Retail	0.3%	16	66.0%	0.4%	18	64.2%	0.4%	19	62.7%		5% 1	7 67.0%	0.5%
		Retail - Secured on real estate property	0.1%	0	4.7%	0.1%	0	5.3%	0.1%	0	5.5%		1%	0 6.2%	0.1%
		Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-		-	0 -	-
	Denmark	Retail - Secured on real estate property - Of Which: pop-SME	0.1%	0	4.7%	0.1%	0	5.3%	0.1%	0	5.5%		1%	6.2%	0.1%
	Denmark	Retail - Qualifying Revolving	0.4%	0	64.0%	0.5%	0	63.9%	0.5%	0	63.9%		5%	0 64.0%	0.6%
		Retail - Other Retail	0.3%	16	66.6%	0.4%	18	65.0%	0.4%	19	63.8%		5% 1	7 67.6%	0.6%
		Retail - Other Retail - Of Which: SME	0.4%	1	87.8%	0.4%	1	83.3%	0.5%	2	80.9%		8%	1 91.7%	1.0%
		Retail - Other Retail - Of Which: non-SME	0.3%	15	65.7%	0.4%	16	64.0%	0.4%	18	62.5%		4%	5 66.4%	0.5%
		Equity		0			0			0			-		
		Securitisation					_			-			1		
		Other non-credit obligation assets		0		-	0		-	0	-		-	0 -	-
		IRB TOTAL	0.1%	26	47.2%	0.1%	30	43.2%	0.1%	35	41.0%	0	2% 2	9 46.9%	0.2%

1					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
Г	-	0	-		0	-	-	0	
L	0.0%	0	26.4%	0.0%	0	26.3%	0.0%	0	26.19
L	0.1%	12	27.2%	0.1%	19	29.0%	0.1%	23	29.2
L	0.0%	0	36.4%	0.0%	0	36.4%	0.0%	0	36.4
L	0.4%	0	6.5%	0.4%	1	10.0%	0.2%	1	11.4
L	0.5%	17	67.0%	0.5%	19	66.2%	0.5%	21	65.7
L	0.1%	0	6.2%	0.1%	0	7.2%	0.1%	0	7.5
L	-	0	-	-	0	-	-	0	
	0.1%	0	6.2%	0.1%	0	7.2%	0.1%	0	7.5
L	0.5%	0	64.0%	0.6%	0	63.9%	0.6%	0	63.9
	0.5%	17	67.6%	0.6%	19	67.2%	0.5%	21	66.8
	0.8%	1	91.7%	1.0%	2	88.7%	1.0%	3	87.7
1	0.4%	15	66.4%	0.5%	17	65.3%	0.5%	18	64.5
1		0	-	-	0	-	-	0	
н									
H		0	-		0		-	0	
L	0.2%	29	46.9%	0.2%	38	43.0%	0.1%	45	41.69

rment Stock of

13.4% 27.6% 22.3% 10.0% 59.1% 13.8%

-13.8% 48.1% 59.4% 72.3% 54.6%

23.4% 27.2% 23.9% 26.4% 14.3% 8.5% 52.0% 44.1% 44.1%

26.8%

0.0% 0.0% 0.0% 0.0% 0.6% 0.0%

0.0% 0.3% 0.6% 0.9% 0.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

United States

omputed as: Stock of p

2016 EU-wide Stress Test:

Credit risk IRB Skandinaviska Enskilda Banken - group

					1	aseline Scen	ario								Adverse Sce	enario			
			31/12/20	16		31/12/201	7		31/12/201	18		31/12/201	16		31/12/20	017		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Rati
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
	Central banks and central governments		0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	
	Institutions	0.7%	0	32.3%	0.5%	0	32.3%	0.4%	0	32.3%	1.5%	0	37.1% 29.4%	0.8%	0	37.1%	0.3%	0	37
	Corporates	0.1%	16	30.4%	0.1%	18	27.7%	0.1%	20	26.0%	0.2%	19	29.4%	0.3%	26	26.9%	0.2%	32	26
	Comorates - Of Which: Specialised Lending	0.2%	2	31.9%	0.2%	2	29.8% 25.5%	0.1%	3	28.3% 23.9%	0.5%	3	31.6%	0.4%	3	29.7%	0.3%	3	25
	Corporates - Of Which: SME Retail	0.1%	8	27.9% 21.3%	0.1%	10	25.5%	0.1%	11	23.9%	0.3%	10	27.1% 21.9%	0.3%	14	24.9%	0.3%	18	
	Retail Retail - Secured on real estate property	0.0%	24	16.7%	0.0%	25	15.1%	0.0%	23	13.9%	0.1%	10	16 00/	0.1%	120	15 20.0%	0.1%	10	1 1
	Retail - Secured on real estate property - Of Which: SME	0.0%	11	2.8%	0.0%	11	4 106	0.0%	11	5.0%	0.1%	12	16.8% 3.5%	0.1%	13	15.3% 5.2%	0.1%	13	1
Estonia	Retail - Secured on real estate property - Of Which: non-SME	0.0%	11	17.3%	0.0%	11	15.5%	0.0%	11	14.3%	0.1%	12	17.3%	0.1%	13	15.7%	0.1%	15	1
LStorna	Retail - Qualifying Revolving	0.2%	0	78.8%	0.0%	0	72.2%	0.0%	0	67.4%	0.2%	0	78.4%	0.0%	0	72.0%	0.0%	0	
	Retail - Other Retail	5.7%	13	76.1%	0.3%	13	64.2%	0.2%	14	58,7%	7.6%	16	75.9%	-1.1%	14	63.2%	0.4%	15	-
	Retail - Other Retail - Of Which: SME	5.5%	6	107.7%	0.4%	6	87.0%	0.4%	6	76.2%	7.9%	7	107.2% 61.1%	-1.6%	6	85.3%	0.4%	6	7
	Retail - Other Retail - Of Which: non-SME	5.7%	7	60.1%	0.2%	8	53.1%	0.1%	8	50.1%	7.4%	9	61.1%	-0.8%	8	53.7%	0.3%	8	5
	Equity		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Securitisation																		
	Other non-credit obligation assets		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	IRB TOTAL	0.3%	40	25.1%	0.1%	43	23.3%	0.1%	46	22.0%	0.4%	48	25.4%	0.1%	54	23.9%	0.2%	62	2

						Baseline Sce	nario							
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/	2016	
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairn			ge Ra
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provision	s Defaul	lt Sto
	Central banks and central governments	-	0		-	0	-		0	-		-	0	
	Institutions	0.0%	0	0.6%	0.0%	0	1.3%	0.0%	0	2.0%		0.0%	0	
	Corporates	0.0%	4	28.1%	0.0%	5	26.9%	0.0%	5	26.2%		0.0%	5	- 2
	Corporates - Of Which: Specialised Lending	0.0%	1	27.1%	0.0%	1	27.1%	0.0%	1	27.1%		0.0%	1	- 2
	Corporates - Of Which: SME	0.0%	0	17.3%	0.0%	0	17.4%	0.0%	0	17.3%		0.1%	0	- 2
	Retail	0.0%	0	15.6%	0.0%	0	13.1%	0.0%	0	12.1%		0.1%	0	1
	Retail - Secured on real estate property	0.0%	0	13.7%	0.0%	0	10.4%	0.0%	0	8.8%		0.0%	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-		-	0	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	13.7%	0.0%	0	10.4%	0.0%	0	8.8%		0.0%	0	1
	Retail - Oualifving Revolving	0.6%	0	60.4%	0.7%	0	59.0%	0.7%	0	57.9%		0.7%	0	6
	Retail - Other Retail	0.4%	0	39.6%	0.4%	0	39.6%	0.4%	0	39.6%		0.5%	0	4
	Retail - Other Retail - Of Which: SME	1.5%	0	43.9%	1.4%	0	43.9%	1.5%	0	43.9%		2.2%	0	4
	Retail - Other Retail - Of Which: non-SME	0.4%	0	39.6%	0.4%	0	39.6%	0.4%	0	39.6%		0.5%	0	
	Equity		0		-	0			0			-	0	
	Securitisation													
	Other non-credit obligation assets		0		-	0			0			-	0	
	IRB TOTAL	0.0%	4	21.9%	0.0%	5	22.1%	0.0%	6	22.2%		.0%	5	2/

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-		0	-	-	0	
0.0%	0	1.1%	0.0%	0	2.5%	0.0%	0	3.89
0.0%	5	29.5%	0.1%	6	28.9%	0.0%	7	28.7%
0.0%	1	31.1%	0.0%	1	31.1%	0.0%	1	31.1%
0.1%	0	20.9%	0.1%	0	20.5%	0.1%	0	20.3%
0.1%	0	15.8%	0.1%	0	13.3%	0.1%	0	12.4%
0.0%	0	13.4%	0.0%	0	10.0%	0.0%	0	8.69
-	0	-	-	0	-	-	0	
0.0%	0	13.4%	0.0%	0	10.0%	0.0%	0	8.69
0.7%	0	60.2%	0.8%	0	58.6%	0.8%	0	57.49
0.5%	0	44.7%	0.5%	0	45.0%	0.5%	0	45.1%
2.2%	0	43.9%	2.8%	0	43.9%	2.6%	0	43.9%
0.5%	ō	44.7%	0.5%	ō	45.0%	0.5%	ō	45.19
	0			0			0	
	_						_	
-	0	-	-	0	-	-	0	
0.0%	5	24.0%	0.0%	6	25 10%	0.0%	7	25 5%

			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0			0			0	
	Institutions	0.0%	0	31.5%	0.0%	0	31.6%	0.0%	0	31.6
	Comorates	0.2%	34	25.8%	0.2%	37	25.8%	0.2%	39	25.7
	Corporates - Of Which: Specialised Lending	0.0%	0	43.3%	0.0%	0	43.3%	0.0%	0	43.39
	Corporates - Of Which: SME	0.2%	23	27.1%	0.2%	25	26.8%	0.2%	27	26.5
	Retail	3.6%	75	36.4%	0.0%	75	35.2%	0.1%	76	34.49
	Retail - Secured on real estate property	1.6%	45	34.0%	-0.1%	44	32.2%	-0.1%	43	30.89
	Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Latvia	Retail - Secured on real estate property - Of Which: non-SME	1.6%	45	34.0%	-0.1%	44	32.2%	-0.1%	43	30.89
	Retail - Oualifying Revolving	0.5%	1	57.8%	0.5%	1	55.8%	0.5%	2	54.59
	Retail - Other Retail	12.7%	29	43.6%	0.5%	30	44.6%	0.5%	31	45.3
	Retail - Other Retail - Of Which: SME	14.8%	22	49.0%	0.4%	22	50.4%	0.4%	23	51.49
	Retail - Other Retail - Of Which: non-SME	6.4%	7	39.5%	0.7%	8	39.8%	0.6%	8	40.19
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets		0		-	0			0	
	IRB TOTAL	1.4%	109	30.4%	0.1%	112	29.9%	0.1%	115	29.5%

				Adverse Sce	sario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-		0			0	-
0.0%	0	36.9%	0.0%	0	37.0%	0.0%	0	37.1%
0.5%	39	27.1%	0.8%	51	27.7%	0.6%	60	27.8%
0.1%	0	43.3%	0.1%	0	43.3%	0.1%	0	43.3%
0.6%	27	28.3%	0.9%	35	28.1%	0.7%	42	28.0%
6.5%	100	37.4%	-1.8%	85	36.2%	0.3%	87	35.4%
4.0%	60	34.2%	-1.4%	51	32.1%	0.2%	53	30.6%
-	0		-	0		-	0	
4.0%	60	34.2%	-1.4%	51	32.1%	0.2%	53	30.6%
0.7%	1	60.2%	0.8%	2	59.3%	0.7%	2	58.9%
18.4%	38	47.3%	-4.3%	32	48.7%	0.6%	33	49.3%
21.2%	30	54.3%	-5.1%	24	55.7%	0.5%	24	56.4%
10.0%	9	41.6%	-1.6%	8	42,4%	0.9%	8	42.8%
	0			0			0	
				0			0	
-	0	-	-	0	-	-	0	-
2.6%	139	31,4%	-0.1%	136	30,9%	0.5%	147	30.6%





Skandinaviska Enskilda Banken - group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	19,433		155	0	0	(3.8%
	Regional governments or local authorities	9,832		6	0	0	(1.59
	Public sector entities	220		1	0	0	(0.19
	Multilateral Development Banks	259	0	0	0	0	(0.09
	International Organisations	0	0	0	0	0	0	0.09
	Institutions	591	0	115	0	1	(0.09
	Corporates	3,409	12	1,693	18	37	(0.09
	of which: SME	141	4	136	6	0	(0.09
Skandinaviska Enskilda Banken	Retail	2,677		1,611	23	3	(0.09
	of which: SME Secured by mortgages on immovable property	1,335 1,358		802 452	19 17	1	(0.09
- group	of which: SME	1,358	14	452	1/	0		0.09
	or which: SME Items associated with particularly high risk	486	8	147	9	0		0.09
	Covered bonds	132	u	198	0	0		0.09
		0	u	0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0			0	0		0.09
	Equity	1.926		1,926	0	0		0.0%
	Securitisation	1,920		1,920	0	0	, i	0.0%
		50		1.272	0			0.00
	Other exposures Standardised Total	50 39.893	54		58	41		0.09

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	3,664	3	0	0	0		0 8.3
	Regional governments or local authorities	3,324	0	0	0	0		0.0
	Public sector entities	0	0	0	0	0		0.0
	Multilateral Development Banks	0	0	0	0	0		0 0.
	International Organisations	0	0	0	0	0		0 0.
	Institutions	5	0	1	0	0		0 0.
	Corporates	973	0	587	0	37		0 0.
	of which: SME	47	0	47	0	0		0 0.
	Retail	1,634	10	1,030	15	0		0 0.
Sweden	of which: SME	1,029	10	612	15	0		0 0.
Sweuen	Secured by mortgages on immovable property	426	8	126	9	0		0 0.
	of which: SME	347	8	98	8	0		0 0.
	Items associated with particularly high risk	110	0	166	0	0		0 0.
	Covered bonds	0	0	0	0	0		0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0 0.
	Collective investments undertakings (CIU)	0	0	0	0	0		0 0.
	Equity	1,858	0	1,858	0	0		0.0
	Securitisation							
	Other exposures	3	(1,240	0	0		0.0
	Standardised Total	11,996	22	5,006	23	37		0 1.2

Standardised Total
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted			Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	3,168	0	0	0	0 0	C	0.0
	Regional governments or local authorities	5,709	4	0	0	0	0	1.5
	Public sector entities	216	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	47	0	3	0	0	0	0.0
	Corporates	1,142	0	302	0	0	0	0.0
	of which: SME	5	0	4	0	0	0	0.0
	Retail	12	0	2	0	0	0	0.0
Germany	of which: SME	1	0	1	0	0	0	0.0
Germany	Secured by mortgages on immovable property	14	0	5	0	0	0	0.0
	of which: SME	10	0	4	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	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	C	0.0
	Equity	17	0	17		0	0	0.0
	Securitisation							
	Other exposures	5	0	5	0	0	0	0.0
	Standardised Total	10,330	4	333	0	0	0	1.5%



Skandinaviska Enskilda Banken - group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	860	0	0	(0	C	0.0%
	Regional governments or local authorities	1	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	C	0.0%
	Corporates	115	1	109	1	0	C	0.3%
	of which: SME	79	0	79	0	0	0	0.0%
	Retail	87	0	62	0	0	C	0.0%
Norway	of which: SME	20	0	12	0	0	C	0.0%
NOTWAY	Secured by mortgages on immovable property	469	e	164	8	0	C	0.0%
	of which: SME	85	0	29	0	0	C	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Equity	2	0	2		0 0	0	0.0%
	Securitisation							
	Other exposures	0		0		0	0	0.0%
	Standardised Total	1,535	7	338	8	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	515	0	0	0	0	(0.09
	Regional governments or local authorities	531	0	0	0	0	(0.0
	Public sector entities	0	0	0	0	0	(0.0
	Multilateral Development Banks	0	0	0	0	0	(0.0
	International Organisations	0	0	0	0	0	(0.0
	Institutions	2	0	0	0	0	(0.0
	Corporates	121	0	121	0	0	(0.0
	of which: SME	0	0	0	0	0	(0.0
	Retail	41	0	29	0	0	(0.0
Finland	of which: SME	1	0	0	0	0	(0.0
i ii iiai iu	Secured by mortgages on immovable property	1	0	0	0	0	(0.0
	of which: SME	0	0	0	0	0	(0.0
	Items associated with particularly high risk	0	0	0	0	0	(0.0
	Covered bonds	0	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0
	Equity	4	0	4	0	0	(0.0
	Securitisation							
	Other exposures	0	0	0	0	0	(0.0
	Standardised Total	1,216	0	156	0	0		0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	5,037	0	0	0	0	C	0.0
	Regional governments or local authorities	0	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	C	0.0
	International Organisations	0	0	0	0	0	C	0.0
	Institutions	43	0	9	0	0	C	0.0
	Corporates	368	0	7	0	0	C	0.
	of which: SME	0	0	0	0	0	0	0.0
	Retail	5	0	3	0	0	C	0.0
United States	of which: SME	4	0	3	0	0	C	0.0
United States	Secured by mortgages on immovable property	0	0	0	0	0	C	0.0
	of which: SME	0	0	0	0	0	C	0.0
	Items associated with particularly high risk	3	0	5	0	0	C	0.0
	Covered bonds	0	0	0	0	0	C	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0
	Equity	9	0	9	0	0	0	0.0
	Securitisation							
	Other exposures	0	(0	0	0	0	0.0
	Standardised Total	5,465	0	32	0	0	0	0.0



Skandinaviska Enskilda Banken - group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,389	0	26	0	0	0	0.0%
	Regional governments or local authorities	92	0	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	0	0	0.1%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.4%
	of which: SME	0	0	0	0	0	0	0.4%
	Retail	119	4	81	5	2	0	0.2%
Lithuania	of which: SME	46	1	26	1	0	0	0.4%
Elenaania	Secured by mortgages on immovable property	0	0	0	1	0	0	0.0%
	of which: SME	0	0	0	1	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	4	0	4	0	0	0	0.0%
	Securitisation							
	Other exposures	6	0	6	0	0	0	0.0%
	Standardised Total	1,613	4	117	5	2	0	0.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	56	0	0	0	0		D 0.0
	Regional governments or local authorities	5	0	0	0	0		D 0.
	Public sector entities	0	0	0	0	0		D 0.
	Multilateral Development Banks	0	0	0	0	0		D 0.
	International Organisations	0	0	0	0	0		D 0.
	Institutions	49	0	10	0	1		D 0.
	Corporates	128	0	79	0	0		D 0.
	of which: SME	3	0	3	0	0		D 0.
	Retail	152	0	114	1	0		D 0.
Denmark	of which: SME	59	0	44	0	0		D 0.
Denindrik	Secured by mortgages on immovable property	1	0	0	0	0		D 0.
	of which: SME	0	0	0	0	0		D 0.
	Items associated with particularly high risk	4	0	6	0	0		D 0.
	Covered bonds	0	0	0	0	0		D 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		D 0.
	Collective investments undertakings (CIU)	0	0	0	0	0		D 0.
	Equity	4		4	0	0		D 0.
	Securitisation			-				
	Other exposures	0	(0 0	0	0		0.0
	Standardised Total	399	0	213	1	1		0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	795	(3	0	0		0.0%
	Regional governments or local authorities	97	(0 0	0	0		0.0%
	Public sector entities	1	(1	0	0		0.09
	Multilateral Development Banks	0	(0 0	0	0		0.09
	International Organisations	0	(0 0	0	0		D 0.09
	Institutions	0	(0 0	0	0		0.09
	Corporates	7	(0 0	0	0		0.09
	of which: SME	1	(0 0	0	0		0.09
	Retail	260	1	174	1	0		0.09
Estonia	of which: SME	117	1	67	1	0		0.04
LStonia	Secured by mortgages on immovable property	0	(0 0	0	0		0.04
	of which: SME	0	(0 0	0	0		0.0
	Items associated with particularly high risk	0	(0 0	0	0		0.0
	Covered bonds	0	(0 0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	0		0.04
	Collective investments undertakings (CIU)	6	(6	0	0	1	0.04
	Equity	1		1	0	0		0.09
	Securitisation							
	Other exposures	29	(14	0	0		0.09
	Standardised Total	1,197	1	199	2	0		0.0%



Skandinaviska Enskilda Banken - group

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	23	(0 0	0	0	(0.0%
	Regional governments or local authorities	0	(0 0	0	0	0	0.0%
	Public sector entities	0	(0 0	0	0	0	0.0%
	Multilateral Development Banks	0	(0 0	0	0	(0.0%
	International Organisations	0	(0 0	0	0	0	0.0%
	Institutions	231	(8 0	0	0	0	0.0%
	Corporates	35	(35	0	0	0	0.0%
	of which: SME	0	(0 0	0	0	0	0.0%
	Retail	132	(38	0	0	0	0.0%
United Kingdom	of which: SME	8	(6	0	0	0	0.0%
Onicca Kingaoni	Secured by mortgages on immovable property	312	(109	0	0	0	0.0%
	of which: SME	0	(0 0	0	0	0	0.0%
	Items associated with particularly high risk	11	(16	0	0	0	0.0%
	Covered bonds	0	(0 0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	0	(0.0%
	Collective investments undertakings (CIU)	0	(0 0	0	0	(0.0%
	Equity	7	(7	0	0	(0.0%
	Securitisation							
	Other exposures	0	(0 0	0	0	(0.0%
	Standardised Total	751	(213	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,014	2	16	0	0	(0.0
	Regional governments or local authorities	8	0	0	0	0	(0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	0	0	0	0	0	0	0.0
	Corporates	3	0	3	0	0	0	0.0
	of which: SME	0	0	0	0	0	(0.0
	Retail	72	1	45	2	0	(0.0
Latvia	of which: SME	48	1	27	1	0	0	0.0
Latvia	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	(0.0
	Covered bonds	0	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0
	Equity	0		0	0	0	(0.0
	Securitisation							
	Other exposures	0	(0	0	0	(0.0
	Standardised Total	1,098	3	65	2	0		0.09



Skandinaviska Enskilda Banken - group

		Baseline Scenario												Adverse Sce	nario				
			31/12/20:	16		31/12/20	017		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.1%	25	39.0%	0.1%	45	39.4%	0.1%	63	39.6%	0.1%	25	39.0%	0.1%	46	39.5%	0.1%	64	39.6%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	3	40.0%	0.0%	4	40.0%	0.0%	2	40.0%	0.0%	3	40.0%	0.0%	4	40.09
	Public sector entities	0.0%	0	37.0%	0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	40.8%	0.0%	0	40.8%	0.0%	0	40.89
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
	International Organisations		0		-	0		-	0	-		0	-		. 0	-	-	0	,
	Institutions	0.0%	1	32.5%	0.0%	1	32.5%	0.0%	1	32.5%	0.0%	1	37.3%	0.0%	1	37.4%	0.0%	1	37.49
	Corporates	0.1%	40	15.2%	0.1%	43	21.8%	0.1%	46	25.5%	0.2%	43	22.0%	0.2%	49	30.6%	0.2%	55	33.89
	of which: SME	0.5%	1	11.8%	0.5%	2	20.2%	0.5%	2	25.3%	0.8%	1	18.1%	1.0%	3	31.0%	1.0%	4	36.59
Skandinaviska Enskilda Banken	Retail	0.7%	23	23.4%	0.7%	42	25.7%	0.7%	59	26.6%	1.0%	31	28.1%	1.1%	58	30.8%	0.9%	82	31.79
SKALIUHAVISKA ELISKIIUA DALIKELI	or which, she	0.3%	5	17.5%	0.3%	9	23.1%	0.3%	13	26.2%	0.5%	8	24.0%	0.6%	16	31.1%	0.5%	23	33.99
- group	Secured by mortgages on immovable property	0.1%	1	4.3%	0.1%	2	6.0%	0.1%	3	7.0%	0.1%	2	6.6%	0.2%	4	9.3%	0.1%	6	10.49
group	of which: SME	0.2%	1	6.4%	0.2%	2	9.2%	0.2%	2	10.9%	0.3%	2	9.8%	0.4%	3	13.9%	0.3%	5	15.79
	Items associated with particularly high risk	0.5%	1	35.9%	0.5%	1	35.9%	0.6%	2	35.9%	0.9%	1	41.3%	1.2%	3	41.3%	1.1%	4	41.3%
	Covered bonds		0	-	-	0	- 1	-	0	-	-	0	-		. 0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	- 1	-	0	-	-	0	-		. 0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	- 1	-	0	-	-	0	-		. 0	-	-	0	
	Equity	0.4%	0	35.9%	0.4%	(35.9%	0.4%	0	35.9%	0.7%	0	41.3%	0.9%	0	41.3%	0.8%	0	41.39
	Securitisation																		
	Other exposures	0.3%	0	35.5% 25.7%	0.3%	0	35.5% 28.4%	0.3%	0	35.5%	0.4%	0	40.9%	0.4%		40.9% 31.4%	0.4%	0	40.7%
	Standardised Total	0.1%	93	25.7%	0.1%	138	28.4%	0.1%	179	29.5%	0.2%	106	28.5%	0.2%	165	31.4%	0.2%	217	32.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									
			31/12/20	16		31/12/20	117		31/12/20	18	
		Impairment		Coverage Ratio -	Impairment	Stock of			Stock of	Coverage Ratio -	Impa
		rate	Provisions		rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	5
	Central governments or central banks	0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%	
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%	
	Public sector entities		0	-	-	0	-	-	0	-	
	Multilateral Development Banks		0	-	-	0		-	0		
	International Organisations		0	-	-	0	-	-	0	-	
	Institutions	0.0%	0	32.4%	0.0%	0	32.4%	0.0%	0	32.4%	
	Corporates	0.1%	37	61.6%	0.1%	37	61.6%	0.1%	37	61.7%	
	of which: SME	0.5%	1	65.9%	0.5%	1	65.9%	0.6%	1	65.9%	
	Retail	0.4%	7	22.1%	0.4%	13	26.2%	0.4%	19	28.1%	
Sweden	of which: SME	0.3%	3	17.7%	0.3%	6	23.3%	0.3%	9	26.5%	
Sweden	Secured by mortgages on immovable property	0.1%	0	1.8%	0.0%	0	2.7%	0.0%	1	3.3%	
	of which: SME	0.1%	0	1.8%	0.0%	0	2.7%	0.0%	1	3.3%	
	Items associated with particularly high risk	0.5%	1	35.9%	0.5%	1	35.9%	0.6%	2	35.9%	
	Covered bonds		0	-	-	0		-	0		
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0		-	0		
	Collective investments undertakings (CIU)		0	-	-	0		-	0		
	Equity	0.5%	0	35.9%	0.5%	0	35.9%	0.6%	0	35.9%	
	Securitisation										
	Other exposures		0		-	0		-	0		
	Standardised Total	0.1%	46	19.7%	0.1%	54	23.5%	0.1%	61	25.4%	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0
0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0
-	0	-	-	0	-	-	0	
	0		-	0		-	0	
-	0	-	-	0	-	-	0	
0.0%	0	37.2%	0.0%	0	37.2%	0.0%	0	37.2
0.1%	37	71.8%	0.1%	38	72.1%	0.1%	38	72.:
0.9%	1	75.8%	1.2%	1	75.8%	1.1%	2	75.1
0.6%	10	27.8%	0.7%	21	32.8%	0.6%	30	34.6
0.6%	6	24.3%	0.7%	12	31.7%	0.6%	18	34.
0.1%	0	2.7%	0.1%	1	4.0%	0.1%	1	4.
0.1%	0	2.8%	0.1%	1	4.0%	0.1%	1	4.0
0.9%	1	41.3%	1.2%	2	41.3%	1.1%	3	41.
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.9%	0	41.3%	1.2%	0	41.3%	1.1%	0	41.
	0		-	0		-	0	
0.1%	50	24.1%	0.1%	64	28.8%	0.1%	76	30.7

ock of

Coverage Ratio

40.0%

. 37.1% 40.8% 42.0% 15.0% 42.8% 6.9% 7.9%

34.1%

						Baseline Sce	nario								Adverse Sce	nario		
			31/12/20	016		31/12/20	17		31/12/20	18		31/12/2	016		31/12/20	17		31/
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	t Stoc
	Central governments or central banks	0.0%	FIOVISIONS	40.0%	0.0%	0	40.0%	0.0%	1	40.0%	0.0) 40.0%	0.0%		40.0%	0.09	%
	Regional governments or local authorities	0.0%	7	40.0%	0.0%	2	40.0%	0.0%	2	40.0%	0.0	%	40.0%	0.0%	2	40.0%	0.09	
	Public sector entities	0.0%		32.3%	0.0%	0	32.3%	0.0%	0	32.3%	0.0		37.1%	0.0%		37.1%		
	Multilateral Development Banks					ō		-	0	-		-			0			-
	International Organisations			-		0	-		0	-		-						-
	Institutions	0.0%		32.3%	0.0%	0	32.3%	0.0%	0	32.3%	0.0	36	37.1%	0.0%		37.1%	0.0%	36
	Corporates	0.0%	1	34.4%	0.0%	1	35.1%	0.0%	2	35.4%	0.1		40.3%	0.1%	2	40.7%	0.0%	
	of which: SME	0.2%	0	36.6%	0.2%	0	36.6%	0.2%	0	36.6%	0.3	%	41.9%	0.3%	0	41.9%	0.2%	36
	Retail	1.5%		13.0%	1.5%	ó	13.0%	1.4%	0	13.1%	1.7	%	15.0%	1.7%	0	15.0%	1.6%	36
Composit	of which: SME	0.5%		37.2%	0.5%	ó	37.2%	0.5%	0	37.2%	0.6	%	42.8%	0.6%	0	42.8%	0.6%	36
Germany	Secured by mortgages on immovable property	0.0%		5.4%	0.0%	ó	5,4%	0.0%	0	5.3%	0.0	%	7.7%	0.0%	0	7.2%	0.0%	36
	of which: SME	0.0%	0	6.2%	0.0%	0	6.2%	0.0%	0	6.1%	0.1	96	8.9%	0.0%	0	8.2%	0.0%	
	Items associated with particularly high risk		0		-	0	-	-	0	-		-		-	0		-	-
	Covered bonds		0		-	0	-	-	0	-		-		-	0		-	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-		-		-	0		-	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-		-) -	-	0		-	-
	Equity		0	-	-	0	-	-	0	-		-		-	0		-	-
	Securitisation																	
	Other exposures		0	-		0			0	-		-		-	0		-	-
	Standardised Total	0.0%	3	34.1%	0.0%	4	32.4%	0.0%	5	31.8%	0.04	Yo 3	35.7%	0.0%	5	34.7%	0.0%	6



Skandinaviska Enskilda Banken - group

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Imp
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
	Public sector entities	1. Sec. 1. Sec	0		-	0	-	-	0	-	
	Multilateral Development Banks		0	-	-	0	-	-	0	-	
	International Organisations	100 C	0	-	-	0	-	-	0	-	
	Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%	
	Corporates	0.3%	0	21.0%	0.3%	1	26.8%	0.3%	1	29.7%	
	of which: SME	0.4%		37.4%	0.4%	1	37.5%		1	37.5%	
	Retail	1.0%	1	35.6%	1.1%	2	35.6%	1.0%	3	35.5%	
Norway	of which: SME	0.9%	0	31.0%	0.9%	0	30.9%	1.0%	1	30.9%	
NOIWay	Secured by mortgages on immovable property	0.2%	1	7.3%	0.2%	2	10.0%	0.2%	2	11.5%	
	of which: SME	0.8%	1	30.3%	0.8%	1	30.6%	0.8%	2	30.8%	
	Items associated with particularly high risk		0	-	-	0	-	-	0	-	
	Covered bonds		0	-	-	0	-	-	0	-	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	
	Collective investments undertakings (CIU)	100 C	0	-	-	0	-	-	0	-	
	Equity	1. A	0		-	0		-	0	-	
	Securitisation										
	Other exposures		0	-	-	0	-	-	0	-	
	Standardised Total	0.1%	2	14.1%	0.1%	4	18.1%	0.1%	7	20.0%	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
	0	-	-	0	-		0	
-	0	-	-	0	-		0	
	0	-	-	0	-		0	
0.1%	0	37.1%	0.1%	0	37.1%	0.1%	0	37.19
0.5%	1	28.2%	0.7%	1	35.1%	0.7%	2	37.49
0.7%	1	43.1%	0.9%	1	43.1%	0.8%	2	43.19
1.4%	1	40.5%	1.6%	3	40.3%	1.4%	4	40.39
1.5%	0	35.6%	2.1%	1	35.6%	1.9%	1	35.5%
0.3%	2	11.5%	0.4%	3	16.1%	0.3%	5	17.8
1.4%	1	37.5%	1.9%	3	37.7%	1.7%	4	38.19
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
	0		-	0			0	
	0	-	-	0	-	-	0	
0.2%	4	19.2%	0.3%	7	24.3%	0.2%	11	26.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	016		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions			Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks	-	0		-	0	-	-	0	
	International Organisations	-	0		-	0	-	-	0	
	Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
	Corporates	0.1%	0	35.9%	0.1%	0	35.9%	0.1%	0	35.99
	of which: SME	0.2%	0	60.9%	0.2%	0	60.9%	0.2%	0	60.9%
	Retail	4.4%	2	36.0%	5.0%	4	36.0%	5.2%	5	36.0%
Finland	of which: SME	1.4%	0	37.2%	1.4%	0	37.2%	1.5%	0	37.2%
i illialiu	Secured by mortgages on immovable property	0.0%	0	4.1%	0.0%	0	4.1%	0.0%	0	4.1%
	of which: SME		0	-	-	0	-	-	0	
	Items associated with particularly high risk		0	-	-	0	-	-	0	
	Covered bonds	-	0		-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
	Equity		0		-	0	-	-	0	
	Securitisation									
	Other exposures		0	-	-	0		-	0	
	Standardised Total	0.2%	2	36.1%	0.2%	4	36.1%	0.2%	6	36.1%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
	0	-	-	0			0	
	0	-	-	0			0	
-	0	-	-	0			0	
0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1
0.1%	0	41.3%	0.2%	0	41.3%	0.1%	1	41.3
0.3%	0	70.1%	0.5%	0	70.1%	0.4%	0	70.1
5.9%	3	41.4%	6.2%	5	41.4%	6.2%	7	41.4
2.4%	0	42.8%	3.3%	0	42.8%	3.1%	0	42.8
0.0%	0	4.7%	0.0%	0	4.7%	0.0%	0	4.7
	0	-	-	0			0	
	0	-	-	0			0	
	0	-	-	0			0	
-	0	-	-	0	-		0	
-	0	-	-	0		-	0	
	0		-	0			0	
	0	-		0			0	
0.3%	3	41.3%	0.3%	5	41.3%	0.2%	7	41.3

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario											
			31/12/20	16		31/12/20	117		31/12/20	18		31/12/20	016
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	T
	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	, r	J
	Regional governments or local authorities		0	-	-	0	-		0	-	-	r	C
	Public sector entities		0		-	0		-	0	-	-	r	D)
	Multilateral Development Banks		0	-	-	0	-		0	-	-	r	D)
	International Organisations		0	-		0	-		0	-	-	ſ	э
	Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	, r	э
	Corporates	0.0%	0	29.2%	0.0%	0	29.2%	0.0%	0	29.2%	0.0%	, r	э
	of which: SME	1.2%	0	37.2%	1.2%	0	37.2%	1.2%	0	37.2%	2.0%	. r	C
	Retail	1.2%	0	35.0%	1.2%	0	35.0%	1.2%	0	35.0%	1.7%	. r	C
United States	of which: SME	0.6%	0	37.1%	0.6%	0	37.2%	0.6%	0	37.2%	1.0%	. r	C
United States	Secured by mortgages on immovable property	0.9%	0	2.5%	0.9%	0	2.5%	0.9%	0	2.5%	1.9%	, r	э
	of which: SME	0.9%	0	2.5%	0.9%	0	2.5%	0.9%	0	2.5%	1.9%	, r	э
	Items associated with particularly high risk	0.5%	0	35.9%	0.5%	0	35.9%	0.6%	0	35.9%	0.9%	. r	D)
	Covered bonds		0		-	0		-	0	-	-	r	D)
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-		0	-	-	ſ	D
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-	-	(D
	Equity		0	-		0	-		0	-	-	(D
	Securitisation												1
	Other exposures		0			0			0			(C
	Standardised Total	0.0%	0	38.6%	0.0%	1	38.6%	0.0%	1	38.7%	0.0%	1	1

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1
0.0%	0	33.6%	0.0%	0	33.6%	0.0%	0	33.6
2.0%	0	42.7%	2.7%	0	42.7%	2.5%	0	42.7
1.7%	0	40.4%	1.9%	0	40.6%	1.8%	0	40.7
1.0%	0	42.7%	1.3%	0	42.8%	1.2%	0	42.8
1.9%	0	3.7%	1.7%	0	3.2%	1.6%	0	3.2
1.9%	0	3.7%	1.7%	0	3.2%	1.6%	0	3.24
0.9%	0	41.3%	1.2%	0	41.3%	1.1%	0	41.3
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-		0	
	0		-	0	-		0	
0.0%	1	39.5%	0.0%	1	39.6%	0.0%	2	39.79



Skandinaviska Enskilda Banken - group

						Baseline Sce	nario								Adverse Scer	nario	
			31/12/20	16		31/12/20	17		31/12/20	018		31/12/2	016		31/12/20	17	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairmen	t Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Imp
	Central governments or central banks	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%	0.19		1 40.0%	0.1%		40.0%	
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%	0.14	36	40.0%	0.1%	0	40.0%	۵
	Public sector entities	0.1%	0	39.9%	0.1%	ó	39,9%	0.1%		40.0%	0.19	%	39.9%	0.1%	0	40.0%	
	Multilateral Development Banks		0		-	ó						-	- D		0		
	International Organisations		0	-	-	0	-	-	0			- 1	- D		0		
	Institutions	0.1%	0	32.1%	0.1%	0	32.1%	0.1%	0	32.1%	0.14	%	36.9%	0.1%	0	37.0%	۵
	Corporates	0.3%	0	21.1%	0.3%	0	26.5%	0.3%	0	29.1%	0.49		26.5%	0.6%	0	33.2%	۵
	of which: SME	0.1%	0	7.2%	0.1%	0	11.7%	0.1%	0	16.2%	0.3	36	15.8%	0.6%	0	26.7%	۵
	Retail	0.3%	2	8.8%	0.3%	3	13.9%	0.4%	3	17.6%	0.6	%	3 13.7%	0.6%	3	20.3%	۵
Lithuania	of which: SME	0.4%	1	9.7%	0.3%	1	14.9%	0.4%	1	18.7%	0.6	%	1 14.2%	0.5%	1	20.6%	۵
Liuluallia	Secured by mortgages on immovable property	0.2%	0	0.0%	0.2%	0	0.1%	0.3%	0	0.1%	0.49	36	0.1%	0.4%	0	0.1%	۵
	of which: SME	0.2%	0	0.0%	0.2%	0	0.1%	0.3%	0	0.1%	0.4	%	0.1%	0.4%	0	0.1%	د
	Items associated with particularly high risk		0	-	-	0	-	-	0			-	D -	-	0		
	Covered bonds		0	-	-	0	-	-	0			-	D -	-	0		
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0			-	D -	-	0		
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0			-	D -	-	0		-
	Equity	0.1%	0	35.9%	0.1%	0	35.9%	0.1%	(35.9%	0.24	%	0 41.3%	0.1%	0	41.3%	,
	Securitisation																(
	Other exposures	0.1%	0	35.9%	0.1%	0	35.9%	0.1%	(35.9%	0.2		41.3%	0.1%	0	41.3%	
	Standardised Total	0.1%	3	16.7%	0.1%	4	23.2%	0.1%	5	26.7%	0.19	6	19.9%	0.1%	5	26.6%	4

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	016		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks		0	-	-	0	-	-	0	
	International Organisations		0	-	-	0	-	-	0	
	Institutions	0.0%	1	32.3%	0.0%	1	32.3%	0.0%	1	32.3
	Corporates	0.1%	0	41.7%	0.1%	0	41.5%	0.1%	0	41.1
	of which: SME	0.4%	0	72.2%	0.5%	0	71.7%	0.5%	0	70.2
	Retail	1.6%	3	35.3%	1.7%	5	36.2%	1.6%	7	36.5
Denmark	of which: SME	0.1%	0	36.0%	0.1%	0	36.0%	0.1%	0	36.0
Deninark	Secured by mortgages on immovable property	0.0%	0	3.7%	0.0%	0	3.7%	0.0%	0	3.7
	of which: SME	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.2
	Items associated with particularly high risk	0.5%	0	35.9%	0.5%	0	35.9%	0.6%	0	35.9
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0		-	0	-	-	0	
	Equity		0		-	0	-	-	0	
	Securitisation									
	Other exposures	-	0	-	-	0	-	-	0	
	Standardised Total	0.9%	4	35.4%	0.9%	6	36.3%	0.8%	9	36.6%

				Adverse Sce				
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0	-	-	0		-	0	1
-	0	-	-	0		-	0	1
-	0	-	-	0	-	-	0	1
0.0%	1	37.1%	0.0%	1	37.1%	0.0%	1	37.19
0.1%	0	48.1%	0.2%	0	47.8%	0.2%	0	47.39
0.7%	0	83.0%	1.1%	0	82.4%	1.0%	0	80.79
2.1%	4	40.9%	2.1%	7	41.8%	1.9%	9	42.09
0.1%	0	41.4%	0.2%	0	41.4%	0.2%	0	41.49
0.0%	0	4.2%	0.0%	0	4.1%	0.0%	0	4.19
0.0%	0	0.3%	0.0%	0	0.3%	0.0%	0	0.39
0.9%	0	41.3%	1.2%	0	41.3%	1.1%	0	41.39
-	0	-	-	0	-	-	0	1
-	0	-	-	0		-	0	1
-	0	-	-	0		-	0	1
-	0		-	0		-	0	1
-	0	-	-	0	-		0	
1.2%	5	41.0%	1.1%	8	41.9%	1.0%	11	42.19

31/12/2018 nent Stock of Coverage Ratio Provisions Default Stock¹

40.0% 40.0% 40.0%

. 37.0% 35.8% 31.3% 23.5% 23.7% 0.1% 0.1%

41.3% 41.3% 29.6%

0.1% 0.1% 0.1%

-0.1% 0.7% 0.9% 0.4% 0.3% 0.3%

0.1%

0.1% 0.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	enario							
			31/12/20	16		31/12/20)17		31/12/20	18		31/12/2	016	
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairmen		Coverage Ratio -	
	Central governments or central banks	rate 0.0%	Provisions	Default Stock ¹ 39.6%	rate 0.0%	Provisions	Default Stock ¹ 39.8%	rate 0.0%	Provisions	Default Stock ¹ 39,9%	rate 0.0		Default Stock ¹ 39.6%	rate
			u			1			1					0
	Regional governments or local authorities	0.0%	a	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0		40.0%	0
	Public sector entities	0.4%	0	35.9%	0.4%	0	35.9%	0.4%	0	35.9%	0.5	%	41.2%	0
	Multilateral Development Banks		0	-	-	0	- 1	-	0	-		-		
	International Organisations		0	-	-	0	- 1	-	0	-		-	-	
	Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%	0.0	%	37.1%	0
	Corporates	0.2%	0	33.2%	0.2%	0	33.2%	0.2%	0	33.2%	0.3	%	38.3%	0
	of which: SME	1.3%	0	32.7%	1.3%	0	32.7%	1.3%	0	32.7%	1.9	%	37.6%	1
	Retail	0.3%	1	23.3%	0.2%	1	26.5%	0.2%	2	28.2%	0.4	%	28.3%	0
Estania	of which: SME	0.4%	0	21.1%	0.2%	1	25.2%	0.2%	1	27.5%	0.5	%	25.9%	0
Estonia	Secured by mortgages on immovable property		0			0			0			-		
	of which: SME		0		-	0			0			- 1		
	Items associated with particularly high risk		0			0			0	-		-		
	Covered bonds								0					
	Claims on institutions and corporates with a ST credit assessment		0		-	ő			ő			-		
	Collective investments undertakings (CIU)		0		-	ō		-	0	-		-		
	Equity	0.4%	0	35.9%	0.4%	ō	35.9%	0.4%	0	35.9%	0.9	%	41.3%	1
	Securitisation													
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0	%	0.0%	0
	Standardised Total	0.1%	1	25.6%	0.1%	2	28.1%	0.1%	3	29.2%	0.19	6	29.0%	0.

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	39.6%	0.0%	1	39.8%	0.0%	1	39.9%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.5%	0	41.2%	0.5%	0	41.2%	0.4%	0	41.2%
-	0		-	0	-		0	-
-	0		-	0	-		0	-
0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1%
0.3%	0	38.3%	0.3%	0	38.3%	0.2%	0	38.3%
1.9%	0	37.6%	1.9%	0	37.6%	1.6%	0	37.6%
0.4%	1	28.3%	0.3%	2	31.8%	0.3%	2	33.4%
0.5%	1	25.9%	0.3%	1	30.6%	0.3%	1	32.7%
-	0	-	-	0	-		0	-
-	0		-	0	-		0	-
	0		-	0			0	-
	0		-	0			0	-
-	0		-	0	-		0	-
-	0	-	-	0	-		0	-
0.9%	0	41.3%	1.0%	0	41.3%	0.6%	0	41.3%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.1%	1	29.0%	0.1%	3	31.5%	0.1%	4	32.5%



Skandinaviska Enskilda Banken - group

					l	Baseline Sc	enario								Adverse Sce	nario			
			31/12/20	16		31/12/2	017		31/12/20	18		31/12/20	16		31/12/20	117		31/12/201	8
		Impairment rate	Stock of	Coverage Ratio - Default Stock ¹	Impairment	Stock of	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment	Stock of	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	0	18.9%	0.0%	PTOVISIONS	25.7%	0.0%	0	29.2%	0.09		18.9%	0.0%	PTOVISIONS	25.7%	0.0%	0	29.2°
	Regional governments or local authorities		ō		-	i			ō			- 0		-	č			ō	
	Public sector entities		ó		-	(0	-		- 0	-	-	c		-	0	
	Multilateral Development Banks		ó		-	(0	-		- 0	-	-	c		-	0	
	International Organisations		ó		-	(0	-		- 0	-	-	c		-	0	
	Institutions	0.0%	ó	32.3%	0.0%	(32.3%	0.0%	0	32.3%	0.09	6 0	37.1%	0.0%	c	37.1%	0.0%	0	37.1
	Corporates	0.0%	0	26.5%	0.0%		26.6%	0.0%	0	30.5%	0.09	6 C	30.5%	0.0%	c	30.7%	0.0%	0	31.0
	of which: SME	0.1%	0	2.6%	0.1%	(2.6%	0.1%	0	2.6%	0.29	6 C	2.9%	0.3%	c	2.9%	0.2%	0	2.9
	Retail	1.8%	2	17.5%	2.0%	:	17.5%	2.0%	7	17.5%	2.39	6 3	20.1%	2.4%	e	20.2%	2.3%	8	20.2
United Kingdom	of which: SME	0.6%	0	37.2%	0.6%	(37.2%	0.6%	0	37.2%	1.09	6 C	42.8%	1.3%	c	42.8%	1.3%	0	42.1
	Secured by mortgages on immovable property	0.0%	0	4.1%	0.0%	(4.1%	0.0%	0	4.1%	0.09	6 C	4.7%	0.0%	c	4.7%	0.0%	0	4.7
	of which: SME		0	-	-				0	-		- 0	-	-	c	-	-	0	
	Items associated with particularly high risk	0.5%	0	35.9%	0.5%		35.9%	0.6%	0	35.9%	0.99	6 0	41.3%	1.2%	c	41.3%	1.1%	0	41.3
	Covered bonds		0	-	-				0	-		- 0	-	-	c	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-		- 1	-	0	-		- 0	-	-	c	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	(-	0	-		- 0	-	-	C	-	-	0	
	Equity		0	-	-				0	-		- 0		-	0		-	0	
	Securitisation																		
	Other exposures	-	0	-	-	(-	0	-		- 0		-	0		-	0	
	Standardised Total	0.3%	3	16.3%	0.3%	5	16.2%	0.3%	7	16.2%	0.4%	5 3	18.8%	0.4%	6	18.7%	0.4%	9	18.69

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	enario				
			31/12/20	16		31/12/20	117		31/12/20	18	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions				Coverage Ratio - Default Stock ¹	Impairn rate
	Central governments or central banks	0.1%	1	23.2%	0.1%	1	27.7%	0.1%	2	30.3%	
	Regional governments or local authorities	0.1%		40.0%	0.1%	0	40.0%	0.1%	0	40.0%	(
	Public sector entities			-	-	0		-	0	-	
	Multilateral Development Banks			-	-	0		-	0	-	
	International Organisations			-	-	0		-	0	-	
	Institutions			-	-	0	-	-	0	-	
	Corporates	0.4%		35.9%	0.4%	0	35.9%	0.5%	0	35.9%	
	of which: SME	1.2%		35.9%	1.2%	0	35.9%	1.3%	0	35.9%	1
	Retail	0.8%	1	20.6%	0.7%	1	26.0%	0.7%	2	28.4%	1
Latvia	of which: SME	0.2%		8.8%	0.2%	0	14.1%	0.2%	0	17.8%	(
Latvia	Secured by mortgages on immovable property	0.4%		8.6%	0.3%	0	8.6%	0.3%	0	8.6%	(
	of which: SME			-	-	0	-	-	0		
	Items associated with particularly high risk		0	-	-	0	-	-	0	-	
	Covered bonds			-	-	0	-	-	0	-	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	
	Collective investments undertakings (CIU)		0		-	0	-	-	0	-	
	Equity		0	-	-	0	-	-	0	-	
	Securitisation										
	Other exposures		0	-	-	0	-	-	0	-	
	Standardised Total	0.1%	2	22.2%	0.1%	3	27.0%	0.1%	4	29.4%	0

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
Impai ra		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0.1%	1	24.1%	0.1%	2	28.7%	0.1%	2	31.29
	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.05
	-	0	-	-	0	-		0	i i i i i i i i i i i i i i i i i i i
	-	0	-	-	0	-		0	i i i i i i i i i i i i i i i i i i i
	-	0		-	0			0	1
	-	0		-	0			0	1
	1.0%	0	41.3%	1.5%	0	41.3%	1.5%	0	41.3
	2.1%	0	41.3%	2.5%	0	41.3%	2.0%	0	41.3
	1.2%	1	26.7%	1.2%	2	32.4%	1.1%	3	34.6
	0.4%	0	13.4%	0.4%	0	21.1%	0.3%	1	24.6
	0.7%	0	9.9%	0.5%	0	9.9%	0.5%	0	9.9
	-	0	-	-	0	-	-	0	1
	-	0	-	-	0	-	-	0	1
	-	0		-	0	-	-	0	1
	-	0	-	-	0	-	-	0	1
	-	0	-	-	0	-	-	0	1
		0			0			0	
		0		-	0			0	1
	0.2%	2	25.4%	0.2%	4	30.6%	0.2%	5	33.0



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA IRB	100 963						
	Total	1,063						
Risk exposure amounts	STA IRB	23 447	23 548	24 559	25 604	30 639	37 1,369	42 1,968
	Total	470	571	583	628	669	1,406	2,009
Impairments	Total banking book others than assessed at fair value	0	10	8	7	36	5	10



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES gross of provisions)			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SC	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)				1)			Derivatives with j	oositive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-3Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0	0 0 0 2 0 0 2 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 2 0 0 0 2	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 Tot	Belgium	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 31	0 0 0 0 0 0 0 0 0 0	52 0 0 0 0 0 0 52	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 Tot	Bulgaria	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Cyprus	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 Tot	Czech Republic	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 Tot	Denmark	0 0 0 0 0 0 0 0 0 0	0 1 0 24 31 0 55	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1 0 24 31 0 55	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	-655 -506 0 0 0 0 -17 -17 -1,178	22 6 0 0 0 0 2 31	-135 -200 0 0 0 0 0 -335	-3 -4 0 0 0 0 0 0 - 7	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 Tot	Estonia	0 0 0 0 0 0 0 0 0	616 6 0 0 60 67 0 749	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	616 6 0 60 67 0 749	-4 0 0 0 0 0 0 0 - 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value ((gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 0 0 0 0 0 0 0 0	54 0 0 430 225 0 709	0 0 0 234 0 2 34		54 0 0 158 0 0 212		0 0 0 38 225 0 263	911 -129 -62 -31 -92 -179 -24 396	6 12 3 1 5 12 10 50	-238 0 -109 0 -37 -54 -89 -528	-2 0 -12 0 -2 -6 -6 -6 -29	0 0 0 0 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 Tot	France	0 0 0 0 0 0 0 0 0 0	0 36 0 0 0 0 0 0 36	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 36 0 0 0 0 0 36	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	-5 0 0 0 0 0 0 0 -5	0 0 0 0 0 0 0 0 0	-528 -60 0 0 0 0 0 0 0 -60	-29 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 Tot	Germany	0 0 0 0 0 0 0 0 0 0	1,198 1,184 0 4,340 840 0 7,562	100 46 0 2,363 415 0 2,924	0 0 0 0 0 0 0 0 0	358 50 0 186 48 0 641	0 0 0 0 0 0 0 0 0	740 1,088 0 0 1,791 377 0 3,996	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 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 Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Tot	Ireland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	r Sovereign Exposu	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value o				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Italy	0 0 0 0 0 0 0 0 0 0	0 0 0 0 28 0 28	0 0 0 0 28 0 28												
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 0 0 0 0 0 0 0 0 0	28 45 35 0 70 31 12 0 193	0 0 0 0 0 0 0 0 0 0	0 41 32 0 70 0 0 0 143	0 0 0 0 12 0 0 12	0 0 0 0 0 0 0 0 0 0	0 4 3 0 0 20 11 0 39	0 -20 0 0 0 0 0 0 -20	0 0 0 0 0 0 0 0 0 0	0 -90 0 0 0 0 0 0 -90	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Lithuania	0 0 0 0 0 0 0 0 0	124 35 0 17 267 47 0 490	0 0 17 0 0 0 17	69 30 0 211 0 0 310	1 0 0 0 17 5 0 24	0 0 0 0 0 0 0 0	54 5 0 38 42 0 139	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Luxembourg	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 Tot	Netherlands	0 0 0 0 0 0 0 0 0	0 0 33 0 42 69 0 144	0 0 33 0 0 69 0 102	0 0 0 0 0 0 0 0	0 0 0 42 0 0 4 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Tot	Poland	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value o				Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Portugal	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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 Tot	Romania	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Slovakia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Slovenia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Spain	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 Tot	Sweden	0 0 0 0 0 0 0 0	153 367 0 11 1,853 78 0 2,461	0 0 11 21 0 32	0 0 0 0 0 0 0 0	55 243 0 1,766 -44 0 2,019	0 0 0 0 0 0 0	98 124 0 67 122 0 411	-1,268 945 -322 -542 -580 -943 -95 -2,805	73 30 19 35 74 107 62 400	2,299 -1.819 -3,172 -451 -614 -586 -186 -4,531	-123 -39 -64 -42 -79 -50 -6 -6 -402	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	-4 0 0 0 0 0 - 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value o				Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Iceland	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 -110 0 0 0 -110	0 0 12 0 0 0 0 0	0 0 -110 0 0 0 -110	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	-110 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Tot	Norway	0 0 0 0 0 0 0 0 0	44 36 0 19 62 0 162	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	44 35 0 0 18 56 0 154	0 0 0 0 0 0 0 0	0 1 0 1 6 0 8	3 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0	-42 -88 -99 -52 -125 -73 0 -478	-2 -3 -8 -4 -17 -9 0 -43	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Canada	0 0 0 0 0 0 0 0 0	0 10 0 0 13 0 23	0 10 0 0 0 0 10	0 0 0 0 0 0 0 0	0 0 0 13 0 13	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Hong Kong	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,143 0 0 0 0 0 0 1,143	-19 0 0 0 0 0 0 -19	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Japan	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES gross of provisions)			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)			(accounting table (1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	U.S.	0 0 0 0 0 0 0 0 0	69 147 0 0 0 0 0 216	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	69 147 0 0 0 0 0 216	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 Tot	China	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,190 0 0 0 0 0 0 1,190	34 0 0 0 0 0 34	385 0 0 - 33 0 352	-10 0 0 0 0 0 0 -10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	-625 -23 0 0 0 0 -648	25 0 0 0 0 0 25	-2.058 -23 0 0 0 0 0 - 2,080	-65 0 0 0 0 0 0 -65	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			



Skandinaviska Enskilda Banken - group

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT (accounting value of (DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value Derivatives with negative fair value				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value Derivatives with negative fair value			
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 2 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0 0	0 0 0 35 0 35 35 12,869	0 0 0 0 0 0 0 0 3,346	0 0 0 0 0 0 0 0 452	0 0 0 0 0 0 0 0 3,426	0 0 0 0 0 0 0 0 0	0 0 35 0 35 35 5,644	111 0 0 0 0 0 111 -3,043	1 0 0 0 0 0 1 553	-2 0 0 0 0 0 -2 -6,667	0 0 0 0 0 0 0 0 -576	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (5) For expositions in HPT Expositions. (5) For expositions (include to be included here). (6) For expositions (include to be included here). (7) For exposition (include to be in



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	49,658	49,902	50,064	50,311	53,446	57,711	59,778
Risk exposure amount for securitisations and re-securitisations	470	571	583	628	669	1,406	2,009
Risk exposure amount other credit risk	49,188	49,331	49,481	49,682	52,776	56,306	57,768
Risk exposure amount for market risk	6,256	6,256	6,256	6,256	8,976	8,978	8,938
Risk exposure amount for operational risk	5,199	5,199	5,325	5,284	5,325	5,503	5,460
Other risk exposure amounts	968	968	968	968	968	968	968
Total risk exposure amount	62,081	62,325	62,613	62,819	68,715	73,160	75,143



2016 EU-wide Stress Test - P&L

Skandinaviska Enskilda Banken - group

			Baseline Scenario)		Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	2,196	2,156	1,937	1,888	2,028	1,711	1,679
Interest income	4,109	3,969	5,537	8,474	5,677	7,497	9,958
(Interest expense)	-1,913	-1,813	-3,600	-6,586	-3,649	-5,787	-8,279
Dividend income	127	127	127	127	8	8	8
Net fee and commission income	1,702	1,702	1,702	1,702	1,365	1,365	1,365
Gains or (-) losses on financial assets and liabilities held for trading, net	428	470	470	470	-156	353	353
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	19				-11		
Other operating income not listed above, net	-52	-79	-161	-161	-79	-161	-161
Total operating income, net	4,422	4,377	4,076	4,027	3,155	3,276	3,244
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-95	-169	-120	-116	-296	-184	-184
Other income and expenses not listed above, net	-2,198	-2,224	-2,242	-2,224	-2,565	-2,276	-2,238
Profit or (-) loss before tax from continuing operations	2,129	1,983	1,714	1,686	295	815	822
(Tax expenses or (-) income related to profit or loss from continuing operations)	-450	-595	-514	-506	-88	-245	-247
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	1,679	1,388	1,200	1,180	206	571	575
Attributable to owners of the parent	1,679	1,388	1,200	1,180	206	571	575
Amount of dividends paid	1,253	751	649	639	82	228	230
Attributable to owners of the parent net of estimated dividends	426	637	551	542	124	342	345

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: Capital

N A1	Retained earnings Accumulated other comprehensive income Of which: anising from unrealised gains/losses from Sovereign exposure in AFS portfolio Of which: anising from unrealised gains/losses from the rest of AFS portfolio Other Reserves Funds for general banking risk. Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters (·) Intangüle assets (including Goodwill) (·) OTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs (·) Defined benefit persion fund assets (·) Defined benefit persion fund assets (·) Defined benefit persion fund assets (·) Defund benefit persion fund assets (·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight (·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight (·) Deduction TATI items over ATI Capital (·) Deduction Total start rely on future profitability and arise from temporary differences (·) CETI instruments of financial sector entities where the institution does not have a significant investment (·) CETI instruments of financial sector entities where the institution does not have a significant investment (·) CETI instruments of financial sector entitis where the instistution does not hav	31/12/2015 14,772 11,700 2,367 0 6,365 6,966 2 2 6,767 4,473 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2017 16,055 12,984 2,367 0 7,553 683 2 67 4,473 0 0 0 0 0 0 1,299 -16 -16 -286 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2018 116,608 13,536 2,367 0 0 8,094 678 7 4,473 0 0 0 0 0 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299 -1,299	31/12/2016 14,887 14,887 2,367 0 6,489 6,489 6,489 6,489 6,489 0 0 14 4,473 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2017 15,215 12,143 2,367 0 6,831 624 	
WIN FUNDS	COMMON EQUITY TER 1 CAPITAL (net of deductions and after applying transitional adjustments) Cipital instruments eligible as CET1 Capital (including share premium and net own capital instruments) Of which: CET1 instruments subscribed by Government. Retained earning: Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio Other Reserves Funds for general banking risk. Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters (·) Intangüle assets (including Goodwill) (·) Intangüle assets (including Goodwill) (·) Defined banefit persion fund assets (·) Deductible DTAs	11,700 2,367 0 6,365 696 2 677 4,473 0 0 0 0 -467 -1,299 -54 -57 -318 0 0 0 0 0 0 0 0 0 0 0 0 0	12,466 2,357 0 7,002 689 2 667 4,473 0 0 0 0 0 0 0 0 0 4,473 0 0 0 0 0 4,473 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12,984 2,387 0 7,553 683 2 67 4,473 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1,299 0 0 1,299 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13,536 2,367 0 8,094 678 2 67 4,473 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 8 2 3 8 1,229 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11,815 2,367 0 6,489 638 -130 14 4,473 0 0 0 0 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,289 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -467 -1,299 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -1,597 -	12,143 2,367 0 6,811 6,24 -1,30 14 4,473 0 0 0 -4,67 -1,299 -1,19 -1,31 -3,35 0 0 0 0 -3,5 -5 -5 0 0 0 0 0 0 0 0 0 0 0 0 0	
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A.1.19 A.1.20 A.121 A.121.2 A.121.2 A.121.3 A.121.4 A.121.51 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.121.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.221.52 A.223 A.223 A.224 A.223 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.224 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.234 A.344 A.234 A.234 A.344 A.234 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.344 A.3444 A.34	(·) Additional deductions of CETI Capital due to Article 3 CRR CETI capital elements or deductions - other Transitional adjustments : Transitional adjustments due to grandfathered CETI Capital instruments (+/-) : Transitional adjustments due to additional minority interests (+/-) : Transitional adjustments due to additional minority interests (+/-) : Transitional adjustments due to additional minority interests (+/-) : Transitional adjustments bo CETI Capital from unrealized gains/losses from Sovereign exposure in AFS portfolio (+/-)	0 0 0 0 0 0 0	0 0 -1 0	0 0 0 0 0	0 0 0 0	0 0 52 0 0	0 0 26 0	
A 120 A 121 A 121 A 1212 A 1213 A 1214 A 1215 A 12151 A 12151 A 12152 A 21 A 221 A 221 A 23 A 24 A 3	CETI capital elements or deductions - other Transitional adjustments i Transitional adjustments due to grandfathered CETI Capital instruments (+/-) : Transitional adjustments due to additional minority interests (+/-) Transitional adjustments to CETI Capital from unrealized gain/losses from Sovereign exposure in AFS portfolio (+/-)	0 0 0 0 0 0	0 -1 0	0 0 0	0 0 0	0 0 52 0 0	0 0 26 0	
A121 A1211 A1212 A1213 A1214 A1215 A12151 A12152 A21 A22 A23 A24 A24 A3	Transitional adjustments Transitional adjustments Transitional adjustments due to grandfathered CETI Capital instruments (+/-) Transitional adjustments due to additional minority interests (+/-) Transitional adjustments to CETI Capital from unrealized gains/losses from Sovereign exposure in AFS portfolio (+/	0 0 0 0 0	0 -1 0 0	0 0 0	0	0 52 0	0 26 0	
A1211 A1212 A1213 A1214 A12151 A12151 A12152 A12152 A12152 A12152 A12152 A12152 A12152 A12152 A12152 A12152 A12152 A12154 A12154 A12154 A12154 A12154 A12154 A12154 A12154 A12154 A12154 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A12155 A1215 A12155 A12155 A1215 A12155 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1215 A1		0 0 0 0	-1 0 0	0	0	52	26 0	
A 1212 A 1213 A 1214 A 1215 A 1215 A 1215 A 1215 A 22 A 21 A 22 A 23 A 24 A 3	Transitional adjustments due to additional minority interests (+/-) Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in APS portfolio (+/)	0 0 0	0	0	0	0	0	
A.1213 A.1214 A.1215 A.1215 A.12152 A.21 A.22 A.23 A.24 A.24 A.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/)	0 0 0	0					
A.1214 A.1215 A.12151 A.12152 A.2 A.2 A.2 A.2 A.2 A.2 A.2 A.2 A.2 A.	·)	0		0	0	0	0	
A.1215 A.12151 A.12152 A.2 A.2 A.2 A.2 A.2 A.2 A.2 A.2 A.2 A.	/ Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	-1	0	0	52	26	
A12151 A12152 A2 A21 A22 A23 A24 A3			0	0	0	0	0	
A.12152 A.2 A.2.1 A.2.2 A.2.3 A.2.4 A.3	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	
A.12152 A.2 A.2.1 A.2.2 A.2.3 A.2.4 A.3	1 Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	
A2 A21 A22 A23 A24 A3	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	
A2.1 A22 A23 A24 A3	instruments of financial sector entities where the institution has a significant investment ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,507	1,507	1,507	1,507	1,507	1,507	
A22 A23 A24 A3	Additional Tier 1 Capital instruments	1,007	1,007	1,507	1,507	1,007	1,507	
A.2.3 A.2.4 A.3	(-) Excess deduction from T2 items over T2 capital				0	0	, , ,	
A.2.4			0	0	•	0	0	
A.3	Other Additional Tier 1 Capital components and deductions			0	0	0	0	
		500		U	0	500	0	
	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,207	13,913	14,490	15,043	13,322	13,650	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,565	1,565	1,565	1,565	1,565	1,565	
A.4.1	Tier 2 Capital instruments	1,750	1,750	1,750	1,750	1,750	1,750	
A.4.2	Other Tier 2 Capital components and deductions	-185	-185	-185	-185	-185	-185	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	
AL RISK EXPOSURE	TOTAL RISK EXPOSURE AMOUNT	62,081	62,325	62,613	62,819	68,715	73,160	
AMOUNT B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	
C.1	Common Equity Tier 1 Capital ratio	18.85%	19.91%	20.74%	21.55%	17.19%	16.60%	
ITAL RATIOS (%) ansitional period C.2	Tier 1 Capital ratio	21.27%	22.32%	23.14%	23.95%	19.39%	18.66%	
с.з	Total Capital ratio	23.79%	24.83%	25.64%	26.44%	21.66%	20.80%	
D.1	Common Equity Tier 1 Capital ratio (1)	18.85%	19.91%	20.74%	21.55%	17.12%	16.56%	
ITAL RATIOS (%) Fully loaded D.2	Tier 1 Capital ratio (2)	20.47%	21.52%	23.14%	23.95%	18.58%	18.62%	
D.3	Total Capital ratio (3)	22.99%	24.03%	25.64%	26.44%	20.86%	20.76%	
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into					٥	0	
F.1	Common Equity Tier 1 or are written down upon a trigger event (5) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)						0	
morandum items G.1			267.912	267,912		267.912	267,912	
	Total leverage ratio exposures (transitional)	267,912	. ,.		267,912			
G.2		267,912	267,912	267,912	267,912	267,912	267,912	
G.3	Total leverage ratio exposures (fully loaded)		5.19%	5.41%	5.61%	4.97%	5.09%	
G.4	Leverage ratio (transitional)	4.93%				4.77%	5.09%	
loaded CET1 capital ratio estimation: loaded T1 capital ratio estimation: [A.	Leverage ratio (transitional) Leverage ratio (fully loaded)	4.93% 4.74%	5.01%	5.41%	5.61%			



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Skandinaviska Enskilda Banken - group

				31/12/2	2015		
		Gross carrying an	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	6,819	0	0	0	0	0	0
Central banks	. 10	0	0	0	0	0	0
General governments	4,630	0	0	0	0	0	0
Credit institutions	1,066	0	0	0	0	0	0
Other financial corporations	924	0	0	0	0	0	0
Non-financial corporations	189	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	167,944	117	1,317	1,037	-169	-362	491
Central banks	14,309	0	0	0	0	0	0
General governments	4,217	0	0	0	-1	0	0
Credit institutions	5,852	0	0	0	-1	0	0
Other financial corporations	12,624	0	1	0	0	0	1
Non-financial corporations	73,079	35	869	674	-104	-245	267
Households	57,863	82	447	363	-63	-117	223
DEBT INSTRUMENTS other than HFT	174,762	117	1,317	1,037	-169	-362	491
OFF-BALANCE SHEET EXPOSURES	61,554		62	31	6	3	7

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)



2016 EU-wide Stress Test

Information on forborne exposures¹ Skandinaviska Enskilda Banken - group

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairn changes in fair value and provisions for ex forbearance measurd	due to credit risk posures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,303	749	-184	-164	571
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	1,066	633	-153	-136	386
Households	237	116	-31	-28	184
DEBT INSTRUMENTS other than HFT	1,303	749	-184	-164	571
Loan commitments given	93	27	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