



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Skandinaviska Enskilda Banken - group

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	14,575	14,488	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,707	11,454	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,198	2,226	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	6,855	6,252	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	445	554	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	3,272	4,457	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-510	-490	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-1,296	-1,316	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-64	-46	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-20	-14	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	-123	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-48	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	-48	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-173	0	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-173	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,102	1,486	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	2,102	1,486	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,809	12,940	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,765	1,547	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,925	1,827	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-160	-279	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	65,637	66,637	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	16.31%	17.19%	CA3 {1}	-
Tier 1 Capital ratio	19.52%	19.42%	CA3 {3}	-
Total Capital ratio	22.20%	21.74%	CA3 {5}	-



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Risk exposure amounts

Skandinaviska Enskilda Banken - group

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

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

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P&L

Skandinaviska Enskilda Banken - group

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

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

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Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
Consolidated data	Central governments or central banks	17,457	18,199	79		27,395	28,797	93	
	Regional governments or local authorities	9,072	10,663	4		8,905	10,475	4	
	Public sector entities	435	451	1		239	236	30	
	Multilateral Development Banks	138	138	0		226	226	0	
	International Organisations	31	31	0		0	0	0	
	Institutions	904	887	62		1,256	1,188	138	
	Corporates	3,223	2,983	1,776		3,032	2,769	1,691	
	of which: SME	51	49	48		237	220	205	
	Retail	3,250	2,597	1,767		3,184	2,456	1,552	
	of which: SME	1,410	1,013	579		1,622	1,208	714	
	Secured by mortgages on immovable property	1,382	1,335	443		1,539	1,482	494	
	of which: SME	309	297	80		451	436	128	
	Exposures in default	60	48	67	9	68	39	51	26
	Items associated with particularly high risk	127	127	191		132	132	199	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		6	6	6	
Equity	252	252	252		1,905	1,905	1,905		
Securitisation	4	4	4		0	0	0		
Other exposures	2,408	2,328	3,222		1,379	1,367	1,263		
Standardised Total²	38,749	41,048	7,874	75	49,268	51,077	7,425	80	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
SWEDEN	Central governments or central banks	1,619	1,875	0		1,875	2,400	0	
	Regional governments or local authorities	1,699	3,092	0		1,754	2,877	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		7	28	6	
	Corporates	891	744	617		821	663	540	
	of which: SME	0	0	0		13	13	13	
	Retail	1,893	1,480	961		1,971	1,552	983	
	of which: SME	1,215	832	476		1,348	960	564	
	Secured by mortgages on immovable property	406	393	114		438	424	124	
	of which: SME	299	288	77	6	373	359	101	6
	Exposures in default	28	21	28		28	22	28	
	Items associated with particularly high risk	95	95	142		96	96	145	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	167	167	167		1,828	1,828	1,828		
Securitisation									
Other exposures	1,426	1,426	2,584		626	626	793		
Standardised Total²	14,226	14,226	2,584	50	6,226	6,226	793	44	

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

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
GERMANY	Central governments or central banks	2,821	2,985	0		7,770	8,206	0	
	Regional governments or local authorities	6,832	7,043	0		6,588	6,811	0	
	Public sector entities	367	367	0		205	205	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	64	3		48	48	2	
	Corporates	1,059	1,049	347		1,022	1,000	335	
	of which: SME	16	15	14		14	12	11	
	Retail	16	16	12		16	13	1	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	12	12	4		11	11	4	
	of which: SME	6	6	2		4	4	1	
	Exposures in default	2	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	5	5	5		15	15	15		
Securitisation									
Other exposures	20	20	3		20	20	4		
Standardised Total²	20	20	3	2	20	20	4	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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
NORWAY	Central governments or central banks	1,408	1,478	0		841	910	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		0	0	0	
	Corporates	35	35	34		180	176	176	
	of which: SME	7	7	6		144	142	141	
	Retail	259	249	187		105	98	73	
	of which: SME	0	0	0		20	17	12	
	Secured by mortgages on immovable property	581	545	191		584	541	189	
	of which: SME	2	2	1		74	74	26	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2	2	2		2	2	2		
Securitisation									
Other exposures	72	72	34		58	58	18		
Standardised Total²	72	72	34	3	58	58	18	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 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FINLAND	Central governments or central banks	324	581	0		451	881	0	
	Regional governments or local authorities	284	271	0		319	532	0	
	Public sector entities	67	67	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		3	3	1	
	Corporates	129	129	129		121	120	120	
	of which: SME	0	0	0		0	0	0	
	Retail	26	26	19		58	40	29	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	4		4	4	4	
	Securitisation								
Other exposures	15	15	15		15	15	15		
	Standardised Total²			0				0	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	5,492	5,492	0		14,241	14,241	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	116	116	0		202	202	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	27	5		21	21	4	
	Corporates	404	404	25		265	255	5	
	of which: SME	0	0	0		0	0	0	
	Retail	4	4	3		4	4	3	
	of which: SME	0	0	0		3	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	3	3	5		3	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	9	9	9		9	9	9	
	Securitisation								
Other exposures	7	7	7		3	3	3		
	Standardised Total²			0				0	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
DENMARK	Central governments or central banks	499	499	0		149	149	0	
	Regional governments or local authorities	6	6	0		6	6	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		198	128	26	
	Corporates	109	70	70		73	72	72	
	of which: SME	0	0	0		1	1	1	
	Retail	155	149	111		132	126	94	
	of which: SME	0	0	0		0	0	0	
	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	1	0	0	0	1	0
	Items associated with particularly high risk	18	18	26		19	19	29	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
Other exposures	26	26	26		0	0	0		
	Standardised Total²			2				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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Central governments or central banks	1,510	1,505	0		387	391	5	
	Regional governments or local authorities	115	116	0		108	108	0	
	Public sector entities	0	0	0		32	29	29	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	135	100	68		149	112	76	
	of which: SME	41	39	22		49	45	26	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	5	4	6	1	5	4	6	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	21	21	21		4	4	4	
	Securitisation								
Other exposures	299	299	199		294	294	190		
	Standardised Total²			8				8	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	37	37	0		90	90	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	561	561	13		707	707	16	
	Corporates	37	28	28		26	26	25	
	of which: SME								
	Retail	26	26	26		20	20	20	
	of which: SME	138	137	103		87	37	19	
	Secured by mortgages on immovable property	0	0	0		8	8	6	
	of which: SME	252	252	88		340	340	119	
	Exposures in default	0	0	0	0	0	0	0	10
	Items associated with particularly high risk	0	0	0		10	10	15	
	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	25	25	25		22	22	22		
Securitisation									
Other exposures	22	22	22		0	0	0		
Standardised Total²				10				11	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Central governments or central banks	1,223	1,161	0		450	343	0	
	Regional governments or local authorities	88	86	0		76	75	0	
	Public sector entities	2	2	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Retail	313	249	165		319	254	169	
	of which: SME	131	120	69		135	119	69	
	Secured by mortgages on immovable property	3	3	1		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	1	1	2	0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		6	6	6	
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures	96	96	35		95	95	33		
Standardised Total²				0				0	

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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LATVIA	Central governments or central banks	817	886	0		329	390	10	
	Regional governments or local authorities	2	2	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	143	62	43		148	70	44	
	of which: SME	22	21	12		51	49	28	
	Secured by mortgages on immovable property	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	3	0	4	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	172	172	135		168	156	124		
Standardised Total²				1				1	

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

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	0	
	Institutions	18,785	3	16,366	3,621	12	1	17,956	2	15,874	3,428	9	1
	Corporates	122,271	1,047	101,934	36,684	522	556	125,013	948	104,094	35,562	980	518
	Corporates - Of Which: Specialised Lending	3,492	171	3,170	1,600	77	97	5,253	387	4,769	2,274	73	106
	Corporates - Of Which: SME	24,563	394	23,361	7,410	29	200	24,078	329	23,131	6,886	271	163
	Retail	58,616	440	56,564	5,487	141	195	62,057	413	59,579	5,742	130	179
	Retail - Secured on real estate property	50,150	288	49,251	3,397	68	134	53,384	264	52,094	3,261	56	118
	Retail - Secured on real estate property - Of Which: SME	136	4	125	27	1	2	147	4	135	30	1	2
	Retail - Secured on real estate property - Of Which: non-SME	50,014	284	49,126	3,370	68	132	53,237	260	51,859	3,231	55	116
	Retail - Qualifying Revolving	2,444	18	2,140	159	14	6	94	2	65	27	0	4
	Retail - Other Retail	6,022	133	5,174	1,931	59	54	8,579	148	7,420	2,454	74	57
	Retail - Other Retail - Of Which: SME	549	14	605	330	3	15	536	13	597	422	3	14
	Retail - Other Retail - Of Which: non-SME	5,473	119	4,569	1,601	56	39	8,043	135	6,823	2,032	70	43
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	1,299	0	1,296	536	0	0	1,179	0	1,176	383	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				46,359						45,121			

(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 31/12/2014						As of 30/06/2015					
		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	0	
	Institutions	2,364	0	1,510	352	0	0	2,980	0	2,144	398	0	0
	Corporates	50,211	42	42,432	12,323	30	56	51,964	94	43,913	11,640	72	77
	Corporates - Of Which: Specialised Lending	1,044	0	976	334	0	1	1,582	6	1,509	537	0	3
	Corporates - Of Which: SME	15,635	38	14,401	2,964	29	31	15,580	64	14,265	2,766	71	34
	Retail	49,992	103	48,878	3,314	52	25	53,276	101	51,745	3,456	46	28
	Retail - Secured on real estate property	45,335	29	44,448	2,329	38	15	48,509	25	47,232	2,266	31	14
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	45,334	29	44,448	2,329	38	15	48,509	25	47,232	2,266	31	14
	Retail - Qualifying Revolving	2,348	17	2,073	131	14	2	0	0	0	0	0	0
	Retail - Other Retail	2,309	57	2,356	854	1	9	4,766	76	4,514	1,191	15	14
	Retail - Other Retail - Of Which: SME	60	0	83	67	0	1	53	1	73	61	1	1
	Retail - Other Retail - Of Which: non-SME	2,250	57	2,274	787	0	7	4,713	75	4,440	1,129	14	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	0	
	Institutions	1,933	0	1,730	359	0	0	1,477	0	1,326	264	0	0
	Corporates	14,224	232	11,704	5,360	3	128	13,607	158	11,026	4,851	0	104
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	521	3	488	298	0	3
	Corporates - Of Which: SME	2,017	137	1,945	1,019	0	51	1,645	78	1,549	788	0	29
	Retail	25	0	25	2	0	0	28	0	27	2	0	0
	Retail - Secured on real estate property	23	0	23	1	0	0	26	0	26	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	1	0	0	26	0	26	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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	0	
	Institutions	1,614	0	1,466	162	0	1	1,440	0	1,360	162	0	1
	Corporates	9,803	50	7,495	2,690	0	24	10,565	52	8,062	2,968	39	20
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	54	0	35	9	0	0
	Corporates - Of Which: SME	720	0	602	254	0	1	1,165	0	1,010	328	0	1
	Retail	2,499	17	1,727	486	17	9	2,613	17	1,824	642	17	9
	Retail - Secured on real estate property	45	1	45	6	1	0	50	0	50	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	45	1	45	6	1	0	50	0	50	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,454	16	1,682	480	16	9	2,563	16	1,774	636	16	9
	Retail - Other Retail - Of Which: SME	105	0	114	106	0	1	112	0	122	188	1	2
	Retail - Other Retail - Of Which: non-SME	2,349	16	1,568	374	16	8	2,450	16	1,652	448	15	7
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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		Of which: defaulted		
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	460	0	469	104	0	0	456	0	445	94	0	0
	Corporates	9,192	3	7,143	2,841	12	5	9,359	1	7,237	2,701	5	7
	Corporates - Of Which: Specialised Lending	402	0	358	123	0	0	484	0	416	127	0	0
	Corporates - Of Which: SME	663	0	692	166	0	0	475	0	545	131	0	0
	Retail	214	6	175	79	6	4	208	6	171	119	8	4
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	212	6	173	79	6	4	206	6	169	119	8	4
	Retail - Other Retail - Of Which: SME	48	0	70	27	0	1	45	0	66	56	0	1
	Retail - Other Retail - Of Which: non-SME	165	6	103	52	6	3	161	6	103	63	7	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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		Of which: defaulted		
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	836	0	791	204	2	0	836	0	789	213	2	0
	Corporates	2,884	34	2,311	644	77	8	3,056	19	2,452	760	73	2
	Corporates - Of Which: Specialised Lending	141	20	136	171	77	0	146	19	145	179	73	0
	Corporates - Of Which: SME	49	14	25	1	0	7	1	0	1	0	0	0
	Retail	63	0	63	4	0	0	73	0	72	6	0	0
	Retail - Secured on real estate property	61	0	62	4	0	0	69	0	69	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	61	0	62	4	0	0	69	0	69	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	4	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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		Of which: defaulted		
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,639	0	1,718	354	0	0	1,104	0	1,251	214	0	0
	Corporates	6,020	162	4,794	2,082	164	51	5,801	114	4,689	1,896	162	33
	Corporates - Of Which: Specialised Lending	92	0	92	9	0	0	97	0	96	6	0	0
	Corporates - Of Which: SME	251	58	231	62	0	23	205	6	209	61	0	0
	Retail	516	22	480	328	36	12	522	21	483	325	35	12
	Retail - Secured on real estate property	12	0	12	2	0	0	12	0	12	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	2	0	0	12	0	12	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	504	22	467	325	36	12	511	21	472	323	35	12
	Retail - Other Retail - Of Which: SME	61	1	83	52	1	2	68	1	93	56	1	2
	Retail - Other Retail - Of Which: non-SME	442	21	384	274	35	10	442	21	379	267	33	10
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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		Of which: defaulted		
LITHUANIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	63	0	49	25	0	0	64	0	53	26	0	0
	Corporates	3,702	211	3,184	2,271	0	150	3,512	237	3,086	2,053	0	150
	Corporates - Of Which: Specialised Lending	984	137	940	673	0	89	1,017	150	965	622	0	92
	Corporates - Of Which: SME	1,047	65	963	786	0	46	1,041	80	948	698	0	50
	Retail	2,092	144	2,070	564	18	64	2,106	134	2,090	542	14	55
	Retail - Secured on real estate property	1,996	133	1,987	525	18	59	2,007	125	2,001	500	14	50
	Retail - Secured on real estate property - Of Which: SME	59	2	52	15	0	1	58	2	52	16	0	1
	Retail - Secured on real estate property - Of Which: non-SME	1,937	131	1,935	511	18	57	1,948	123	1,949	484	14	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	97	11	83	38	0	5	99	9	89	42	0	5
	Retail - Other Retail - Of Which: SME	42	4	29	8	0	4	44	3	35	10	0	1
	Retail - Other Retail - Of Which: non-SME	55	6	54	30	0	4	55	6	55	32	0	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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		
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,141	2	3,053	487	9	0	3,400	1	3,277	544	5	0
	Corporates	2,660	30	1,633	700	2	2	2,803	2	2,406	969	2	3
	Corporates - Of Which: Specialised Lending	277	0	258	76	0	0	425	0	389	131	0	0
	Corporates - Of Which: SME	120	0	47	22	0	0	146	0	88	37	0	0
	Retail	49	1	48	7	0	0	50	0	50	5	0	0
	Retail - Secured on real estate property	44	1	44	4	0	0	46	0	46	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	1	44	4	0	0	46	0	46	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	3	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	2	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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		
(min EUR, %)													
ESTONIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	1	0	0	1	0	1	0	0	0
	Corporates	2,600	33	2,374	1,360	0	25	2,654	40	2,413	1,401	0	23
	Corporates - Of Which: Specialised Lending	107	7	106	70	0	3	96	7	97	63	0	3
	Corporates - Of Which: SME	1,424	26	1,320	748	0	19	1,430	32	1,316	744	0	18
	Retail	1,939	53	1,889	321	11	20	1,981	47	1,930	317	10	16
	Retail - Secured on real estate property	1,716	51	1,711	234	11	15	1,765	45	1,760	238	10	12
	Retail - Secured on real estate property - Of Which: SME	77	2	72	12	1	1	89	2	83	14	0	1
	Retail - Secured on real estate property - Of Which: non-SME	1,639	49	1,639	222	10	14	1,677	44	1,677	223	10	11
	Retail - Qualifying Revolving	19	0	9	2	0	0	20	0	9	2	0	0
	Retail - Other Retail	204	2	168	84	0	5	195	2	160	77	0	4
	Retail - Other Retail - Of Which: SME	89	1	81	33	0	2	71	1	65	18	0	1
	Retail - Other Retail - Of Which: non-SME	116	1	87	51	0	3	124	1	96	59	0	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		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		
(min EUR, %)													
LATVIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	1	0	0	1	0	1	0	0	0
	Corporates	1,982	114	1,902	1,353	0	77	1,826	90	1,699	1,241	0	59
	Corporates - Of Which: Specialised Lending	4	0	4	4	0	0	4	1	4	3	0	0
	Corporates - Of Which: SME	1,147	55	1,121	821	0	40	1,079	36	1,012	732	0	23
	Retail	1,016	92	994	351	0	60	979	85	959	306	0	54
	Retail - Secured on real estate property	745	73	745	276	0	46	714	66	714	227	0	41
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	745	73	745	276	0	46	714	66	714	227	0	41
	Retail - Qualifying Revolving	76	2	57	27	0	4	73	1	55	25	0	4
	Retail - Other Retail	195	18	192	59	0	10	192	17	190	54	0	10
	Retail - Other Retail - Of Which: SME	143	7	140	36	0	6	140	7	138	32	0	6
	Retail - Other Retail - Of Which: non-SME	51	11	52	23	0	4	52	10	52	22	0	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Skandinaviska Enskilda Banken - group

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta	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] Total	Netherlands	78	73	78	34	78	39	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	2	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania	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] Total	Slovakia	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] Total	Slovenia	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] Total	Spain	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] Total	Sweden	950	696	950	34	468	162	6,013	353	-5,165	-312	1,036	101	1,036	1,454	1,454	34
		292	113	292	0	162	0	872	55	-1,239	-35	1,036	101	1,036	1,454	1,454	34
		0	0	0	0	0	0	-364	23	-991	-76	0	0	0	0	0	0
		0	0	0	0	0	0	-228	18	-863	-76	0	0	0	0	0	0
		0	0	0	0	0	0	-940	76	-730	-90	0	0	0	0	0	0
		0	0	0	0	0	0	-993	146	-807	-107	0	0	0	0	0	0
		0	0	0	0	0	0	-174	105	-53	-3	0	0	0	0	0	0
		3,732	983	3,732	34	2,587	0	-510	776	-9,848	-699	0	0	0	0	0	0

2015 EU-wide Transparency Exercise

Sovereign Exposure Skandinaviska Enskilda Banken - group

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
							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]	China	13		13		13	-418	36	124	-8					
Total		13	0	13	0	13	-418	36	124	-8	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Switzerland														
Total		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]	Other advanced economies non EEA	32		32			-776	25	21	-1					
Total		32	0	32	0		-776	25	21	-1	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Other Central and eastern Europe countries non EEA														
Total		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]	Middle East														
Total		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]	Latin America and the Caribbean														
Total		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]	Africa														
Total		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]	Others	1	1	1											
Total		49	49	49	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)		As of 30/06/2015													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	China						568	15	-1,253	-30					
Total		0	0	0	0	0	329	16	-1,253	-30	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Switzerland														
Total		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]	Other advanced economies non EEA	5		5			-316	3	-113	-1					
Total		5	0	5	0	0	-316	3	-113	-1	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Other Central and eastern Europe countries non EEA														
Total		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]	Middle East														
Total		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]	Latin America and the Caribbean														
Total		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]	Africa														
Total		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]	Others	18	18	18											
Total		1	1	1											
Total		19	19	19	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Skandinaviska Enskilda Banken - group

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

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Skandinaviska Enskilda Banken - group

	As of 31/12/2014					As of 30/06/2015				
	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 ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(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)	1,409	699	236	208	757	1,553	780	205	183	783
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	5	0	0	0	5
Non-financial corporations	1,140	572	203	177	538	1,278	664	171	152	554
Households	269	127	33	31	219	269	117	34	30	224
DEBT INSTRUMENTS other than HFT	1,409	699	236	208	757	1,553	780	205	183	783
Loan commitments given	28	5	0	0	0	82	17	0	0	0

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



2015 EU-wide Transparency Exercise

Leverage ratio

Skandinaviska Enskilda Banken - group

(mln EUR, %)

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



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Skandinaviska Enskilda Banken - group

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

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