



2016 EU-wide Transparency Exercise

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

2016 EU-wide Transparency Exercise

Capital

Skandinaviska Enskilda Banken - group

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	14,776	14,668	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,702	11,680	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,268	2,102	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,369	5,836	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	696	524	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,475	4,699	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-467	-530	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,299	-718	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-54	-54	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-62	-13	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-319	-146	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-4	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-5	-4	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-15	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,508	1,492	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,007	992	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	500	500	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,210	13,172	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,566	1,497	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,751	1,751	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-185	-255	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	62,119	62,349	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.84%	18.73%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.27%	21.13%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.79%	23.53%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,702	11,680	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.84%	18.73%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Skandinaviska Enskilda Banken - group

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	49,688	50,764
Risk exposure amount for securitisation and re-securitisations in the banking book	470	388
Risk exposure amount for contributions to the default fund of a CCP	10	14
Risk exposure amount Other credit risk	49,208	50,362
Risk exposure amount for position, foreign exchange and commodities (Market risk)	5,508	4,579
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	14	11
Risk exposure amount for Credit Valuation Adjustment	752	842
Risk exposure amount for operational risk	5,202	5,038
Other risk exposure amounts	968	1,126
Total Risk Exposure Amount	62,119	62,349

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

2016 EU-wide Transparency Exercise

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Skandinaviska Enskilda Banken - group

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	4,197	1,961
Of which debt securities income	324	108
Of which loans and advances income	3,003	1,353
Interest expenses	2,129	973
(Of which deposits expenses)	548	267
(Of which debt securities issued expenses)	1,411	655
(Expenses on share capital repayable on demand)	0	0
Dividend income	127	154
Net Fee and commission income	1,703	731
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	62	54
Gains or (-) losses on financial assets and liabilities held for trading, net	429	181
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	19	59
Gains or (-) losses from hedge accounting, net	-23	-31
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	40	8
TOTAL OPERATING INCOME, NET	4,425	2,144
(Administrative expenses)	2,102	1,032
(Depreciation)	101	37
(Provisions or (-) reversal of provisions)	-26	4
(Commitments and guarantees given)	0	2
(Other provisions)	-25	2
Of which pending legal issues and tax litigation ¹	-8	
Of which restructuring ¹	5	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	95	54
(Loans and receivables)	95	52
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	20	522
(of which Goodwill)	0	284
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	7	15
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-8	-3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,130	507
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,680	317
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,680	317
Of which attributable to owners of the parent	1,680	317

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	18,416	19,631	155		23,453	24,359	163	
	Regional governments or local authorities	9,574	9,793	6		7,826	8,821	6	
	Public sector entities	224	221	1		254	230	1	
	Multilateral Development Banks	259	260	0		217	216	0	
	International Organisations	0	0	0		20	20	0	
	Institutions	555	551	112		772	749	96	
	Corporates	3,568	3,205	1,688		2,887	2,560	1,742	
	of which: SME	183	177	165		75	69	57	
	Retail	3,385	3,028	1,523		2,812	2,491	1,685	
	of which: SME	1,682	1,273	758		1,634	1,215	783	
	Secured by mortgages on immovable property	1,409	1,359	453		1,219	1,189	392	
	of which: SME	424	412	121		360	353	100	
	Exposures in default	59	41	57	15	48	34	46	11
	Items associated with particularly high risk	132	132	196		102	102	154	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	6		6	6	6	
Equity	1,927	1,927	1,927		1,987	1,987	1,987		
Securitisation	100	100	23		100	100	23		
Other exposures	1,419	1,419	1,263		1,307	1,307	1,244		
Standardised Total²	40,951	41,231	7,500	53	43,480	44,371	7,542	45	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
SWEDEN	Central governments or central banks	3,548	3,821	0		3,820	3,939	0	
	Regional governments or local authorities	1,875	3,337	0		1,924	3,313	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	27	10		14	15	3	
	Corporates	1,056	896	583		1,048	902	568	
	of which: SME	47	47	47		10	10	10	
	Retail	2,031	1,625	1,030		2,007	1,687	1,066	
	of which: SME	1,416	1,029	612		1,389	1,084	646	
	Secured by mortgages on immovable property	438	426	126		453	446	132	
	of which: SME	359	347	98		359	352	99	
	Exposures in default	25	18	23	6	22	18	23	5
	Items associated with particularly high risk	110	110	166		84	84	126	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,859	1,859	1,859		1,897	1,897	1,897		
Securitisation									
Other exposures									
Standardised Total²	683	683	843	40	661	661	844	33	

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

² Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
GERMANY	Central governments or central banks	3,016	3,551	0		8,211	8,759	0	
	Regional governments or local authorities	7,132	5,726	0		5,368	4,817	0	
	Public sector entities	216	216	0		252	228	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	33	1		173	173	4	
	Corporates	1,187	1,118	303		569	513	355	
	of which: SME	7	4	4		5	3	3	
	Retail	14	10	2		14	11	3	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	14	14	5		10	10	3	
	of which: SME	3	3	1		2	2	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	17	17	17		13	13	13		
Securitisation									
Other exposures									
Standardised Total²	90	90	49	1	48	48	29	1	

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

² Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
NORWAY	Central governments or central banks	801	861	0		534	593	0	
	Regional governments or local authorities	1	1	0		4	4	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		2	2	0	
	Corporates	112	110	110		259	256	255	
	of which: SME	82	80	80		8	8	7	
	Retail	93	84	62		131	118	88	
	of which: SME	20	15	11		1	1	1	
	Secured by mortgages on immovable property	507	469	164		333	311	109	
	of which: SME	62	61	21		0	0	0	
	Exposures in default	7	6	8	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2	2	2		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	56	56	18	2	58	58	27	1	

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

² Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FINLAND	Central governments or central banks	491	862	0		498	887	0	
	Regional governments or local authorities	307	463	0		313	464	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		12	12	2	
	Corporates	122	122	122		73	73	73	
	of which: SME	0	0	0		4	4	4	
	Retail	55	41	29		54	37	26	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		4	4	4		
Securitisation									
Other exposures									
Standardised Total ²	12	12	12	0	11	11	11	0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	5,028	5,028	0		7,782	7,782	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	224	224	0		203	202	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	43	43	9		20	20	4	
	Corporates	362	354	7		298	289	6	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	3		5	5	3	
	of which: SME	4	4	3		4	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	3	5		3	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	9		9	9	9		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	3	3	3	0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LITHUANIA	Central governments or central banks	1,354	1,367	26		457	478	34	
	Regional governments or local authorities	90	92	0		72	73	0	
	Public sector entities	6	3	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	154	120	82		171	137	93	
	of which: SME	49	47	27		57	55	31	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	5	1	5	3	5	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		4	4	4		
Securitisation									
Other exposures									
Standardised Total ²	298	298	164	3	247	246	135	4	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
DENMARK	Central governments or central banks	67	56	0		582	581	0	
	Regional governments or local authorities	5	5	0		10	10	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	55	49	10		55	49	10	
	Corporates	129	80	79		177	118	117	
	of which: SME	3	3	3		3	3	3	
	Retail	153	152	114		154	153	115	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	1	1	1	0	0	1
	Items associated with particularly high risk	4	4	6		4	4	6	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		4	4	4		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	2	0	0	0	2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ESTONIA	Central governments or central banks	922	795	3		553	422	3	
	Regional governments or local authorities	102	98	0		85	80	0	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	6	0		2	2	0	
	of which: SME	1	1	0		0	0	0	
	Retail	319	260	174		310	259	175	
	of which: SME	130	116	67		116	106	62	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	2	1	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6	6	6		6	6	6		
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures									
Standardised Total²	87	87	30	0	114	114	72	1	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	20	20	0		14	14	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	1	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	205	205	6		221	220	7	
	Corporates	36	35	35		51	51	51	
	of which: SME	28	28	28		25	25	25	
	Retail	136	69	38		129	77	41	
	of which: SME	8	8	6		8	8	6	
	Secured by mortgages on immovable property	312	312	109		292	281	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	0	0	4	2	0	0	2
	Items associated with particularly high risk	11	11	16		11	11	16	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	7		31	31	31		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	4	0	0	0	3	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LATVIA	Central governments or central banks	950	1.017	16		285	351	6	
	Regional governments or local authorities	9	8	0		7	6	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3	3	3		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	153	72	45		153	75	48	
	of which: SME	49	48	27		49	48	28	
	Secured by mortgages on immovable property	1	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	2	0	4	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	109	109	79	0	94	94	67	0	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	12,906	2	10,715	2,470	8	0	13,813	2	11,878	2,865
	Corporates	125,391	821	102,788	33,475	841	464	128,914	688	107,662	34,225
	Corporates - Of Which: Specialised Lending	5,519	149	5,082	2,460	0	108	5,011	137	4,640	2,385
	Corporates - Of Which: SME	23,940	353	21,886	6,222	434	154	25,501	272	23,400	6,599
	Retail	60,982	369	58,750	5,768	114	168	61,534	331	58,932	5,751
	Retail - Secured on real estate property	52,805	229	51,707	3,568	45	91	53,496	203	51,993	3,568
	Retail - Secured on real estate property - Of Which: SME	147	4	134	30	1	0	149	3	139	29
	Retail - Secured on real estate property - Of Which: non-SME	52,658	225	51,573	3,538	45	91	53,347	200	51,855	3,539
	Retail - Qualifying Revolving	88	1	64	27	0	1	0	0	0	0
	Retail - Other Retail	8,090	139	6,935	2,173	69	76	8,038	128	6,938	2,183
	Retail - Other Retail - Of Which: SME	510	10	563	354	3	9	531	10	581	406
	Retail - Other Retail - Of Which: non-SME	7,580	129	6,416	1,819	66	66	7,508	118	6,357	1,777
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	971		968	448			739		736	365	
Other non credit-obligation assets				17						2	
IRB Total				42,178						43,208	

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,295	0	1,426	352	0	0	2,278	0	1,304	375
	Corporates	52,943	88	44,825	10,893	56	79	56,218	66	48,216	11,466
	Corporates - Of Which: Specialised Lending	1,379	0	1,327	533	0	2	1,094	0	1,069	452
	Corporates - Of Which: SME	16,436	69	14,940	2,585	55	39	17,796	48	16,222	2,813
	Retail	52,367	92	51,031	3,654	37	36	52,707	84	50,964	3,557
	Retail - Secured on real estate property	47,818	19	46,735	2,620	22	3	48,358	18	46,867	2,621
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47,818	19	46,735	2,620	22	3	48,358	18	46,867	2,621
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,549	72	4,296	1,034	14	32	4,349	66	4,097	936
	Retail - Other Retail - Of Which: SME	60	0	83	70	1	0	53	0	74	64
	Retail - Other Retail - Of Which: non-SME	4,488	72	4,213	965	13	32	4,295	65	4,023	872
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,268	0	998	208	0	0	1,398	0	1,316	194
	Corporates	13,794	168	10,068	4,433	0	91	13,085	131	9,354	3,974
	Corporates - Of Which: Specialised Lending	586	3	523	346	0	3	299	3	269	174
	Corporates - Of Which: SME	1,317	64	1,247	509	0	26	992	52	946	367
	Retail	30	0	30	3	0	0	26	0	26	2
	Retail - Secured on real estate property	29	0	28	3	0	0	26	0	26	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	0	28	3	0	0	26	0	26	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	1	0	1	0
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	650	0	630	102	0	0	680	0	628	126
	Corporates	10,393	37	8,110	2,739	44	17	10,781	38	8,552	2,689
	Corporates - Of Which: Specialised Lending	299	0	281	78	0	0	490	0	423	124
	Corporates - Of Which: SME	669	0	532	177	0	1	513	0	435	161
	Retail	2,371	15	1,631	532	14	7	2,430	15	1,725	594
	Retail - Secured on real estate property	52	0	52	6	0	0	55	1	54	8
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	52	0	52	6	0	0	55	1	54	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,318	14	1,579	526	14	7	2,375	14	1,670	587
	Retail - Other Retail - Of Which: SME	96	0	102	122	1	1	104	0	110	170
	Retail - Other Retail - Of Which: non-SME	2,222	14	1,477	404	14	6	2,271	14	1,560	417
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	265	0	266	53	0	310	0	308	62	
	Corporates	9,129	1	7,155	2,404	5	7	8,715	1	7,097	2,435
	Corporates - Of Which: Specialised Lending	466	0	429	142	0	0	446	0	391	173
	Corporates - Of Which: SME	598	0	570	167	0	0	587	0	519	162
	Retail	206	6	171	121	8	3	207	6	171	118
	Retail - Secured on real estate property	2	0	2	0	0	0	4	0	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	4	0	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	204	6	169	121	8	3	203	6	167	118
	Retail - Other Retail - Of Which: SME	47	0	69	58	0	0	44	0	65	53
	Retail - Other Retail - Of Which: non-SME	157	6	100	63	7	3	158	6	102	65
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	568	0	528	155	2	0	569	0	524	177
	Corporates	2,782	0	2,188	632	0	2	2,836	78	2,281	905
	Corporates - Of Which: Specialised Lending	104	0	103	98	0	0	117	60	112	250
	Corporates - Of Which: SME	1	0	1	0	0	0	46	0	42	6
	Retail	77	0	77	6	0	0	78	1	78	4
	Retail - Secured on real estate property	74	0	74	5	0	0	75	1	75	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	74	0	74	5	0	0	75	1	75	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	4	1	0	2	3	0	3	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	4	1	0	2	3	0	3	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
LITHUANIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	14	0	17	6	0	0	14	0	17	
	Corporates	3,833	222	3,362	2,141	0	147	4,165	139	3,557	2,177
	Corporates - Of Which: Specialised Lending	1,038	134	983	606	0	93	1,046	65	987	597
	Corporates - Of Which: SME	922	81	895	630	0	45	1,049	66	942	651
	Retail	2,165	119	2,146	520	12	48	2,236	105	2,221	536
	Retail - Secured on real estate property	2,057	108	2,051	476	12	42	2,120	95	2,116	487
	Retail - Secured on real estate property - Of Which: SME	58	2	51	17	0	0	61	2	56	17
	Retail - Secured on real estate property - Of Which: non-SME	1,999	106	2,000	459	12	42	2,058	94	2,060	469
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	108	11	95	45	0	6	116	9	104	50
	Retail - Other Retail - Of Which: SME	46	2	34	10	0	1	53	3	42	13
	Retail - Other Retail - Of Which: non-SME	61	8	61	35	0	5	62	7	62	37
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	501	0	623	94	0	0	462	0	633	119
	Corporates	5,916	3	4,743	1,716	0	6	5,973	8	4,822	1,940
	Corporates - Of Which: Specialised Lending	95	0	95	5	0	0	97	0	96	5
	Corporates - Of Which: SME	99	3	108	32	0	0	150	2	149	59
	Retail	507	20	468	318	33	13	510	19	470	314
	Retail - Secured on real estate property	13	0	12	3	0	0	11	0	11	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	12	3	0	0	11	0	11	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	494	20	455	316	32	13	499	18	459	313
	Retail - Other Retail - Of Which: SME	58	0	79	49	1	1	68	0	93	60
	Retail - Other Retail - Of Which: non-SME	436	19	377	266	31	13	430	18	366	254
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ESTONIA	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	1	0	3	0	2	1	0
	Corporates	2,636	28	2,389	1,431	0	14	2,625	22	2,390	0
	Corporates - Of Which: Specialised Lending	128	5	126	82	0	2	74	2	73	43
	Corporates - Of Which: SME	1,309	16	1,215	695	0	7	1,378	15	1,276	734
	Retail	2,022	44	1,973	298	11	15	2,086	40	2,038	302
	Retail - Secured on real estate property	1,813	42	1,807	223	10	10	1,880	39	1,875	226
	Retail - Secured on real estate property - Of Which: SME	89	2	83	13	0	0	88	1	83	11
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	1,724	41	1,724	210	10	10	1,792	37	1,792	214
	Retail - Other Retail	19	0	9	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	190	2	157	73	1	4	207	2	164	77
	Retail - Other Retail - Of Which: non-SME	71	1	65	18	0	2	69	0	64	17
	Equity	120	1	92	56	1	2	138	1	100	60
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,979	1	1,867	297	5	0	2,869	1	2,738	493
	Corporates	2,893	2	2,439	945	2	4	2,602	2	2,238	900
	Corporates - Of Which: Specialised Lending	645	0	591	273	0	1	634	0	589	259
	Corporates - Of Which: SME	55	0	47	25	0	0	97	0	89	34
	Retail	54	0	53	8	0	0	54	0	53	5
	Retail - Secured on real estate property	50	0	49	6	0	0	53	0	52	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	50	0	49	6	0	0	53	0	52	5
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	2	0	1	0	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LATVIA	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	11	0	11	7	0
	Corporates	1,800	93	1,674	1,130	0	52	1,818	44	1,691	1,152
	Corporates - Of Which: Specialised Lending	4	1	4	3	0	0	5	1	3	0
	Corporates - Of Which: SME	1,094	61	1,026	672	0	28	1,116	29	1,057	746
	Retail	954	73	934	284	0	45	966	61	945	301
	Retail - Secured on real estate property	708	58	708	211	0	35	714	48	714	203
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	708	58	708	211	0	35	714	48	714	203
	Retail - Other Retail	68	1	54	25	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	178	14	172	49	0	9	251	13	230	97
	Retail - Other Retail - Of Which: non-SME	131	6	126	27	0	4	138	5	129	29
	Equity	47	8	47	22	0	5	113	8	101	69
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

2016 EU-wide Transparency Exercise
Sovereign Exposure

Skandinaviska Enskilda Banken - group

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	11,851.9	4,219.0	7,632.9	3,002.3	0.0	3,002.3	452.7	0.0	452.7	3,255.9	0.0	3,255.9	5,143.0	4,219.0	924.0	0.0	0.0	0.0
Austria	1.8	1.8	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	5.2	5.2	0.0															
Estonia	134.2	131.2	3.0															
Finland	806.9	287.9	519.1															
France	36.2	0.0	36.2															
Germany	7,434.3	3,143.0	4,291.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	27.5	0.0	27.5															
Latvia	193.2	38.6	154.7															
Lithuania	493.5	86.7	406.8															
Luxembourg	25.1	0.0	25.1															
Malta	0.0	0.0	0.0															
Netherlands	144.0	0.0	144.0															
Poland	0.1	0.0	0.1															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	2,013.4	436.5	1,576.9															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	166.0	11.5	154.4															
Switzerland	69.6	69.6	0.0															
Australia	0.0	0.0	0.0															
Canada	22.9	0.0	22.9															
China	0.6	0.0	0.6															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	241.1	0.0	241.1															
Other advanced economies non EEA	29.4	0.0	29.4															
Other Central and eastern Europe countries non EEA	0.2	0.2	0.0															
Middle East	4.5	4.5	0.0															
Latin America and the Caribbean	0.1	0.1	0.0															
Africa	1.6	1.6	0.0															
Others	0.6	0.6	0.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise
Sovereign Exposure

Skandinaviska Enskilda Banken - group

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	13,234.9	4,680.4	8,554.5	4,244.0	0.0	4,244.0	529.8	0.0	529.8	3,072.4	0.0	3,072.4	5,391.2	4,679.6	711.6	0.0	0.0	0.0
Austria	1.5	1.5	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	11.7	11.7	0.0															
Estonia	114.5	112.3	2.2															
Finland	771.9	281.8	490.1															
France	0.0	0.0	0.0															
Germany	6,013.3	2,416.9	3,596.4															
Greece	0.0	0.0	0.0															
Hungary	2.5	0.0	2.5															
Ireland	0.0	0.0	0.0															
Italy	28.3	0.0	28.3															
Latvia	209.2	38.5	170.8															
Lithuania	455.0	68.4	386.6															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	145.7	0.0	145.7															
Poland	0.1	0.0	0.1															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	3,848.1	1,658.0	2,190.1															
United Kingdom	0.0	0.0	0.0															
Iceland	7.3	7.3	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	996.0	13.8	982.3															
Switzerland	67.5	67.5	0.0															
Australia	0.0	0.0	0.0															
Canada	13.0	0.0	13.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	518.1	0.0	518.1															
Other advanced economies non EEA	28.4	0.0	28.4															
Other Central and eastern Europe countries non EEA	0.2	0.2	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	1.1	1.1	0.0															
Others	1.4	1.4	0.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Skandinaviska Enskilda Banken - group

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	6,823	0	0	0	0	0	0	5,972	0	0	0	0	0	0
Central banks	10	0	0	0	0	0	0	13	0	0	0	0	0	0
General governments	4,633	0	0	0	0	0	0	4,314	0	0	0	0	0	0
Credit institutions	1,067	0	0	0	0	0	0	665	0	0	0	0	0	0
Other financial corporations	924	0	0	0	0	0	0	854	0	0	0	0	0	0
Non-financial corporations	190	0	0	0	0	0	0	126	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	168,046	117	1,318	1,038	169	362	491	182,016	107	1,157	983	173	361	410
Central banks	14,318	0	0	0	0	0	0	17,375	0	0	0	0	0	0
General governments	4,220	0	0	0	1	0	0	4,680	1	0	0	1	0	0
Credit institutions	5,855	0	0	0	1	0	0	9,246	0	0	0	0	0	0
Other financial corporations	12,632	0	1	0	0	0	1	16,657	0	1	0	0	0	1
Non-financial corporations	73,124	35	870	674	104	245	267	76,634	36	817	674	110	261	219
of which: small and medium-sized enterprises at amortised cost	34,617	20	358	328	22	117	185	29,478	24	284	256	27	98	158
Households	57,898	82	447	363	63	117	223	57,423	71	338	308	61	100	190
DEBT INSTRUMENTS other than HFT	174,869	117	1,318	1,038	169	362	491	187,988	107	1,157	983	173	361	410
OFF-BALANCE SHEET EXPOSURES	61,592		62	31	6	3	7	61,069		70	42	7	4	2

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

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

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

2016 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - group

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,304	749	184	164	571	1,608	748	199	186	538
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,066	633	153	137	387	1,392	648	166	157	371
of which: small and medium-sized enterprises at amortised cost	398	201	71	66	258	373	160	57	51	272
Households	237	116	31	28	184	216	100	33	29	167
DEBT INSTRUMENTS other than HFT	1,304	749	184	164	571	1,608	748	199	186	538
Loan commitments given	93	27	0	0	0	120	37	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□