



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Skandinaviska Enskilda Banken - group

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	15,019	15,032	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,008	11,789	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,976	1,828	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,481	6,629	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-495	295	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,192	3,947	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	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,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-178	-114	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-632	-613	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-8	-2	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-133	-13	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-184	-169	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	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(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	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,r010)	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,r010)	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,r010)	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,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	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,r010)	Articles 48(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,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,414	1,459	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,414	1,459	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,422	13,248	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,597	1,783	C 01.00 (r750,r010) + C 01.00 (r890,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,846	1,849	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-249	-66	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	62,051	60,943	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.35%	19.34%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.63%	21.74%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.20%	24.67%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,008	11,789	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.35%	19.34%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Skandinaviska Enskilda Banken - group

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,422	13,248	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	13,422	13,248	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	255,951	282,638	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	255,951	282,638	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	4.7%	C 47.00 (r330,c010)	

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Risk exposure amounts

Skandinaviska Enskilda Banken - group

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	50,915	51,465
Risk exposure amount for securitisation and re-securitisations in the banking book	108	93
Risk exposure amount for contributions to the default fund of a CCP	14	9
Risk exposure amount Other credit risk	50,793	51,363
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,941	4,221
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	687	716
Risk exposure amount for operational risk	4,898	4,541
Other risk exposure amounts	1,609	0
Total Risk Exposure Amount	62,051	60,943

⁽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 31/12/2017	As of 30/06/2018
Interest income	4,355	2,219
Of which debt securities income	216	146
Of which loans and advances income	2,865	1,426
Interest expenses	2,331	1,214
(Of which deposits expenses)	674	367
(Of which debt securities issued expenses)	1,234	594
(Expenses on share capital repayable on demand)	0	0
Dividend income	312	427
Net Fee and commission income	1,541	739
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	10	-18
Gains or (-) losses on financial assets and liabilities held for trading, net	634	157
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-110	56
Gains or (-) losses from hedge accounting, net	21	-2
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	30	7
TOTAL OPERATING INCOME, NET	4,460	2,371
(Administrative expenses)	2,095	928
(Depreciation)	81	34
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	-19
(Commitments and guarantees given)	3	-21
(Other provisions)	-3	2
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	43	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	80	51
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	51
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	105	0
(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	-3	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-12	93
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,084	1,473
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,645	1,298
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,645	1,298
Of which attributable to owners of the parent	1,645	1,298

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

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

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Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
Consolidated data	Central governments or central banks	3,085	3,085	412		536	536	184	
	Regional governments or local authorities	9	33	0		30	30	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,303	1,123	71		1,040	865	143	
	Corporates	2,309	1,878	1,849		1,763	1,452	1,406	
	of which: SME	54	51	50		222	215	201	
	Retail	2,344	1,723	1,228		2,534	1,922	1,302	
	of which: SME	399	383	223		402	389	224	
	Secured by mortgages on immovable property	756	740	258		768	751	261	
	of which: SME	30	30	9		33	32	10	
	Exposures in default	14	8	11	5	3	3	4	1
	Items associated with particularly high risk	59	59	88		47	47	70	
	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)	4	4	4		4	4	4	
Equity	1,890	1,890	1,890		1,881	1,881	1,881		
Securitisation	100	100	23		0	0	0		
Other exposures	1,439	1,439	1,221		1,347	1,347	1,202		
Standardised Total²	13,312	12,083	7,055	57	9,955	8,838	6,458	12	

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 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
SWEDEN	Central governments or central banks	57	57	0		64	64	0	
	Regional governments or local authorities	9	9	0		8	8	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	301	306	11		90	90	4	
	Corporates	761	598	598		325	257	258	
	of which: SME	12	12	12		35	35	35	
	Retail	844	740	530		947	832	530	
	of which: SME	158	158	94		154	152	89	
	Secured by mortgages on immovable property	109	109	38		127	127	44	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	2	2	1	1	1	0
	Items associated with particularly high risk	50	50	76		39	39	58	
	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	1,826	1,826	1,826		1,748	1,748	1,748		
Securitisation									
Other exposures	962	962	961		934	934	978		
Standardised Total²	962	962	961	49	934	934	978	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	15	0		22	22	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	72	72	2		14	14	0	
	Corporates	595	518	518		505	537	562	
	of which: SME	10	9	9		11	10	9	
	Retail	15	4	3		21	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	49	49	16		39	39	13	
	of which: SME	28	28	9		16	16	5	
	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		17	17	17		
Securitisation									
Other exposures	31	31	9		39	39	24		
Standardised Total²	31	31	9	1	39	39	24	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	327	327	16		96	96	13	
	Corporates	30	13	13		16	3	3	
	of which: SME	0	0	0		1	1	0	
	Retail	1	0	0		13	12	9	
	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	
	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	13	13	13		15	15	15		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

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

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

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Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		4	4	1	
	Corporates	234	227	201		195	185	184	
	of which: SME	5	5	5		125	120	115	
	Retail	183	166	125		231	209	154	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	268	252	88		275	259	90	
	of which: SME	1	1	0		16	15	5	
	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	0	0	0		0	0	0	
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	59	59	54	1	61	61	61	6	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		4	4	4	
	Corporates	3	1	1		4	4	4	
	of which: SME	0	0	0		2	2	2	
	Retail	54	4	3		55	5	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	12	12	4		12	12	4	
	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	9	9	9		9	9	9	
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
DENMARK	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	50	10		369	369	74	
	Corporates	145	87	85		74	74	63	
	of which: SME	2	2	2		35	35	29	
	Retail	179	179	134		174	174	130	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	5	5	8	0	5	5	7	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	1	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
FINLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		3	3	1	
	Corporates	143	142	142		60	30	29	
	of which: SME	0	0	0		2	2	2	
	Retail	57	34	25		66	39	29	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	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		66	66	66	
Securitisation	0	0	0		0	0	0		
Other exposures	12	12	12		5	5	5		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	7	7		7	7	7	
	of which: SME	7	7	7		7	7	7	
	Retail	199	164	112		213	178	122	
	of which: SME	65	63	36		66	65	37	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	1	2	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	208	208	89	3	176	176	69	1	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	196	196	6		53	53	4	
	Corporates	62	62	62		104	104	104	
	of which: SME	14	14	14		1	1	1	
	Retail	171	24	18		117	23	18	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	211	211	74		231	231	81	
	of which: SME	1	1	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	7	7	7		8	8	8		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
ESTONIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	0	0		24	11	11	
	of which: SME	1	0	0		1	1	1	
	Retail	334	280	198		354	315	215	
	of which: SME	123	111	64		129	120	69	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	1	1	1		1	1	1	
	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)	4	4	4		4	4	4		
Equity	1	1	1		2	2	2		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	83	83	42	0	62	62	25	1	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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, %)											
Consolidated data	Central banks and central governments	27,340	0	28,927	947	0	0	44,517	0	46,486	1,090	0	0
	Institutions	17,520	1	14,920	3,336	6	0	24,617	0	21,464	5,143	0	2
	Corporates	125,473	799	105,117	33,428	1,323	292	124,328	614	105,104	32,647	632	334
	Corporates - Of Which: Specialised Lending	4,281	108	3,850	1,822	0	80	3,067	44	2,770	1,318	0	27
	Corporates - Of Which: SME	27,472	225	25,302	6,987	376	102	25,823	191	24,672	6,777	288	124
	Retail	63,029	282	60,746	6,327	154	112	60,924	275	58,612	6,024	108	215
	Retail - Secured on real estate property	54,709	165	53,365	3,714	35	50	52,791	154	51,413	3,532	32	84
	Retail - Secured on real estate property - Of Which: SME	1,004	13	977	160	8	0	995	13	971	157	7	4
	Retail - Secured on real estate property - Of Which: non-SME	53,705	152	52,388	3,554	27	50	51,796	141	50,443	3,375	25	80
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,320	117	7,380	2,614	119	62	8,134	121	7,199	2,493	76	132
	Retail - Other Retail - Of Which: SME	1,254	17	1,198	714	54	10	1,228	17	1,184	679	10	24
	Retail - Other Retail - Of Which: non-SME	7,066	100	6,182	1,899	65	52	6,906	103	6,015	1,813	66	108
	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	806	806	85	85	0	0	893	893	93	93	0	0	
IRB Total													
				43,846						44,998			

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 For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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, %)											
SWEDEN	Central banks and central governments	4,169	0	5,111	168	0	0	5,720	0	6,541	174	0	0
	Institutions	3,826	0	3,209	673	0	0	5,018	0	4,779	852	0	0
	Corporates	55,097	105	48,729	10,963	188	60	54,660	58	48,662	11,168	8	83
	Corporates - Of Which: Specialised Lending	832	0	803	426	0	1	671	0	648	362	0	7
	Corporates - Of Which: SME	18,682	24	17,382	2,698	3	25	17,871	19	17,395	2,775	3	24
	Retail	53,852	91	52,193	4,116	74	33	51,551	92	49,862	3,839	28	115
	Retail - Secured on real estate property	49,886	26	47,560	2,786	11	3	46,795	26	45,633	2,637	9	33
	Retail - Secured on real estate property - Of Which: SME	754	8	743	102	8	0	737	8	726	97	5	1
	Retail - Secured on real estate property - Of Which: non-SME	48,132	18	46,817	2,684	3	3	46,058	18	44,706	2,540	3	32
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,966	65	4,634	1,330	63	30	4,756	67	4,430	1,199	20	81
	Retail - Other Retail - Of Which: SME	872	12	779	377	51	4	823	12	739	322	8	12
	Retail - Other Retail - Of Which: non-SME	4,094	54	3,855	953	12	26	3,933	55	3,691	878	12	69
	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													
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 31/12/2017				As of 30/06/2018							
		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, %)											
GERMANY	Central banks and central governments	7,745	0	7,830	219	0	0	10,774	0	11,372	268	0	0
	Institutions	971	0	915	126	0	0	4,016	0	2,959	1,276	0	1
	Corporates	12,282	35	8,654	3,955	20	29	9,913	22	7,261	3,325	0	32
	Corporates - Of Which: Specialised Lending	451	2	409	368	0	2	217	2	207	140	0	3
	Corporates - Of Which: SME	1,049	28	774	398	20	4	592	14	547	331	0	22
	Retail	25	0	25	3	0	0	25	0	25	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	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	24	0	24	3	0	0	23	0	22	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	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													
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 31/12/2017				As of 30/06/2018							
		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, %)											
UNITED STATES	Central banks and central governments	5,940	0	5,940	59	0	0	15,101	0	15,101	175	0	0
	Institutions	1,079	0	1,034	292	0	0	1,186	0	1,150	268	0	0
	Corporates	2,636	67	1,903	566	22	56	2,848	0	2,126	601	0	2
	Corporates - Of Which: Specialised Lending	122	60	118	27	0	55	56	0	54	25	0	0
	Corporates - Of Which: SME	8	7	7	22	22	0	19	0	18	18	0	1
	Retail	77	0	76	8	0	0	83	0	82	7	0	0
	Retail - Secured on real estate property	75	0	75	8	0	0	82	0	81	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	75	0	75	8	0	0	82	0	81	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	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													
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NORWAY	Central banks and central governments	630	0	706	8	0	0	855	0	934	8	0	0
	Institutions	638	0	573	99	0	0	705	0	621	123	0	0
	Corporates	10,045	90	8,087	2,494	205	9	10,928	0	8,710	2,528	0	40
	Corporates - Of Which: Specialised Lending	521	0	434	171	0	0	380	0	303	150	0	0
	Corporates - Of Which: SME	1,078	0	927	214	0	0	1,332	0	1,130	277	0	18
	Retail	2,211	17	1,736	625	16	8	2,196	19	1,721	635	19	19
	Retail - Secured on real estate property	58	1	56	6	0	0	57	1	55	7	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58	1	56	6	0	0	57	1	55	7	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,153	16	1,680	620	16	8	2,139	19	1,667	628	19	18
	Retail - Other Retail - Of Which: SME	111	1	113	173	1	1	122	1	125	189	1	5
	Retail - Other Retail - Of Which: non-SME	2,042	15	1,566	447	15	7	2,017	18	1,542	438	17	12
	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 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	Central banks and central governments	3,286	0	3,286	31	0	0	8,222	0	8,222	77	0	0
	Institutions	523	0	413	28	0	0	598	0	375	77	0	0
	Corporates	2,365	0	1,489	400	0	1	2,314	26	1,537	411	99	2
	Corporates - Of Which: Specialised Lending	120	0	72	50	0	0	34	0	2	2	0	0
	Corporates - Of Which: SME	48	0	47	7	0	0	73	0	79	28	0	0
	Retail	52	0	53	5	0	0	52	0	53	7	0	0
	Retail - Secured on real estate property	48	0	48	5	0	0	47	0	47	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	48	0	48	5	0	0	47	0	47	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	0	0	0	5	0	5	0	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 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
DENMARK	Central banks and central governments	432	0	432	4	0	0	290	0	290	6	0	0
	Institutions	498	0	499	103	0	0	1,183	0	1,145	168	0	0
	Corporates	6,963	32	5,505	1,915	39	21	7,263	21	5,922	1,864	0	29
	Corporates - Of Which: Specialised Lending	94	0	93	5	0	0	93	0	93	5	0	0
	Corporates - Of Which: SME	297	30	277	138	31	17	213	18	214	108	0	12
	Retail	499	16	466	319	26	11	506	15	475	315	25	17
	Retail - Secured on real estate property	13	0	12	1	0	0	13	0	13	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	1	0	0	13	0	13	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	487	16	454	319	26	11	493	15	462	313	25	17
	Retail - Other Retail - Of Which: SME	60	0	94	63	1	0	65	0	103	64	1	2
	Retail - Other Retail - Of Which: non-SME	427	16	360	256	25	10	427	15	359	250	24	15
	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 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FINLAND	Central banks and central governments	578	0	924	52	0	0	775	0	1,159	56	0	0
	Institutions	222	0	198	38	0	0	239	0	217	42	0	0
	Corporates	7,878	26	6,390	1,975	120	3	8,090	1	6,505	1,921	0	5
	Corporates - Of Which: Specialised Lending	284	0	228	75	0	0	257	0	204	68	0	0
	Corporates - Of Which: SME	263	0	256	85	0	0	171	0	166	45	0	0
	Retail	216	5	173	122	8	3	232	6	186	124	8	7
	Retail - Secured on real estate property	6	0	6	1	0	0	20	0	20	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	6	0	6	1	0	0	20	0	20	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	210	5	167	122	8	3	213	6	166	122	8	7
	Retail - Other Retail - Of Which: SME	57	0	73	63	1	0	59	0	74	65	0	2
	Retail - Other Retail - Of Which: non-SME	153	5	94	58	7	3	153	5	91	57	7	5
	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Skandinaviska Enskilda Banken - group

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
LITHUANIA	Central banks and central governments	1,695	0	1,747	173	0	0	580	0	631	86	0	0	0	0	0	0
	Institutions	12	0	19	6	0	0	14	0	20	6	0	0	0	0	0	0
	Corporates	4,605	76	3,648	2,189	0	65	4,525	78	3,526	2,204	0	61	24	0	0	0
	Corporates - Of Which: Specialised Lending	246	20	192	105	0	24	150	20	132	68	0	0	0	0	0	0
	Corporates - Of Which: SME	1,748	42	1,633	1,015	0	29	1,831	42	1,714	1,046	0	26	0	0	0	0
	Retail	2,453	69	2,440	473	6	25	2,523	64	2,515	482	5	25	0	0	0	0
	Retail - Secured on real estate property	2,340	64	2,340	426	6	23	2,410	61	2,414	432	5	23	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	69	2	62	20	0	0	73	2	67	24	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,270	62	2,278	406	5	23	2,337	59	2,347	408	5	22	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	114	5	100	47	0	2	113	3	101	49	0	3	0	0	0	0
	Retail - Other Retail - Of Which: SME	48	2	35	8	0	1	46	2	34	9	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	66	2	66	39	0	1	67	2	67	41	0	1	0	0	0	0
	Equity	0	0	0	0	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 31/12/2017						As of 30/06/2018									
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
UNITED KINGDOM	Central banks and central governments	106	0	106	9	0	0	260	0	260	16	0	0	0	0	0	0
	Institutions	2,349	1	2,203	328	5	0	2,704	0	2,583	329	0	0	0	0	0	0
	Corporates	3,211	0	2,611	1,149	2	2	3,537	0	2,831	1,323	0	11	0	0	0	0
	Corporates - Of Which: Specialised Lending	818	0	770	325	0	1	712	0	674	265	0	0	0	0	0	0
	Corporates - Of Which: SME	106	0	76	27	0	0	158	0	124	61	0	0	0	0	0	0
	Retail	69	1	66	7	0	0	66	2	62	7	0	0	0	0	0	0
	Retail - Secured on real estate property	67	1	64	7	0	0	65	2	60	7	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	67	1	64	7	0	0	65	2	60	7	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0
	Equity	0	0	0	0	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 31/12/2017						As of 30/06/2018									
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
ESTONIA	Central banks and central governments	1,339	0	1,310	64	0	0	485	0	484	65	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0	0
	Corporates	3,060	22	2,769	1,670	0	10	3,119	20	2,835	1,763	0	9	0	0	0	0
	Corporates - Of Which: Specialised Lending	80	2	75	44	0	1	67	0	65	38	0	0	0	0	0	0
	Corporates - Of Which: SME	1,704	20	1,603	961	0	8	1,615	15	1,500	918	0	6	0	0	0	0
	Retail	2,358	35	2,311	312	13	9	2,445	34	2,398	300	13	13	0	0	0	0
	Retail - Secured on real estate property	2,139	33	2,134	225	10	6	2,218	32	2,213	209	10	10	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	86	1	80	10	0	0	88	2	82	10	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,054	31	2,054	215	10	6	2,130	30	2,131	199	10	10	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	219	2	177	86	2	3	227	2	185	91	2	3	0	0	0	0
	Retail - Other Retail - Of Which: SME	69	1	65	16	0	1	71	1	67	17	0	2	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	150	1	112	70	2	2	156	1	119	74	2	1	0	0	0	0
	Equity	0	0	0	0	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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Skandinaviska Enskilda Banken - group

(mln EUR)

As of 31/12/2017

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		of which: Loans and advances	of which: Debt securities	
TOTAL - ALL COUNTRIES	10,385.6	3,510.7	6,874.9	3,124.6	0.0	3,124.6	810.3	0.0	810.3	2,251.3	0.0	2,251.3	4,222.8	3,510.7	712.2	0.0	0.0	0.0
Austria	0.9	0.9	0.0															
Belgium	149.5	149.5	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	15.3	4.1	11.3															
Estonia	126.7	126.7	0.0															
Finland	708.4	226.6	481.7															
France	82.6	0.0	82.6															
Germany	4,883.2	1,558.6	3,324.6															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	280.3	36.8	243.5															
Lithuania	569.6	51.5	518.1															
Luxembourg	82.6	0.0	82.6															
Malta	0.0	0.0	0.0															
Netherlands	67.1	0.0	67.1															
Poland	0.1	0.0	0.1															
Portugal	0.0	0.0	0.0															
Romania	0.6	0.0	0.6															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	2,530.5	1,238.5	1,291.9															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	522.0	4.3	517.6															
Switzerland	0.2	0.2	0.0															
Australia	112.4	112.4	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	247.3	0.0	247.3															
Other advanced economies non EEA	0.0	0.0	0.0															
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	0.0	0.0	0.0															
Others	6.1	0.3	5.9															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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

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

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

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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	0	0	0	1	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	13	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		140	140	0	0	0	140	0	0	0	13	0	0	0	1
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark	14	14	14	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		152	152	152	0	0	0	0	2	52	0	54	0	0	
[1Y - 2Y]		250	250	245	0	0	0	5	0	0	1	25	0	0	
[2Y - 3Y]		120	120	120	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		16	16	16	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		21	21	21	0	0	0	0	2	8	2	75	0	0	
[10Y - more]	4	4	4	0	0	0	0	0	1	0	4	0	0		
Total		575	575	570	0	0	5	3	62	6	154	0	0	1	
[0 - 3M]	Estonia	8	8	0	0	0	0	8	0	0	0	1	3	0	
[3M - 1Y]		6	6	0	0	0	0	6	0	0	0	61	0	0	
[1Y - 2Y]		8	8	0	0	0	0	8	0	0	0	30	0	0	
[2Y - 3Y]		9	9	0	0	0	0	9	0	2	0	0	0	0	
[3Y - 5Y]		35	35	0	0	0	0	35	0	0	35	0	0	0	
[5Y - 10Y]		61	61	0	0	0	0	61	0	0	0	3	0	0	
[10Y - more]	4	4	0	0	0	0	4	0	0	0	2	0	0		
Total		128	128	0	0	0	128	0	2	0	1	99	0	40	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Portugal														
	Romania														
	Slovakia														
	Slovenia														
	Spain														
	Sweden	1,390	1,390	1,357	0	10	0	248	12,090	66	3,659	133	0		
	United Kingdom	0	0	0	0	0	0	0	0	0	415	0	0		
	Total	4,185	4,185	2,874	0	3	233	612	31,791	365	24,354	1,005	0		74
	Total	0	0	0	0	0	0	0	0	8	415	452	0		12

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Norway	272	272	271	0	0	1	2	1,114	3	788	111	0	0	0	0	0
	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hong Kong	0	0	0	0	0	0	1	307	34	1,315	0	0	0	0	0	0
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1,234	1,234	1,235	0	0	9	9	1,290	30	1,293	111	0	0	0	0	0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 30/06/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
10 - 3M f	Africa	0	0	0	0	0	1	109	0	10	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	1	109	0	10	0	0	0	0	0
10 - 3M f	Others	1	1	0	0	0	8	527	6	277	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		2	2	0	0	0	2	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		1	1	0	0	0	1	0	0	0	0	0	0	0	
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		3	3	0	0	0	8	527	6	277	0	0	0	0	2

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Skandinaviska Enskilda Banken - group

	As of 31/12/2017							As of 30/06/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		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 ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²				
			Of which: defaulted					Of which: defaulted							
(mln EUR)															
Debt securities (including at amortised cost and fair value)	5,010	0	0	0	-9	0	0	10,839	0	0	0	0	0	0	0
Central banks	22	0	0	0	0	0	0	79	0	0	0	0	0	0	0
General governments	3,765	0	0	0	-9	0	0	6,223	0	0	0	0	0	0	0
Credit institutions	592	0	0	0	0	0	0	3,246	0	0	0	0	0	0	0
Other financial corporations	632	0	0	0	0	0	0	1,136	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	154	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	176,401	74	1,082	1,024	166	289	629	187,398	115	1,035	893	184	335	528	
Central banks	19,102	0	0	0	0	0	0	29,811	0	0	0	0	0	0	0
General governments	3,511	0	0	0	0	0	0	2,456	0	1	0	0	0	0	0
Credit institutions	4,105	0	0	0	0	0	0	5,906	3	0	0	1	0	0	0
Other financial corporations	12,845	0	0	0	0	0	0	10,061	4	7	0	3	0	6	6
Non-financial corporations	78,169	23	830	800	116	222	483	82,281	40	739	628	127	215	398	398
of which: small and medium-sized enterprises at amortised cost	28,509	11	177	160	14	74	73	27,893	13	176	160	4	45	63	63
Households	58,668	50	252	223	50	67	146	56,884	69	288	265	54	120	123	123
DEBT INSTRUMENTS other than HFT	181,411	74	1,082	1,024	157	289	629	198,236	115	1,035	893	184	335	528	
OFF-BALANCE SHEET EXPOSURES	60,152		81	77	3	5	6	57,653		63	25	39	7	22	

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

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

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

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

2018 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - group

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,487	777	200	186	877	1,289	553	193	140	738
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	1,371	703	178	165	791	1,182	489	171	123	662
of which: small and medium-sized enterprises at amortised cost	211	105	47	45	123	201	95	31	30	115
Households	116	74	22	21	85	107	64	22	17	76
DEBT INSTRUMENTS other than HFT	1,487	777	200	186	877	1,289	553	193	140	738
Loan commitments given	34	2	0	0	23	14	1	2	1	1

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

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