



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Skandinaviska Enskilda Banken - group

	(min EUR, %)							
	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	2,028		1,771	1,632	1,609	1,739	1,567	1,548
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	635		522	522	522	60	391	391
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-80		-149	-186	-209	-1,216	-720	-500
Profit or (-) loss for the year	1,465		1,116	1,025	1,045	-416	275	456
Coverage ratio: non-performing exposure (%)	29.63%	34.25%	35.62%	34.10%	33.90%	35.28%	33.07%	33.02%
Common Equity Tier 1 capital	12,035	11,831	12,430	13,050	13,679	11,434	11,600	11,873
Total Risk exposure amount (all transitional adjustments included)	62,182	61,674	61,699	61,801	62,122	65,750	70,821	72,100
Common Equity Tier 1 ratio, %	19.35%	19.18%	20.15%	21.12%	22.02%	17.39%	16.38%	16.47%
Fully loaded Common Equity Tier 1 ratio, %	19.35%	19.18%	20.15%	21.12%	22.02%	17.39%	16.38%	16.47%
Tier 1 capital	13,452	13,248	13,847	14,467	15,097	12,852	13,017	13,291
Total leverage ratio exposures	256,522	256,522	256,522	256,522	256,522	256,522	256,522	256,522
Leverage ratio, %	5.24%	5.16%	5.40%	5.64%	5.89%	5.01%	5.07%	5.18%
Fully loaded leverage ratio, %	5.24%	5.16%	5.40%	5.64%	5.89%	5.01%	5.07%	5.18%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			1,417	1,417	1,417	1,417	1,417	1,417
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Skandinaviska Enskilda Banken group	(min EUR, %)													
	Central banks and central governments	0	0	28,991	0	0	0	949	0	26,329	2	1	1	29.8%
	Institutions	12,605	7	2,339	0	3,121	5	215	0	9,110	5	1	0	3.4%
	Corporates	77,628	609	26,920	184	19,617	766	12,260	0	100,300	783	424	267	34.1%
	Corporates - Of Which: Specialised Lending	2,482	60	1,269	48	1,006	0	820	0	3,519	108	102	78	72.5%
	Corporates - Of Which: SME	17,421	115	7,720	93	2,440	263	4,183	0	24,894	208	110	88	42.2%
	Retail	60,599	282	0	0	6,187	228	0	0	61,151	354	186	125	35.4%
	Retail - Secured on real estate property	53,319	165	0	0	3,687	76	0	0	53,318	166	73	51	30.4%
	Retail - Secured on real estate property - Of Which: SME	966	13	0	0	152	9	0	0	966	14	4	2	14.6%
	Retail - Secured on real estate property - Of Which: non-SME	52,353	152	0	0	3,535	68	0	0	52,352	153	69	49	31.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	7,280	117	0	0	2,501	152	0	0	7,833	187	113	75	39.8%
	Retail - Other Retail - Of Which: SME	1,184	17	0	0	662	18	0	0	1,440	21	15	9	39.9%
	Retail - Other Retail - Of Which: non-SME	6,096	100	0	0	1,839	134	0	0	6,393	166	98	66	39.7%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		150,832	898	58,250	184	28,925	999	13,424	0	196,890	1,144	611	393	34.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Sweden	(min EUR, %)													
	Central banks and central governments	0	0	4,995	0	0	0	163	0	4,142	0	0	0	11.1%
	Institutions	2,435	0	227	0	572	0	7	0	1,529	0	0	0	6.7%
	Corporates	44,689	96	4,482	11	9,368	76	1,466	0	47,081	108	96	40	36.9%
	Corporates - Of Which: Specialised Lending	730	0	75	0	323	0	104	0	704	0	19	0	-
	Corporates - Of Which: SME	16,062	21	1,343	7	2,018	3	680	0	17,256	24	25	3	46.4%
	Retail	52,218	92	0	0	4,051	21	0	0	52,224	115	91	45	38.9%
	Retail - Secured on real estate property	47,640	26	0	0	2,782	6	0	0	47,639	27	17	3	9.8%
	Retail - Secured on real estate property - Of Which: SME	736	8	0	0	95	5	0	0	736	8	1	1	6.7%
	Retail - Secured on real estate property - Of Which: non-SME	46,903	18	0	0	2,687	1	0	0	46,902	19	16	2	11.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	4,578	65	0	0	1,269	15	0	0	4,585	88	73	42	47.8%
	Retail - Other Retail - Of Which: SME	769	12	0	0	326	3	0	0	826	14	8	5	41.6%
	Retail - Other Retail - Of Which: non-SME	3,809	54	0	0	943	12	0	0	3,760	75	65	37	48.9%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		99,343	187	9,704	11	13,991	97	1,636	0	104,976	223	187	85	37.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(min EUR, %)													
	Central banks and central governments	0	0	7,507	0	0	0	207	0	7,196	0	0	0	-
	Institutions	519	0	379	0	94	0	26	0	25	0	0	0	-
	Corporates	688	7	7,899	24	133	0	3,803	0	8,304	36	27	15	42.0%
	Corporates - Of Which: Specialised Lending	0	0	408	2	0	0	269	0	402	2	3	2	86.5%
	Corporates - Of Which: SME	10	7	755	4	5	0	374	0	745	15	5	4	28.1%
	Retail	25	0	0	0	3	0	0	0	25	1	0	0	58.0%
	Retail - Secured on real estate property	24	0	0	0	3	0	0	0	24	0	0	0	28.6%
	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	0	0	3	0	0	0	24	0	0	0	28.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	62.8%
	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	0	0	0	0	0	0	0	0	0	0	62.8%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		1,232	8	15,785	24	230	0	4,037	0	15,550	36	28	15	42.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken - group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Norway	Central banks and central governments	0	0	679	0	0	0	7	0	513	0	0	0	0	0.0%
	Institutions	441	0	133	0	99	0	0	0	248	0	0	0	0	-
	Corporates	7,537	61	590	0	2,155	19	145	0	7,861	75	42	25	33.5%	
	Corporates - Of Which: Specialised Lending	390	0	45	0	147	0	24	0	421	0	0	0	-	
	Corporates - Of Which: SME	628	0	303	0	183	0	32	0	919	0	1	0	-	
	Retail	1,725	17	0	0	611	26	0	0	1,863	37	13	11	28.5%	
	Retail - Secured on real estate property	57	1	0	0	6	0	0	0	57	1	0	0	10.7%	
	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	57	1	0	0	6	0	0	0	57	1	0	0	10.7%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	1,668	16	0	0	605	26	0	0	1,905	37	12	11	28.8%	
	Retail - Other Retail - Of Which: SME	113	1	0	0	172	3	0	0	240	2	1	1	35.9%	
	Retail - Other Retail - Of Which: non-SME	1,555	15	0	0	433	23	0	0	1,665	35	11	10	28.5%	
	Equity									0	0	0	0	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		9,704	77	1,402	0	2,865	45	152	0	10,585	113	55	36	31.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	5,981	0	0	0	60	0	5,473	0	0	0	0	-
	Institutions	984	0	48	0	284	0	8	0	646	0	0	0	0.0%	
	Corporates	1,741	66	151	0	488	0	73	0	1,872	66	60	59	89.5%	
	Corporates - Of Which: Specialised Lending	58	60	0	0	27	0	0	0	58	60	57	57	94.4%	
	Corporates - Of Which: SME	1	6	0	0	0	0	0	0	1	6	2	6	40.6%	
	Retail	76	0	0	0	8	0	0	0	76	0	0	0	28.6%	
	Retail - Secured on real estate property	75	0	0	0	8	0	0	0	75	0	0	0	28.6%	
	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	0	0	8	0	0	0	75	0	0	0	28.6%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	1	0	0	0	0	0	0	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	0	0	0	0	0	0	1	0	0	0	-	
	Equity									0	0	0	0	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		2,801	66	6,181	0	779	0	141	0	8,068	66	60	59	89.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Lithuania	Central banks and central governments	0	0	1,783	0	0	0	175	0	1,653	0	0	0	0	-
	Institutions	0	0	357	0	0	0	56	0	356	0	0	0	0	-
	Corporates	161	0	3,443	76	63	0	2,134	0	3,273	78	43	41	52.0%	
	Corporates - Of Which: Specialised Lending	0	0	172	20	0	0	105	0	168	20	14	14	67.7%	
	Corporates - Of Which: SME	0	0	1,618	42	0	0	1,020	0	1,611	44	25	24	54.3%	
	Retail	2,377	69	0	0	469	56	0	0	2,377	69	26	23	32.9%	
	Retail - Secured on real estate property	2,272	64	0	0	421	53	0	0	2,273	64	23	20	31.1%	
	Retail - Secured on real estate property - Of Which: SME	61	2	0	0	28	1	0	0	61	2	1	1	32.6%	
	Retail - Secured on real estate property - Of Which: non-SME	2,213	63	0	0	401	52	0	0	2,213	63	22	19	31.1%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	104	4	0	0	48	3	0	0	104	4	3	3	58.3%	
	Retail - Other Retail - Of Which: SME	40	2	0	0	9	2	0	0	40	2	1	1	45.9%	
	Retail - Other Retail - Of Which: non-SME	64	2	0	0	39	1	0	0	64	2	2	2	68.7%	
	Equity									0	0	0	0	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		2,538	69	5,583	76	532	56	2,365	0	7,959	147	69	63	43.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Finland	Central banks and central governments	0	0	793	0	0	0	48	0	713	0	0	0	0
	Institutions	147	0	51	0	38	0	0	0	57	0	0	0	0
	Corporates	4,998	26	1,413	0	1,510	10	362	0	5,782	26	14	10	36.5%
	Corporates - Of Which: Specialised Lending	229	0	0	0	75	0	0	0	221	0	0	0	0
	Corporates - Of Which: SME	86	0	165	0	17	0	67	0	238	0	0	0	0
	Retail	167	6	0	0	115	20	0	0	403	13	4	4	29.2%
	Retail - Secured on real estate property	6	0	0	0	1	0	0	0	6	0	0	0	25.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	1	0	0	0	6	0	0	0	25.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	161	5	0	0	114	20	0	0	397	13	4	4	29.2%
	Retail - Other Retail - Of Which: SME	72	0	0	0	63	2	0	0	105	1	1	0	36.1%
	Retail - Other Retail - Of Which: non-SME	89	5	0	0	52	18	0	0	292	12	3	3	28.5%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	5,312	32	2,257	0	1,663	29	410	0	6,955	39	19	13	34.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Denmark	Central banks and central governments	0	0	433	0	0	0	4	0	400	0	0	0	0
	Institutions	443	0	56	0	100	0	4	0	97	0	0	0	0
	Corporates	5,155	27	365	0	1,828	0	56	0	5,353	26	31	15	55.2%
	Corporates - Of Which: Specialised Lending	43	0	50	0	5	0	0	0	88	0	0	0	0
	Corporates - Of Which: SME	230	26	8	0	102	0	3	0	238	25	15	14	56.3%
	Retail	451	16	0	0	294	78	0	0	525	36	11	10	28.4%
	Retail - Secured on real estate property	12	0	0	0	1	0	0	0	12	0	0	0	27.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	1	0	0	0	12	0	0	0	27.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	439	16	0	0	293	78	0	0	513	35	11	10	28.4%
	Retail - Other Retail - Of Which: SME	94	0	0	0	62	2	0	0	135	1	1	0	36.6%
	Retail - Other Retail - Of Which: non-SME	345	16	0	0	231	76	0	0	378	35	10	10	28.3%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	6,049	44	854	0	2,222	79	63	0	6,375	62	42	25	39.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Estonia	Central banks and central governments	0	0	1,312	0	0	0	65	0	1,245	0	0	0	25.0%
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	52	0	2,701	22	16	0	1,657	0	2,705	22	10	8	34.8%
	Corporates - Of Which: Specialised Lending	0	0	73	2	0	0	44	0	70	2	1	1	55.3%
	Corporates - Of Which: SME	0	0	1,587	20	0	0	963	0	1,562	20	8	6	32.4%
	Retail	2,281	35	0	0	300	6	0	0	2,281	35	14	11	30.3%
	Retail - Secured on real estate property	2,106	33	0	0	215	3	0	0	2,106	33	11	10	30.2%
	Retail - Secured on real estate property - Of Which: SME	79	1	0	0	9	0	0	0	79	1	0	0	15.2%
	Retail - Secured on real estate property - Of Which: non-SME	2,027	31	0	0	206	3	0	0	2,027	31	11	10	30.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	176	2	0	0	84	3	0	0	176	2	3	1	32.5%
	Retail - Other Retail - Of Which: SME	64	1	0	0	16	2	0	0	64	1	1	0	22.2%
	Retail - Other Retail - Of Which: non-SME	111	1	0	0	68	1	0	0	111	1	1	0	37.5%
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	2,333	35	4,014	22	316	6	1,722	0	6,232	57	23	18	32.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Switzerland	Central banks and central governments	0	0	3,351	0	0	0	33	0	3,120	0	0	0	0
	Institutions	419	0	16	0	31	0	2	0	74	0	0	0	0
	Corporates	826	0	629	0	182	0	215	0	1,314	0	1	0	28.6%
	Corporates - Of Which: Specialised Lending	0	0	72	0	0	0	50	0	72	0	0	0	0
	Corporates - Of Which: SME	47	0	0	0	7	0	0	0	47	0	0	0	28.6%
	Retail	53	0	0	0	5	0	0	0	53	0	0	0	42.9%
	Retail - Secured on real estate property	48	0	0	0	5	0	0	0	48	0	0	0	38.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	48	0	0	0	5	0	0	0	48	0	0	0	38.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	0	0	0	0	0	0	5	0	0	0	66.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	0	0	0	0	5	0	0	0	66.7%
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
IRB TOTAL	1,297	0	3,996	0	218	0	249	0	4,561	0	2	0	39.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Luxembourg	Central banks and central governments	0	0	54	0	0	0	2	0	19	0	0	0	0
	Institutions	997	0	421	0	210	0	0	0	919	3	0	0	0.8%
	Corporates	249	32	796	0	83	0	400	0	1,015	0	1	0	0
	Corporates - Of Which: Specialised Lending	19	0	130	0	8	0	52	0	136	0	0	0	0
	Corporates - Of Which: SME	26	0	427	0	5	0	204	0	430	0	0	0	0
	Retail	6	0	0	0	0	0	0	0	6	0	0	0	0
	Retail - Secured on real estate property	6	0	0	0	0	0	0	0	6	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
	Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	0	0	0	0	6	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
IRB TOTAL	1,252	32	1,271	0	294	0	402	0	1,960	3	1	0	0.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Skandinaviska Enskilda Banken group	Central banks and central governments	26,328	3	1	1	34.1%	26,328	3	2	1	40.1%	26,327	4	2	2	44.8%
	Institutions	9,089	26	11	5	20.9%	9,069	46	16	10	22.0%	9,051	64	20	15	22.8%
	Corporates	100,027	1,057	458	355	33.6%	99,715	1,368	581	463	33.8%	99,372	1,711	734	600	35.1%
	Corporates - Of Which: Specialised Lending	3,507	119	92	81	68.4%	3,495	131	97	85	64.7%	3,482	145	102	89	61.5%
	Corporates - Of Which: SME	24,815	288	124	107	37.0%	24,718	385	156	135	35.0%	24,607	495	197	173	35.0%
	Retail	60,961	543	273	217	39.9%	60,769	735	316	259	35.3%	60,588	916	354	299	32.6%
	Retail - Secured on real estate property	53,184	300	73	61	20.3%	53,051	433	87	75	17.3%	52,926	558	100	89	15.9%
	Retail - Secured on real estate property - Of Which: SME	956	23	5	4	15.9%	943	36	6	5	13.7%	931	48	8	6	13.0%
	Retail - Secured on real estate property - Of Which: non-SME	52,227	277	68	57	20.6%	52,108	397	81	70	17.7%	51,995	510	92	83	16.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	7,778	243	199	156	64.2%	7,718	302	229	184	60.9%	7,662	358	254	210	58.6%
	Retail - Other Retail - Of Which: SME	1,422	40	32	20	49.8%	1,402	60	41	29	47.7%	1,384	78	48	36	46.5%
	Retail - Other Retail - Of Which: non-SME	6,356	203	168	136	67.1%	6,316	242	188	156	64.2%	6,278	280	206	174	62.0%
	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	196,405	1,629	743	579	35.5%	195,881	2,153	915	734	34.1%	195,338	2,696	1,111	915	34.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Sweden	Central banks and central governments	4,141	0	0	0	33.1%	4,141	0	0	0	32.8%	4,141	1	0	0	32.7%
	Institutions	1,528	1	0	0	22.9%	1,528	2	1	0	22.9%	1,526	3	1	1	23.0%
	Corporates	46,986	203	104	66	32.6%	46,874	315	143	101	32.0%	46,748	441	191	143	32.5%
	Corporates - Of Which: Specialised Lending	708	4	8	1	32.9%	696	8	9	3	32.9%	692	12	10	4	33.0%
	Corporates - Of Which: SME	17,211	69	29	20	28.7%	17,159	121	42	31	25.5%	17,099	188	56	43	24.0%
	Retail	52,098	241	114	80	33.2%	51,967	371	137	102	27.6%	51,843	496	157	123	24.9%
	Retail - Secured on real estate property	47,546	120	12	6	5.1%	47,452	213	15	9	4.3%	47,363	302	17	12	4.0%
	Retail - Secured on real estate property - Of Which: SME	731	14	1	1	5.5%	723	22	1	1	4.8%	715	29	2	1	4.4%
	Retail - Secured on real estate property - Of Which: non-SME	46,815	106	11	5	5.1%	46,730	191	14	8	4.3%	46,648	273	16	11	3.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	4,552	121	101	74	61.0%	4,515	158	122	93	58.9%	4,480	194	140	111	57.5%
	Retail - Other Retail - Of Which: SME	815	24	14	11	45.0%	803	36	20	16	44.2%	792	47	24	21	43.7%
	Retail - Other Retail - Of Which: non-SME	3,737	97	87	63	65.0%	3,712	122	102	77	63.3%	3,688	147	116	91	61.9%
	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	104,754	445	218	146	32.9%	104,511	688	281	204	29.6%	104,258	941	350	268	28.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	7,196	0	0	0	39.1%	7,196	0	0	0	39.0%	7,196	1	0	0	39.0%
	Institutions	25	0	0	0	23.1%	25	0	0	0	23.1%	25	0	0	0	23.1%
	Corporates	8,287	52	37	26	49.6%	8,269	70	47	33	46.7%	8,248	91	58	41	45.3%
	Corporates - Of Which: Specialised Lending	401	3	4	2	71.6%	400	5	4	3	62.4%	399	6	5	3	56.5%
	Corporates - Of Which: SME	743	17	6	6	34.6%	741	19	8	8	40.3%	739	21	11	10	47.6%
	Retail	25	1	0	0	36.7%	24	1	0	0	30.8%	24	1	0	0	28.6%
	Retail - Secured on real estate property	24	0	0	0	9.2%	24	1	0	0	7.9%	24	1	0	0	8.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.4%	0	0	0	0	0.4%	0	0	0	0	0.4%
	Retail - Secured on real estate property - Of Which: non-SME	24	0	0	0	9.2%	24	1	0	0	7.9%	24	1	0	0	8.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	62.5%	0	0	0	0	62.2%	0	0	0	0	62.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	42.0%	0	0	0	0	42.0%	0	0	0	0	42.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	62.6%	0	0	0	0	62.5%	0	0	0	0	62.4%
	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	15,533	53	38	26	49.4%	15,514	72	48	33	46.4%	15,493	93	59	42	45.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Norway	Central banks and central governments	513	0	0	0	31.8%	513	0	0	0	30.7%	513	0	0	0	30.4%
	Institutions	248	0	0	0	10.8%	248	1	0	0	10.8%	247	1	0	0	10.9%
	Corporates	7,833	104	47	35	33.5%	7,801	136	65	52	38.0%	7,766	170	87	72	42.5%
	Corporates - Of Which: Specialised Lending	420	1	1	0	25.2%	418	3	2	1	25.7%	416	4	2	1	26.0%
	Corporates - Of Which: SME	916	4	3	2	43.5%	911	8	6	4	45.2%	905	14	9	7	46.1%
	Retail	1,954	46	38	31	68.1%	1,947	53	41	34	64.2%	1,940	60	44	37	61.2%
	Retail - Secured on real estate property	56	2	0	0	8.6%	56	2	0	0	8.0%	55	3	0	0	7.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.5%	0	0	0	0	0.5%	0	0	0	0	0.5%
	Retail - Secured on real estate property - Of Which: non-SME	56	2	0	0	8.6%	56	2	0	0	8.0%	55	3	0	0	7.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1,898	44	38	31	70.4%	1,891	51	41	34	66.9%	1,884	58	43	37	63.8%
	Retail - Other Retail - Of Which: SME	227	5	7	3	64.6%	224	8	8	5	60.0%	222	9	9	6	57.7%
	Retail - Other Retail - Of Which: non-SME	1,661	39	31	28	71.1%	1,657	44	33	30	68.1%	1,652	48	34	31	65.1%
	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	10,548	150	85	66	44.1%	10,508	190	106	86	45.3%	10,466	232	130	110	47.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
United States	Central banks and central governments	5,473	0	0	0	33.8%	5,473	0	0	0	33.8%	5,473	0	0	0	33.8%
	Institutions	646	0	0	0	25.8%	646	0	0	0	25.8%	646	1	0	0	25.9%
	Corporates	1,869	68	61	60	87.5%	1,867	71	63	61	86.2%	1,863	74	65	63	85.2%
	Corporates - Of Which: Specialised Lending	58	60	57	57	94.2%	58	60	57	57	94.1%	58	57	57	93.9%	
	Corporates - Of Which: SME	1	0	3	3	41.9%	1	6	3	3	53.7%	1	6	4	4	70.7%
	Retail	76	1	0	0	21.8%	76	1	0	0	18.3%	76	1	0	0	17.4%
	Retail - Secured on real estate property	75	1	0	0	21.7%	75	1	0	0	18.1%	74	1	0	0	17.2%
	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	1	0	0	21.7%	75	1	0	0	18.1%	74	1	0	0	17.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	43.1%	1	0	0	0	40.1%	1	0	0	0	38.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	23.6%	0	0	0	0	31.5%	0	0	0	0	32.3%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	43.4%	1	0	0	0	40.2%	1	0	0	0	38.3%
	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	8,055	69	61	60	86.7%	8,061	73	63	62	85.0%	8,058	76	66	64	83.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Lithuania	Central banks and central governments	1,652	0	0	0	33.6%	1,652	0	0	0	33.5%	1,652	0	0	0	33.4%
	Institutions	356	0	0	0	23.8%	356	0	0	0	23.7%	356	0	0	0	23.7%
	Corporates	3,554	97	46	44	45.1%	3,531	121	51	47	39.3%	3,504	147	59	55	37.2%
	Corporates - Of Which: Specialised Lending	167	22	14	14	64.6%	166	23	14	14	61.7%	164	24	15	14	58.9%
	Corporates - Of Which: SME	1,599	57	27	26	45.8%	1,583	73	30	28	38.8%	1,566	89	36	34	37.8%
	Retail	2,354	92	30	26	28.9%	2,330	116	37	34	29.2%	2,308	137	44	40	29.3%
	Retail - Secured on real estate property	2,252	85	26	23	27.0%	2,233	105	31	29	27.7%	2,214	123	37	35	28.1%
	Retail - Secured on real estate property - Of Which: SME	59	3	1	1	29.3%	57	5	2	1	25.0%	55	7	2	2	23.5%
	Retail - Secured on real estate property - Of Which: non-SME	2,194	82	24	22	26.9%	2,176	100	30	28	27.8%	2,159	116	35	33	28.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	101	7	4	4	53.1%	97	11	6	5	44.0%	94	14	7	6	40.3%
	Retail - Other Retail - Of Which: SME	39	3	2	1	46.4%	38	4	2	2	39.2%	36	6	2	2	35.2%
	Retail - Other Retail - Of Which: non-SME	62	4	2	2	58.8%	60	6	4	3	47.3%	58	8	4	4	43.7%
	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	7,917	189	76	70	37.2%	7,870	236	88	81	34.3%	7,821	285	102	95	33.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Finland	Central banks and central governments	713	0	0	0	38.7%	713	0	0	0	38.6%	713	0	0	0	38.6%
	Institutions	57	0	0	0	24.2%	57	0	0	0	24.2%	57	0	0	0	24.2%
	Corporates	5,771	37	20	14	38.3%	5,759	50	25	20	40.0%	5,744	64	36	28	44.0%
	Corporates - Of Which: Specialised Lending	221	0	0	0	33.8%	221	1	0	0	33.8%	220	1	1	0	33.8%
	Corporates - Of Which: SME	237	1	0	0	13.2%	237	1	0	0	13.2%	236	2	0	0	13.2%
	Retail	399	17	14	11	66.8%	395	20	15	13	62.8%	393	23	16	14	60.3%
	Retail - Secured on real estate property	6	0	0	0	15.2%	6	0	0	0	12.6%	6	0	0	0	15.3%
	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	0	0	15.2%	6	0	0	0	12.6%	6	0	0	0	15.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	393	17	14	11	67.1%	390	20	15	13	63.1%	387	23	16	14	60.6%
	Retail - Other Retail - Of Which: SME	104	2	3	2	69.6%	102	3	3	2	64.1%	102	4	4	3	60.9%
	Retail - Other Retail - Of Which: non-SME	289	15	11	10	66.7%	287	17	12	11	62.9%	285	19	12	11	60.5%
	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	6,940	54	34	26	47.3%	6,924	70	42	33	46.6%	6,906	88	52	42	48.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Denmark	Central banks and central governments	400	0	0	0	38.9%	400	0	0	0	38.9%	400	0	0	0	38.9%
	Institutions	97	0	0	0	25.8%	97	0	0	0	26.5%	97	0	0	0	27.1%
	Corporates	5,330	49	28	21	42.4%	5,309	70	35	27	38.6%	5,289	90	45	37	41.1%
	Corporates - Of Which: Specialised Lending	88	0	0	0	7.2%	88	0	0	0	7.1%	88	0	0	0	7.0%
	Corporates - Of Which: SME	238	25	14	14	55.6%	237	26	15	15	55.4%	236	27	20	19	69.8%
	Retail	523	38	31	28	73.4%	520	41	32	29	72.0%	518	43	33	30	70.4%
	Retail - Secured on real estate property	12	0	0	0	12.2%	12	0	0	0	10.2%	12	1	0	0	9.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	1.1%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	12.2%	12	0	0	0	10.2%	12	1	0	0	9.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	510	38	31	28	73.9%	508	40	32	29	72.7%	506	43	33	30	71.2%
	Retail - Other Retail - Of Which: SME	133	2	3	1	62.8%	132	3	4	2	58.3%	131	5	4	3	56.2%
	Retail - Other Retail - Of Which: non-SME	377	36	27	27	74.6%	376	37	28	27	74.0%	375	38	28	28	73.0%
	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	6,349	88	59	49	56.0%	6,326	111	66	56	50.9%	6,304	133	78	67	50.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Estonia	Central banks and central governments	1,245	0	0	0	38.8%	1,245	0	0	0	37.9%	1,245	0	0	0	37.4%
	Institutions	0	0	0	0	23.9%	0	0	0	0	23.9%	0	0	0	0	23.8%
	Corporates	2,696	32	12	10	30.3%	2,682	45	15	12	27.1%	2,665	62	18	15	24.1%
	Corporates - Of Which: Specialised Lending	70	2	1	1	51.3%	70	3	1	1	46.4%	69	3	1	1	41.6%
	Corporates - Of Which: SME	1,556	26	9	8	30.4%	1,547	35	12	10	28.8%	1,536	46	14	12	26.3%
	Retail	2,271	45	16	13	29.5%	2,260	56	19	16	29.2%	2,249	67	22	19	29.2%
	Retail - Secured on real estate property	2,098	40	13	12	28.7%	2,089	49	15	14	28.4%	2,081	58	18	16	28.4%
	Retail - Secured on real estate property - Of Which: SME	78	2	1	0	25.7%	78	2	1	1	23.3%	77	3	1	1	21.9%
	Retail - Secured on real estate property - Of Which: non-SME	2,020	39	12	11	28.9%	2,012	47	15	13	28.6%	2,003	55	17	16	28.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	173	4	3	2	36.8%	171	7	4	2	35.1%	169	9	4	3	34.4%
	Retail - Other Retail - Of Which: SME	64	1	1	1	41.9%	63	2	2	1	42.8%	62	3	2	1	43.3%
	Retail - Other Retail - Of Which: non-SME	110	3	2	1	34.6%	108	5	2	1	31.9%	106	6	2	2	30.7%
	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	6,212	77	28	23	29.8%	6,188	101	34	29	28.3%	6,160	129	41	34	26.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Switzerland	Central banks and central governments	3,120	0	0	0	16.8%	3,120	0	0	0	16.9%	3,120	0	0	0	17.0%
	Institutions	74	0	0	0	6.0%	74	0	0	0	6.1%	74	0	0	0	6.0%
	Corporates	1,310	3	2	1	31.9%	1,307	7	3	2	32.1%	1,303	10	4	3	32.1%
	Corporates - Of Which: Specialised Lending	72	0	0	0	33.8%	71	0	0	0	33.8%	71	1	0	0	33.8%
	Corporates - Of Which: SME	47	0	0	0	19.7%	47	0	0	0	19.4%	47	0	0	0	19.2%
	Retail	53	0	0	0	33.0%	52	1	0	0	24.6%	52	1	0	0	20.5%
	Retail - Secured on real estate property	48	0	0	0	30.8%	47	1	0	0	22.6%	47	1	0	0	18.9%
	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	0	0	30.8%	47	1	0	0	22.6%	47	1	0	0	18.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	57.5%	5	0	0	0	48.0%	5	0	0	0	40.3%
	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	0	0	57.5%	5	0	0	0	48.0%	5	0	0	0	40.3%
	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	4,557	4	2	1	31.9%	4,553	7	3	2	31.3%	4,550	11	5	3	31.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Luxembourg	Central banks and central governments	19	0	0	0	20.4%	19	0	0	0	20.4%	19	0	0	0	20.3%
	Institutions	919	3	0	0	1.9%	919	3	0	0	2.9%	919	3	0	0	4.0%
	Corporates	1,007	8	1	0	5.1%	1,001	14	1	1	6.0%	996	19	2	1	6.9%
	Corporates - Of Which: Specialised Lending	136	0	0	0	33.8%	136	0	0	0	33.8%	136	0	0	0	33.8%
	Corporates - Of Which: SME	429	1	0	0	2.8%	427	2	0	0	2.7%	426	4	0	0	2.6%
	Retail	6	0	0	0	6.3%	6	0	0	0	6.3%	6	0	0	0	6.7%
	Retail - Secured on real estate property	6	0	0	0	2.7%	6	0	0	0	3.1%	6	0	0	0	3.5%
	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	0	0	2.7%	6	0	0	0	3.1%	6	0	0	0	3.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	53.2%	0	0	0	0	54.4%	0	0	0	0	55.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	23.8%	0	0	0	0	31.5%	0	0	0	0	33.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	54.0%	0	0	0	0	55.1%	0	0	0	0	55.7%
	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	1,952	11	1	0	4.3%	1,945	17	2	1	5.5%	1,940	22	2	1	6.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Skandinaviska Enskilda Banken group	Central banks and central governments	26,328	3	1	1	33.3%	26,327	5	2	2	37.5%	26,326	5	3	2	41.4%
	Institutions	9,073	42	25	11	26.0%	9,033	82	33	22	27.1%	9,008	108	38	30	27.5%
	Corporates	99,645	1,438	708	466	32.4%	98,858	2,225	918	689	31.0%	98,349	2,734	1,091	874	32.0%
	Corporates - Of Which: Specialised Lending	3,491	135	111	88	65.3%	3,465	162	116	96	59.5%	3,449	178	117	101	56.9%
	Corporates - Of Which: SME	24,713	389	185	132	34.2%	24,439	664	254	201	30.2%	24,245	857	315	262	30.5%
	Retail	60,813	691	514	289	41.8%	60,268	1,237	671	461	37.3%	59,856	1,649	754	581	35.2%
	Retail - Secured on real estate property	53,121	363	144	92	25.3%	52,849	635	188	136	21.5%	52,616	868	224	176	20.2%
	Retail - Secured on real estate property - Of Which: SME	944	35	10	6	17.2%	901	78	15	11	14.7%	873	107	19	15	14.5%
	Retail - Secured on real estate property - Of Which: non-SME	52,177	328	134	86	26.2%	51,948	557	173	125	22.4%	51,743	761	205	160	21.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,692	328	370	197	60.0%	7,419	603	482	324	53.9%	7,240	781	530	405	51.9%
	Retail - Other Retail - Of Which: SME	1,401	60	50	29	47.4%	1,337	124	76	56	44.9%	1,297	165	90	73	44.3%
	Retail - Other Retail - Of Which: non-SME	6,291	268	319	168	62.9%	6,081	477	407	269	56.3%	5,943	615	440	332	54.0%
	Equity	0	0	0	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	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	195,859	2,175	1,249	767	35.2%	194,486	3,549	1,624	1,174	33.1%	193,539	4,496	1,886	1,486	33.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Sweden	Central banks and central governments	4,141	0	0	0	29.3%	4,141	1	0	0	29.6%	4,141	1	0	0	30.2%
	Institutions	1,528	2	1	0	23.9%	1,526	3	1	1	24.0%	1,525	5	2	1	24.1%
	Corporates	46,837	352	203	104	29.6%	46,480	709	290	196	27.7%	46,249	940	359	267	28.4%
	Corporates - Of Which: Specialised Lending	695	8	13	3	33.9%	687	17	14	5	33.1%	682	21	14	7	33.1%
	Corporates - Of Which: SME	17,146	134	67	34	25.4%	16,964	315	103	72	22.7%	16,844	436	131	99	22.7%
	Retail	51,979	360	295	133	36.9%	51,566	772	411	261	33.7%	51,263	1,075	470	346	32.2%
	Retail - Secured on real estate property	47,488	177	68	27	15.2%	47,268	397	98	57	14.4%	47,089	577	119	82	14.2%
	Retail - Secured on real estate property - Of Which: SME	720	24	6	3	11.0%	683	62	9	7	11.0%	660	85	12	9	11.2%
	Retail - Secured on real estate property - Of Which: non-SME	46,768	153	63	24	15.9%	46,586	336	88	50	15.0%	46,429	492	107	72	14.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4,491	182	226	106	58.0%	4,298	375	314	203	54.2%	4,174	499	351	264	53.0%
	Retail - Other Retail - Of Which: SME	799	40	26	18	43.7%	749	90	46	38	42.6%	718	121	57	51	42.3%
	Retail - Other Retail - Of Which: non-SME	3,692	142	200	88	62.1%	3,549	285	268	165	57.9%	3,456	378	294	213	56.4%
	Equity	0	0	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	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	104,485	714	496	238	33.3%	103,713	1,486	703	458	30.8%	103,178	2,021	831	615	30.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Germany	Central banks and central governments	7,196	0	0	0	38.4%	7,196	0	0	0	38.5%	7,195	1	0	0	38.7%
	Institutions	25	0	0	0	24.5%	25	0	0	0	24.8%	25	0	0	0	24.9%
	Corporates	8,260	79	65	34	43.3%	8,218	121	77	49	40.0%	8,193	146	82	58	39.9%
	Corporates - Of Which: Specialised Lending	399	5	7	3	60.9%	397	8	7	4	52.2%	395	9	7	5	49.4%
	Corporates - Of Which: SME	740	20	8	6	32.7%	736	24	11	9	35.7%	733	27	13	11	41.5%
	Retail	24	1	0	0	39.1%	24	1	1	0	34.4%	24	2	1	1	32.9%
	Retail - Secured on real estate property	24	1	0	0	18.6%	24	1	0	0	18.5%	23	1	0	0	19.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.4%	0	0	0	0	0.4%	0	0	0	0	0.4%
	Retail - Secured on real estate property - Of Which: non-SME	24	1	0	0	18.6%	23	1	0	0	18.5%	23	1	0	0	19.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	62.2%	0	0	0	0	61.5%	0	1	0	0	61.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	42.0%	0	0	0	0	42.0%	0	0	0	0	42.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	62.6%	0	0	0	0	62.4%	0	0	0	0	62.3%
	Equity	0	0	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	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	15,506	80	65	35	43.2%	15,463	123	78	49	40.0%	15,438	148	82	59	39.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Norway	Central banks and central governments	513	0	0	0	28.4%	513	0	0	0	26.3%	513	0	0	0	26.9%
	Institutions	248	0	0	0	11.6%	247	1	0	0	12.0%	247	1	0	0	12.0%
	Corporates	7,794	143	69	46	32.1%	7,722	215	93	74	34.3%	7,679	257	116	97	37.8%
	Corporates - Of Which: Specialised Lending	417	3	3	1	24.4%	414	7	3	2	25.1%	412	9	4	2	25.6%
	Corporates - Of Which: SME	910	9	7	4	41.5%	899	20	12	9	43.3%	892	28	15	12	44.4%
	Retail	1,941	59	66	36	61.9%	1,898	103	80	52	51.0%	1,868	132	85	63	47.6%
	Retail - Secured on real estate property	56	2	1	0	22.6%	55	3	1	1	23.3%	54	4	1	1	23.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2.1%	0	0	0	0	2.2%	0	0	0	0	2.2%
	Retail - Secured on real estate property - Of Which: non-SME	56	2	1	0	22.6%	55	3	1	1	23.3%	54	4	1	1	23.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1,885	57	65	36	63.0%	1,843	99	79	51	51.9%	1,814	128	84	62	48.3%
	Retail - Other Retail - Of Which: SME	225	7	11	4	60.5%	220	13	13	7	56.0%	225	16	14	9	54.7%
	Retail - Other Retail - Of Which: non-SME	1,650	50	54	32	63.3%	1,613	87	67	44	51.3%	1,589	112	70	53	47.4%
	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	10,495	202	135	82	40.6%	10,380	318	174	126	39.6%	10,307	391	201	160	41.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United States	Central banks and central governments	5,473	0	0	0	33.8%	5,473	0	0	0	33.8%	5,473	0	0	0	33.8%
	Institutions	646	0	0	0	25.9%	646	1	0	0	25.8%	645	1	0	0	25.9%
	Corporates	1,865	73	64	61	83.7%	1,858	80	67	64	80.0%	1,854	84	69	66	78.9%
	Corporates - Of Which: Specialised Lending	58	60	57	57	94.0%	58	61	57	57	93.6%	57	61	57	57	93.3%
	Corporates - Of Which: SME	1	6	3	3	41.9%	1	6	3	3	53.6%	1	6	4	4	70.5%
	Retail	76	1	0	0	25.8%	76	1	0	0	22.5%	75	2	0	0	22.1%
	Retail - Secured on real estate property	75	1	0	0	25.6%	74	1	0	0	22.2%	74	2	0	0	21.8%
	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	1	0	0	25.6%	74	1	0	0	22.2%	74	2	0	0	21.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	45.7%	1	0	0	0	43.5%	1	0	0	0	42.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	25.9%	0	0	0	0	29.7%	0	0	0	0	30.6%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	46.0%	1	0	0	0	43.8%	1	0	0	0	42.4%
	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	8,060	75	64	62	82.8%	8,052	82	68	65	78.5%	8,047	87	70	67	77.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Lithuania	Central banks and central governments	1,652	0	0	0	32.9%	1,652	0	0	0	32.8%	1,652	0	0	0	32.8%
	Institutions	356	0	0	0	26.1%	356	0	0	0	26.3%	356	0	0	0	26.3%
	Corporates	3,539	112	55	49	43.5%	3,489	162	68	60	37.2%	3,456	196	78	71	36.2%
	Corporates - Of Which: Specialised Lending	166	23	16	15	67.9%	163	25	16	16	62.6%	161	27	17	16	59.7%
	Corporates - Of Which: SME	1,590	66	32	28	43.0%	1,558	98	39	35	36.1%	1,537	118	47	43	36.2%
	Retail	2,352	94	33	29	31.2%	2,323	122	42	37	30.6%	2,297	149	49	45	30.2%
	Retail - Secured on real estate property	2,251	87	29	25	29.6%	2,227	111	36	33	29.4%	2,203	134	43	39	29.2%
	Retail - Secured on real estate property - Of Which: SME	59	4	1	1	28.7%	56	4	2	1	24.4%	54	8	2	2	23.4%
	Retail - Secured on real estate property - Of Which: non-SME	2,192	83	28	25	29.6%	2,171	105	34	31	29.7%	2,150	126	40	37	29.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	101	7	4	4	52.0%	97	11	6	5	42.8%	93	15	7	6	39.4%
	Retail - Other Retail - Of Which: SME	39	3	2	1	44.6%	37	5	2	2	36.9%	36	6	2	2	33.8%
	Retail - Other Retail - Of Which: non-SME	62	4	3	2	58.8%	60	6	4	3	47.3%	58	9	4	4	43.7%
	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	7,900	206	89	78	37.9%	7,821	285	110	98	34.4%	7,761	345	127	116	33.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Finland	Central banks and central governments	713	0	0	0	38.9%	713	0	0	0	38.9%	713	0	0	0	38.9%
	Institutions	57	0	0	0	25.5%	57	0	0	0	25.6%	56	0	0	0	25.5%
	Corporates	5,752	57	32	20	35.1%	5,719	89	43	31	35.0%	5,700	108	52	41	37.8%
	Corporates - Of Which: Specialised Lending	220	1	1	0	33.8%	219	2	1	1	33.8%	219	2	1	1	33.8%
	Corporates - Of Which: SME	236	1	0	0	15.6%	235	3	1	1	16.6%	234	4	1	1	17.2%
	Retail	392	24	24	14	58.0%	376	40	27	20	49.7%	367	48	29	23	47.5%
	Retail - Secured on real estate property	6	0	0	0	16.6%	6	0	0	0	14.7%	6	0	0	0	17.6%
	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	0	0	16.6%	6	0	0	0	14.7%	6	0	0	0	17.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	386	24	24	14	58.2%	370	40	27	20	49.8%	362	48	29	23	47.6%
	Retail - Other Retail - Of Which: SME	103	3	4	2	64.7%	101	5	5	3	58.8%	99	7	6	4	56.8%
	Retail - Other Retail - Of Which: non-SME	283	21	20	12	57.2%	270	34	22	17	48.5%	263	41	23	19	46.1%
	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	6,913	81	57	34	41.9%	6,865	129	70	51	39.5%	6,837	157	81	64	40.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Denmark	Central banks and central governments	400	0	0	0	39.0%	400	0	0	0	39.0%	400	0	0	0	39.0%
	Institutions	97	0	0	0	26.1%	97	0	0	0	26.4%	97	0	0	0	26.8%
	Corporates	5,303	76	44	29	37.6%	5,260	119	53	41	34.4%	5,236	143	63	52	36.5%
	Corporates - Of Which: Specialised Lending	88	0	0	0	7.9%	88	0	0	0	7.6%	88	0	0	0	7.4%
	Corporates - Of Which: SME	236	27	16	14	34.4%	234	29	16	15	33.1%	233	30	21	20	35.8%
	Retail	519	42	38	30	70.4%	507	54	42	34	63.7%	499	62	43	37	60.4%
	Retail - Secured on real estate property	12	0	0	0	19.5%	12	1	0	0	19.4%	12	1	0	0	19.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	7.9%	0	0	0	0	8.7%	0	0	0	0	9.1%
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	19.5%	12	1	0	0	19.4%	12	1	0	0	19.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	507	42	38	29	70.9%	496	53	42	34	64.3%	488	61	43	37	60.9%
	Retail - Other Retail - Of Which: SME	132	3	5	2	58.8%	130	6	6	3	54.8%	128	8	6	4	53.6%
	Retail - Other Retail - Of Which: non-SME	374	38	33	28	71.9%	366	47	36	31	65.4%	360	53	37	33	61.9%
	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	6,319	118	81	58	49.3%	6,264	172	95	75	43.5%	6,232	205	107	89	43.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Estonia	Central banks and central governments	1,245	0	0	0	38.8%	1,245	0	0	0	37.9%	1,245	0	0	0	37.6%
	Institutions	0	0	0	0	23.8%	0	0	0	0	23.7%	0	0	0	0	23.8%
	Corporates	2,686	41	20	14	34.1%	2,658	70	29	20	29.3%	2,627	100	36	27	26.7%
	Corporates - Of Which: Specialised Lending	70	3	2	2	60.8%	69	3	2	2	51.4%	68	4	2	2	44.4%
	Corporates - Of Which: SME	1,549	32	16	11	34.9%	1,531	51	21	16	31.1%	1,512	70	26	20	28.5%
	Retail	2,270	46	20	15	33.4%	2,255	61	24	19	31.5%	2,238	78	28	23	29.9%
	Retail - Secured on real estate property	2,097	41	16	14	33.0%	2,085	53	20	17	31.0%	2,070	69	23	20	29.2%
	Retail - Secured on real estate property - Of Which: SME	78	2	1	1	27.1%	77	3	1	1	24.4%	77	3	1	1	23.0%
	Retail - Secured on real estate property - Of Which: non-SME	2,019	40	16	13	33.3%	2,008	51	19	16	31.3%	1,993	65	23	19	29.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	173	5	3	2	37.0%	171	7	4	3	35.5%	168	9	5	3	34.9%
	Retail - Other Retail - Of Which: SME	63	1	2	1	42.1%	63	2	2	1	43.0%	62	3	2	1	43.4%
	Retail - Other Retail - Of Which: non-SME	110	3	2	1	34.6%	108	5	2	2	31.8%	106	6	2	2	30.7%
	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	6,201	88	40	30	33.7%	6,158	130	53	40	30.4%	6,111	178	64	50	28.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Switzerland	Central banks and central governments	3,120	0	0	0	17.0%	3,120	0	0	0	17.0%	3,120	0	0	0	17.0%
	Institutions	74	0	0	0	7.7%	74	0	0	0	8.2%	74	0	0	0	8.0%
	Corporates	1,306	8	4	2	31.8%	1,299	15	6	5	31.6%	1,295	19	7	6	31.7%
	Corporates - Of Which: Specialised Lending	71	0	1	0	33.8%	71	1	1	0	33.8%	71	1	1	0	33.8%
	Corporates - Of Which: SME	47	0	0	0	18.5%	46	1	0	0	17.5%	46	1	0	0	18.0%
	Retail	52	1	0	0	35.0%	52	1	0	0	26.5%	52	1	0	0	23.6%
	Retail - Secured on real estate property	47	0	0	0	33.8%	47	1	0	0	26.1%	47	1	0	0	23.5%
	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	47	0	0	0	33.8%	47	1	0	0	26.1%	47	1	0	0	23.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	46.8%	5	0	0	0	30.1%	5	0	0	0	24.5%
	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	0	0	46.8%	5	0	0	0	30.1%	5	0	0	0	24.5%
	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	4,553	8	5	3	31.8%	4,545	16	7	5	31.2%	4,541	20	8	6	31.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Luxembourg	Central banks and central governments	19	0	0	0	20.4%	19	0	0	0	20.4%	19	0	0	0	20.4%
	Institutions	919	3	0	0	2.8%	919	3	0	0	4.5%	919	3	0	0	5.6%
	Corporates	1,000	15	3	1	7.9%	989	26	3	2	8.5%	984	32	4	3	8.9%
	Corporates - Of Which: Specialised Lending	136	0	0	0	33.8%	136	1	0	0	33.8%	135	1	1	0	33.8%
	Corporates - Of Which: SME	427	3	0	0	5.1%	424	8	1	0	5.4%	422	8	1	0	5.4%
	Retail	6	0	0	0	11.2%	6	0	0	0	12.7%	6	0	0	0	13.1%
	Retail - Secured on real estate property	6	0	0	0	6.1%	6	0	0	0	7.1%	6	0	0	0	7.8%
	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	0	0	6.1%	6	0	0	0	7.1%	6	0	0	0	7.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	56.6%	0	0	0	0	58.3%	0	0	0	0	58.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	25.9%	0	0	0	0	31.2%	0	0	0	0	34.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	57.4%	0	0	0	0	59.0%	0	0	0	0	59.2%
	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	1,944	18	3	1	7.1%	1,933	29	4	2	8.1%	1,928	35	4	3	8.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Skandinaviska Enskilda Banken - group	Central governments or central banks	3,092	0	413	0	3,154	0	0	0	0.0%
	Regional governments or local authorities	32	0	0	0	31	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,312	0	83	0	487	0	0	0	0.0%
	Corporates	2,031	2	1,942	2	2,063	2	3	1	42.8%
	of which: SME	45	2	42	2	43	2	1	1	47.9%
	Retail	2,090	5	1,230	6	2,046	15	8	4	27.2%
	of which: SME	466	4	284	4	460	3	3	1	29.9%
	Secured by mortgages on immovable property	742	1	259	2	724	3	1	1	25.0%
	of which: SME	111	1	38	1	107	2	1	1	24.7%
	Items associated with particularly high risk	59	0	88	0	55	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	4	0	4	0	0	0	0.0%
	Equity			1,894	0	1,769	0	0	0	0.0%
Securitisation										
Other exposures			1,224	0	1,412	0	0	0	0.0%	
Standardised Total		12,698	9	7,037	10	11,746	21	13	6	29.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Sweden	Central governments or central banks	57	0	0	0	54	0	0	0	0.0%
	Regional governments or local authorities	9	0	0	0	8	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	391	0	13	0	95	0	0	0	0.0%
	Corporates	604	0	600	0	575	0	1	0	0.0%
	of which: SME	12	0	12	0	12	0	0	0	0.0%
	Retail	832	1	531	1	826	1	2	0	39.4%
	of which: SME	158	1	94	1	158	1	2	0	39.4%
	Secured by mortgages on immovable property	109	1	38	1	102	1	0	0	26.7%
	of which: SME	3	0	1	0	3	0	0	0	0.0%
	Items associated with particularly high risk	51	0	76	0	47	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					1,709	0	0	0	0.0%
Securitisation										
Other exposures					1,212	0	0	0	0.0%	
Standardised Total		5,181	2	4,192	2	4,629	2	3	1	34.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	14	0	0	0	14	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	86	0	3	0	15	0	0	0	0.0%
	Corporates	524	0	519	0	520	0	0	0	50.0%
	of which: SME	9	0	8	0	8	0	0	0	0.0%
	Retail	14	0	3	0	13	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	49	0	16	0	48	0	0	0	0.0%
	of which: SME	33	0	10	0	33	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					16	0	0	0	0.0%
Securitisation										
Other exposures					18	0	0	0	0.0%	
Standardised Total		724	0	562	0	644	0	0	0	50.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Norway	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8	0	1	0	13	0	0	0	0.0%
	Corporates	228	0	201	0	297	0	0	0	21.1%
	of which: SME	5	0	5	0	5	0	0	0	20.0%
	Retail	167	0	125	0	169	0	3	2	28.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	253	0	88	0	256	0	0	0	0.0%
	of which: SME	23	0	8	0	23	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					55	0	0	0	0.0%	
Standardised Total		715	0	470	0	791	0	3	3	28.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	188	0	144	0	55	0	0	0	0.0%
	Corporates	30	0	13	0	28	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	5	0	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					12	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		236	0	46	0	100	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Lithuania	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	163	2	111	2	158	3	1	1	20.2%
	of which: SME	62	1	35	2	62	1	0	0	25.6%
	Secured by mortgages on immovable property	0	1	0	1	0	1	0	0	27.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					15	0	0	0	0.0%	
Standardised Total		180	3	128	3	174	4	1	1	22.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Finland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5	0	1	0	8	0	0	0	0.0%
	Corporates	143	0	143	0	146	0	0	0	25.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	35	0	25	0	32	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		184	0	169	0	187	0	0	0	23.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Denmark	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	51	0	10	0	28	0	0	0	0.0%
	Corporates	146	0	85	0	157	0	0	0	0.0%
	of which: SME	3	0	2	0	2	0	0	0	0.0%
	Retail	179	0	134	0	167	0	0	0	27.5%
	of which: SME	82	0	62	0	77	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	5	0	8	0	5	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					3	0	0	0	0
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		385	0	241	0	362	0	0	0	25.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Estonia	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	2	0	0	0	2	0	0	0	0.0%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Retail	283	1	198	1	292	1	1	0	23.0%
	of which: SME	112	1	64	1	112	1	0	0	19.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	4	0	4	0	0	0	0.0%
	Equity					1	0	0	0	0.0%
Securitisation										0.0%
Other exposures					29	0	0	0	0	0.0%
Standardised Total		331	1	234	1	328	1	1	0	22.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	0	0	9	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5	0	1	0	5	0	0	0	0.0%
	Corporates	2	0	2	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	53	0	3	0	50	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	12	0	4	0	11	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					8	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		90	0	18	0	85	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Luxembourg	Central governments or central banks	2,538	0	0	0	2,570	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	228	0	17	0	146	0	0	0	0.0%
	Corporates	6	0	1	0	5	0	0	0	0.0%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Retail	15	0	9	0	14	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0.0%
	of which: SME	5	0	2	0	5	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					2	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,794	0	31	0	2,541	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Skandinaviska Enskilda Banken - group	Central governments or central banks	3,154	0	0	0	0.0%	3,154	0	0	0	0.0%	3,154	0	0	0	0.0%
	Regional governments or local authorities	31	0	0	0	34.1%	31	0	0	0	34.1%	31	0	0	0	34.1%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	486	1	1	0	21.8%	485	3	1	1	22.3%	483	4	1	1	22.6%
	Corporates	2,050	16	9	6	37.4%	2,034	33	15	12	36.0%	2,015	52	21	18	35.4%
	of which: SME	43	2	1	1	64.1%	42	2	2	2	78.9%	42	2	2	2	92.6%
	Retail	2,035	26	15	11	43.5%	2,021	40	20	14	36.1%	2,006	54	23	18	32.5%
	of which: SME	456	7	5	2	33.1%	451	13	6	4	31.2%	446	18	8	5	30.0%
	Secured by mortgages on immovable property	722	2	2	2	31.4%	720	7	3	2	29.7%	718	9	4	3	28.7%
	of which: SME	106	3	1	1	39.0%	106	3	1	1	40.2%	105	4	2	1	40.3%
	Items associated with particularly high risk	55	0	0	0	0.0%	55	0	0	0	0.0%	55	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	Equity	1,769	0	0	0	0.0%	1,769	0	0	0	0.0%	1,769	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	1,410	2	2	1	25.1%	1,407	5	2	1	25.6%	1,405	7	3	2	26.0%	
Standardised Total	11,716	50	29	20	38.9%	11,679	87	41	30	34.5%	11,640	127	52	41	32.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Sweden	Central governments or central banks	54	0	0	0	0.0%	54	0	0	0	0.0%	54	0	0	0	0.0%
	Regional governments or local authorities	8	0	0	0	38.5%	8	0	0	0	38.5%	8	0	0	0	38.4%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	95	0	0	0	20.9%	95	0	0	0	20.8%	95	0	0	0	20.7%
	Corporates	569	6	3	2	33.8%	560	16	6	5	33.8%	548	27	10	9	33.8%
	of which: SME	11	0	0	0	48.3%	11	0	0	0	48.6%	11	0	0	0	48.8%
	Retail	821	6	2	1	20.7%	816	10	3	2	20.0%	813	14	4	3	20.0%
	of which: SME	156	3	2	1	34.3%	153	6	3	2	32.7%	151	8	4	3	32.1%
	Secured by mortgages on immovable property	102	1	0	0	25.6%	102	1	0	0	24.5%	102	1	0	0	23.7%
	of which: SME	2	0	0	0	23.8%	2	0	0	0	23.9%	2	0	0	0	24.0%
	Items associated with particularly high risk	47	0	0	0	0.0%	47	0	0	0	0.0%	47	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1,709	0	0	0	0.0%	1,709	0	0	0	0.0%	1,709	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	1,212	0	0	0	27.4%	1,212	0	0	0	27.6%	1,212	0	0	0	27.7%	
Standardised Total	4,618	13	5	4	27.6%	4,603	27	10	8	28.2%	4,588	43	14	12	28.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	14	0	0	0	33.8%	14	0	0	0	33.8%	14	0	0	0	33.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	15	0	0	0	20.8%	15	0	0	0	20.7%	14	0	0	0	20.6%
	Corporates	520	0	0	0	32.8%	519	1	0	0	32.3%	519	1	1	0	32.4%
	of which: SME	7	0	0	0	13.3%	7	0	0	0	13.2%	7	0	0	0	13.0%
	Retail	13	0	0	0	16.1%	13	0	0	0	17.0%	13	0	0	0	17.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	48	0	0	0	5.3%	48	0	0	0	5.2%	48	0	0	0	5.1%
	of which: SME	33	0	0	0	2.3%	32	0	0	0	2.2%	32	0	0	0	2.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	16	0	0	0	0.0%	16	0	0	0	0.0%	16	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	18	0	0	0	28.2%	18	0	0	0	28.4%	18	0	0	0	28.6%	
Standardised Total	643	1	0	0	25.7%	642	1	1	0	25.0%	642	2	1	1	24.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Baseline Scenario																		
		31/12/2018					31/12/2019					31/12/2020								
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹				
(mtn EUR, %)																				
Norway	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Institutions	13	0	0	0	20.0%	13	0	0	0	20.7%	13	0	0	0	21.2%				
	Corporates	295	3	2	1	31.4%	293	5	2	2	30.6%	290	7	3	2	30.0%				
	of which: SME	5	0	0	0	47.2%	5	0	0	0	54.2%	5	0	0	0	58.5%				
	Retail	169	9	7	7	23.4%	168	10	7	7	21.7%	168	10	7	7	19.6%				
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Secured by mortgages on immovable property	255	1	0	0	19.1%	254	2	1	0	19.3%	253	3	1	1	19.4%				
	of which: SME	23	0	0	0	3.2%	23	0	0	0	3.1%	23	0	0	0	3.0%				
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%				
Other exposures	55	0	0	0	28.2%	55	0	0	0	28.4%	55	0	0	0	28.6%					
Standardised Total	788	13	9	8	60.2%	784	17	10	9	52.6%	779	21	11	10	47.4%					

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																		
		31/12/2018					31/12/2019					31/12/2020								
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹				
(mtn EUR, %)																				
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Institutions	55	0	0	0	20.3%	55	0	0	0	20.3%	55	0	0	0	20.2%				
	Corporates	28	0	0	0	25.8%	28	0	0	0	25.9%	28	0	0	0	25.9%				
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Retail	1	0	0	0	18.9%	1	0	0	0	18.6%	1	0	0	0	18.5%				
	of which: SME	0	0	0	0	23.8%	0	0	0	0	23.9%	0	0	0	0	24.0%				
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Items associated with particularly high risk	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Equity	12	0	0	0	0.0%	12	0	0	0	0.0%	12	0	0	0	0.0%				
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%					
Standardised Total	100	0	0	0	24.2%	100	0	0	0	24.2%	100	0	0	0	24.2%					

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																		
		31/12/2018					31/12/2019					31/12/2020								
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹				
(mtn EUR, %)																				
Lithuania	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Institutions	0	0	0	0	20.5%	0	0	0	0	20.3%	0	0	0	0	20.2%				
	Corporates	0	0	0	0	33.8%	0	0	0	0	33.8%	0	0	0	0	33.8%				
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Retail	158	3	1	1	30.0%	155	6	2	2	28.4%	153	8	3	2	27.5%				
	of which: SME	61	2	1	1	33.0%	61	2	1	1	31.5%	60	3	1	1	29.3%				
	Secured by mortgages on immovable property	0	1	0	0	37.7%	0	1	0	0	38.0%	0	1	0	0	38.8%				
	of which: SME	0	0	0	0	37.7%	0	0	0	0	38.0%	0	0	0	0	38.8%				
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%				
Other exposures	15	0	0	0	20.5%	15	0	0	0	20.3%	15	0	0	0	20.2%					
Standardised Total	173	4	2	1	31.6%	171	7	3	2	29.7%	169	9	3	3	28.6%					

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	0	0	33.8%	9	0	0	0	33.8%	9	0	0	0	33.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	5	0	0	0	21.3%	5	0	0	0	21.1%	5	0	0	0	20.9%
	Corporates	11	0	0	0	33.8%	11	0	0	0	33.8%	11	0	0	0	33.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	50	0	0	0	19.2%	50	0	0	0	19.0%	50	0	0	0	19.0%
	of which: SME	0	0	0	0	23.8%	0	0	0	0	23.9%	0	0	0	0	24.0%
	Secured by mortgages on immovable property	11	0	0	0	20.5%	11	0	0	0	20.3%	11	0	0	0	20.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	8	0	0	0	0.0%	8	0	0	0	0.0%	8	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	85	0	0	0	21.2%	85	0	0	0	21.0%	85	0	0	0	21.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Luxembourg	Central governments or central banks	2,370	0	0	0	0.0%	2,370	0	0	0	0.0%	2,370	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	145	0	0	0	26.8%	145	1	0	0	26.9%	145	1	1	0	26.9%
	Corporates	5	0	0	0	24.1%	5	0	0	0	24.2%	5	0	0	0	24.2%
	of which: SME	0	0	0	0	26.5%	0	0	0	0	26.6%	0	0	0	0	26.7%
	Retail	14	0	0	0	23.2%	14	0	0	0	23.3%	13	0	0	0	23.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	5	0	0	0	23.8%	5	0	0	0	23.9%	5	0	0	0	23.9%
	of which: SME	5	0	0	0	23.8%	5	0	0	0	23.9%	5	0	0	0	24.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,541	0	0	0	26.3%	2,540	1	0	0	26.3%	2,540	1	1	0	26.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Skandinaviska Enskilda Banken - group	Central governments or central banks	3,154	0	0	0	0.0%	3,154	0	0	0	0.0%	3,154	0	0	0	0.0%
	Regional governments or local authorities	31	0	0	0	33.9%	31	0	0	0	33.9%	31	0	0	0	33.9%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	484	3	2	1	26.4%	481	6	3	2	26.7%	479	8	3	2	26.7%
	Corporates	2,034	32	17	11	35.4%	1,995	71	30	25	34.4%	1,968	99	39	34	34.4%
	of which: SME	42	2	1	1	63.0%	42	2	2	2	75.7%	42	2	2	2	87.7%
	Retail	2,027	34	24	14	40.6%	1,995	66	33	22	33.7%	1,971	90	37	28	31.6%
	of which: SME	451	12	10	4	32.5%	435	29	14	9	30.8%	423	40	17	12	30.2%
	Secured by mortgages on immovable property	720	7	4	2	30.6%	714	13	6	4	28.8%	710	17	6	5	28.6%
	of which: SME	106	1	1	1	35.9%	104	5	2	2	33.7%	103	5	2	2	33.9%
	Items associated with particularly high risk	55	0	0	0	0.0%	55	0	0	0	0.0%	55	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	Equity	1,769	0	0	0	0.0%	1,769	0	0	0	0.0%	1,769	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	1,407	5	3	1	26.1%	1,403	9	4	2	26.4%	1,400	12	4	3	26.6%	
Standardised Total	11,686	81	50	29	36.3%	11,601	166	74	55	33.0%	11,541	225	90	72	32.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Sweden	Central governments or central banks	54	0	0	0	0.0%	54	0	0	0	0.0%	54	0	0	0	0.0%
	Regional governments or local authorities	8	0	0	0	38.7%	8	0	0	0	38.7%	8	0	0	0	38.7%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	95	0	0	0	25.5%	95	0	0	0	25.5%	95	1	0	0	25.4%
	Corporates	560	15	6	5	33.8%	540	36	13	12	33.8%	525	50	18	17	33.8%
	of which: SME	11	0	0	0	48.4%	11	0	0	0	48.7%	11	0	0	0	48.8%
	Retail	816	10	8	3	25.4%	800	27	11	7	26.3%	790	37	13	10	26.3%
	of which: SME	152	7	7	2	32.5%	140	19	9	6	31.4%	133	26	11	8	31.2%
	Secured by mortgages on immovable property	102	1	0	0	28.7%	101	2	1	0	27.5%	101	2	1	1	26.9%
	of which: SME	2	0	0	0	25.9%	2	0	0	0	26.3%	2	0	0	0	26.5%
	Items associated with particularly high risk	47	0	0	0	0.0%	47	0	0	0	0.0%	47	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1,709	0	0	0	0.0%	1,709	0	0	0	0.0%	1,709	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	1,212	0	0	0	38.1%	1,212	0	0	0	38.2%	1,212	0	0	0	38.3%	
Standardised Total	4,603	27	15	8	30.3%	4,566	65	25	20	30.5%	4,540	90	32	27	30.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	14	0	0	0	33.8%	14	0	0	0	33.8%	14	0	0	0	33.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	15	0	0	0	25.2%	14	0	0	0	25.4%	14	0	0	0	25.3%
	Corporates	519	1	1	0	32.5%	518	2	1	1	32.4%	517	3	1	1	32.4%
	of which: SME	7	0	0	0	17.1%	7	0	0	0	17.4%	7	0	0	0	17.4%
	Retail	13	0	0	0	33.0%	13	0	0	0	33.8%	13	0	0	0	33.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	48	0	0	0	7.0%	47	1	0	0	7.6%	47	1	0	0	7.8%
	of which: SME	32	0	0	0	3.7%	32	1	0	0	3.6%	32	1	0	0	3.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	16	0	0	0	0.0%	16	0	0	0	0.0%	16	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	18	0	0	0	28.6%	18	0	0	0	28.7%	18	0	0	0	28.9%	
Standardised Total	642	2	1	0	26.7%	640	3	1	1	26.2%	639	4	2	1	26.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Norway	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	13	0	0	0	26.0%	12	1	0	0	26.7%	12	1	0	0	26.8%
	Corporates	293	5	3	2	32.2%	287	11	5	3	31.5%	282	15	6	5	31.6%
	of which: SME	5	0	0	0	47.9%	5	0	0	0	52.0%	5	0	0	0	54.7%
	Retail	168	10	8	7	20.0%	166	12	8	8	64.1%	165	13	8	8	61.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	254	2	1	0	24.7%	252	4	2	1	25.0%	251	6	2	1	25.0%
	of which: SME	23	0	0	0	13.6%	23	0	0	0	14.4%	23	1	0	0	15.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	55	0	0	0	28.6%	55	1	0	0	28.7%	55	1	0	0	28.9%	
Standardised Total	783	17	13	9	53.9%	772	28	16	12	44.1%	765	35	17	15	41.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	52	0	0	0	25.1%	55	0	0	0	25.3%	55	0	0	0	25.2%
	Corporates	28	0	0	0	27.3%	28	0	0	0	27.3%	28	1	0	0	27.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	23.4%	1	0	0	0	23.2%	1	0	0	0	23.0%
	of which: SME	0	0	0	0	25.9%	0	0	0	0	26.3%	0	0	0	0	26.5%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	12	0	0	0	0.0%	12	0	0	0	0.0%	12	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	100	0	0	0	26.6%	99	1	0	0	26.7%	99	1	0	0	26.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Lithuania	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	25.1%	0	0	0	0	25.3%	0	0	0	0	25.2%
	Corporates	0	0	0	0	33.8%	0	0	0	0	33.8%	0	0	0	0	33.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	157	4	2	1	32.6%	153	8	3	2	28.9%	151	10	4	3	28.3%
	of which: SME	61	2	1	1	35.3%	60	3	1	1	31.6%	59	4	1	1	30.1%
	Secured by mortgages on immovable property	0	1	0	0	38.0%	0	1	0	0	38.4%	0	1	0	0	39.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	15	0	0	0	25.1%	15	0	0	0	25.3%	15	0	0	0	25.2%	
Standardised Total	173	5	2	2	33.6%	169	9	4	3	29.8%	166	11	4	3	29.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Finland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	8	0	0	0	26.0%	8	0	0	0	26.7%	7	0	0	0	26.8%
	Corporates	144	2	1	1	34.6%	142	3	1	1	34.1%	141	5	2	2	34.1%
	of which: SME	0	0	0	0	48.6%	0	0	0	0	48.9%	0	0	0	0	49.1%
	Retail	32	0	0	0	26.5%	32	0	0	0	26.4%	32	0	0	0	26.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	25.1%	1	0	0	0	25.3%	1	0	0	0	25.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	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%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	185	2	1	1	33.4%	183	4	2	1	33.0%	181	5	2	2	33.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Denmark	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	28	0	0	0	28.2%	28	0	0	0	27.6%	28	0	0	0	27.5%
	Corporates	152	2	2	2	32.0%	145	13	5	4	31.7%	141	16	6	5	31.7%
	of which: SME	2	0	0	0	43.4%	2	0	0	0	42.9%	2	0	0	0	42.9%
	Retail	167	1	1	1	43.6%	165	3	2	1	35.1%	163	5	2	2	33.3%
	of which: SME	76	0	0	0	25.9%	75	1	1	0	26.3%	75	2	1	1	26.5%
	Secured by mortgages on immovable property	2	0	0	0	25.1%	2	0	0	0	25.3%	2	0	0	0	25.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	5	0	0	0	0.0%	5	0	0	0	0.0%	5	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	356	6	5	2	34.3%	347	15	7	5	32.4%	341	21	9	7	32.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Estonia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	2	0	0	0	15.0%	2	0	0	0	15.5%	2	0	0	0	15.8%
	of which: SME	1	0	0	0	15.0%	1	0	0	0	15.5%	1	0	0	0	15.8%
	Retail	290	4	2	1	27.9%	286	3	2	2	25.7%	282	11	4	3	24.9%
	of which: SME	112	1	1	0	29.1%	111	2	1	1	25.2%	110	3	1	1	23.4%
	Secured by mortgages on immovable property	0	0	0	0	24.6%	0	0	0	0	24.8%	0	0	0	0	25.3%
	of which: SME	0	0	0	0	35.1%	0	0	0	0	35.5%	0	0	0	0	36.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
Equity	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	29	0	0	0	15.0%	29	0	0	0	15.5%	28	0	0	0	15.8%	
Standardised Total	325	4	2	1	27.5%	322	7	3	2	25.3%	318	12	4	3	24.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	0	0	33.8%	9	0	0	0	33.8%	9	0	0	0	33.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	5	0	0	0	25.8%	5	0	0	0	25.9%	5	0	0	0	25.6%
	Corporates	1	0	0	0	33.8%	1	0	0	0	33.8%	1	0	0	0	33.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	50	0	0	0	24.4%	50	0	0	0	24.7%	49	1	0	0	24.6%
	of which: SME	0	0	0	0	25.9%	0	0	0	0	26.2%	0	0	0	0	26.5%
	Secured by mortgages on immovable property	11	0	0	0	25.1%	11	0	0	0	25.3%	11	0	0	0	25.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	8	0	0	0	0.0%	8	0	0	0	0.0%	8	0	0	0	0.0%
Securitisation																
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	85	0	0	0	25.9%	84	1	0	0	26.0%	84	1	0	0	25.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Luxembourg	Central governments or central banks	2,370	0	0	0	0.0%	2,370	0	0	0	0.0%	2,370	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	145	1	1	1	27.8%	144	2	1	1	27.8%	143	2	1	1	27.9%
	Corporates	5	0	0	0	26.1%	5	0	0	0	26.4%	5	0	0	0	26.6%
	of which: SME	0	0	0	0	27.6%	0	0	0	0	27.6%	0	0	0	0	27.7%
	Retail	13	0	0	0	25.8%	13	0	0	0	26.1%	13	0	0	0	26.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	5	0	0	0	25.9%	5	0	0	0	26.3%	5	0	0	0	26.5%
	of which: SME	5	0	0	0	25.9%	5	0	0	0	26.3%	5	0	0	0	26.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
Securitisation																
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,540	1	1	0	27.5%	2,539	2	1	1	27.5%	2,538	3	1	1	27.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

Skandinaviska Enskilda Banken - group

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		100	100						
	IRB		808	808						
	Total		908	908						
REA	STA		23	23	23	24	25	30	37	42
	IRB		85	85	96	106	116	145	201	247
	Total		108	107	120	130	140	175	237	288
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	1	0	0

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

Skandinaviska Enskilda Banken - group

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	51,025	50,517	50,541	50,628	50,950	54,303	59,081	60,343
Risk exposure amount for securitisations and re-securitisations	108	107	120	130	140	175	237	288
Risk exposure amount other credit risk	50,917	50,409	50,422	50,498	50,810	54,128	58,843	60,055
Risk exposure amount for market risk	4,639	4,639	4,639	4,639	4,639	6,519	6,593	6,612
Risk exposure amount for operational risk	4,910	4,910	4,910	4,926	4,924	4,928	5,147	5,145
Other risk exposure amounts	1,609	1,609	1,609	1,609	1,609	0	0	0
Total risk exposure amount	62,182	61,674	61,699	61,801	62,122	65,750	70,821	72,100

2018 EU-wide Stress Test: Capital

Skandinaviska Enskilda Banken - group

		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
		(m€ EUR,%)								
OWN FUNDS	A	OWN FUNDS	15,053	14,930	15,529	16,149	16,778	14,533	14,699	14,972
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,035	11,831	12,430	13,050	13,679	11,434	11,600	11,873
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,980	1,980	1,980	1,980	1,980	1,980	1,980	1,980
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	6,495	6,287	6,957	7,571	8,199	5,870	6,036	6,309
	A.1.3	Accumulated other comprehensive income	-496	370	370	370	370	269	269	269
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	121	-47	-47	-47	-47	6	6	6
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	184	184	184	184	184	124	124	124
	A.1.3.3	Other OCI contributions	190	139	139	139	139	139	139	139
	A.1.4	Other Reserves	4,201	4,201	4,201	4,201	4,201	4,201	4,201	4,201
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-179	-179	-179	-179	-179	-179	-179	-179
	A.1.8	(-) Intangible assets (including Goodwill)	-634	-634	-634	-634	-634	-634	-634	-634
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-8	-8	-8	-8	-8	-8	-8	-8
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-133	-3	-73	-68	-66	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-184	-184	-184	-184	-184	-65	-65	-65
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-212						
	A.1.21.1	Of which: subject to transitional arrangements		0						
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0						
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0						
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0						
	A.1.22	Transitional adjustments	0	0	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL	0	0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0							

2018 EU-wide Stress Test: Capital

Skandinaviska Enskilda Banken - group

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(mBt EUR,%)							
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.2.1	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	0	0	0	0	0	0	0	0
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	13,452	13,248	13,847	14,467	15,097	12,852	13,017	13,291
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)							
	A.4.1	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850
	A.4.2	-249	-168	-168	-168	-168	-168	-168	-168
	A.4.3	0	0	0	0	0	0	0	0
	A.4.3.1	0	0	0	0	0	0	0	0
A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2								
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	62,182	61,674	61,699	61,801	62,122	65,790	70,821	72,100
	B.1	0	0	0	0	0	0	0	0
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	19.35%	19.18%	20.15%	21.12%	22.02%	17.39%	16.38%	16.47%
	C.2	21.63%	21.48%	22.44%	23.41%	24.30%	19.55%	18.38%	18.43%
	C.3	24.21%	24.21%	25.17%	26.13%	27.01%	22.10%	20.75%	20.77%
Fully loaded CAPITAL	D.1	12,035	11,831	12,430	13,050	13,679	11,434	11,600	11,873
	D.2	13,452	13,248	13,847	14,467	15,097	12,852	13,017	13,291
	D.3	15,053	14,930	15,529	16,149	16,778	14,533	14,699	14,972
CAPITAL RATIOS (%) Fully loaded	E.1	19.35%	19.18%	20.15%	21.12%	22.02%	17.39%	16.38%	16.47%
	E.2	21.63%	21.48%	22.44%	23.41%	24.30%	19.55%	18.38%	18.43%
	E.3	24.21%	24.21%	25.17%	26.13%	27.01%	22.10%	20.75%	20.77%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	1,417	1,417	1,417	1,417	1,417	1,417
	G.1	0	0	0	0	0	0	0	0
	H.1	256,522	256,522	256,522	256,522	256,522	256,522	256,522	256,522
	H.2	256,522	256,522	256,522	256,522	256,522	256,522	256,522	256,522
	H.3	5.24%	5.16%	5.40%	5.64%	5.89%	5.01%	5.07%	5.18%
	H.4	5.24%	5.16%	5.40%	5.64%	5.89%	5.01%	5.07%	5.18%
Transitional combined buffer requirements (%)	P.1	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
	P.3	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Skandinaviska Enskilda Banken - group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	2,028	1,771	1,632	1,609	1,739	1,567	1,548
Interest income	3,717	5,917	7,356	9,808	8,621	10,664	13,244
Interest expense	-1,689	-4,146	-5,724	-8,200	-6,882	-9,097	-11,696
Dividend income	312	312	312	312	234	234	234
Net fee and commission income	1,544	1,544	1,544	1,544	1,430	1,334	1,276
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	635	522	522	522	60	391	391
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-9		
Other operating income not listed above, net	-233	-210	-153	-89	-179	-156	-91
Total operating income, net	4,287	3,940	3,857	3,898	3,276	3,371	3,359
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-80	-149	-186	-209	-1,216	-720	-500
Other income and expenses not listed above, net	-2,301	-2,196	-2,208	-2,196	-2,477	-2,258	-2,208
Profit or (-) loss before tax from continuing operations	1,905	1,595	1,464	1,493	-416	393	651
Tax expenses or (-) income related to profit or loss from continuing operations	-440	-478	-439	-448	0	-118	-195
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,465	1,116	1,025	1,045	-416	275	456
Amount of dividends paid and minority interests after MDA-related adjustments	1,269	447	410	418	0	110	182
Attributable to owners of the parent net of estimated dividends	196	670	615	627	-416	165	273
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test: Major capital measures and realised losses

Skandinaviska Enskilda Banken - group

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Skandinaviska Enskilda Banken - group

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	5,021	0	0	0	-9	-9	0
Central banks	22	0	0	0	0	0	0
General governments	3,773	0	0	0	-9	-9	0
Credit institutions	593	0	0	0	0	0	0
Other financial corporations	633	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	176,794	74	1,085	1,026	456	166	631
Central banks	19,145	0	0	0	0	0	0
General governments	3,519	0	0	0	1	0	0
Credit institutions	4,114	0	0	0	0	0	0
Other financial corporations	12,874	0	0	0	0	0	0
Non-financial corporations	78,343	23	831	802	338	116	484
Households	58,799	50	253	224	117	50	147
DEBT INSTRUMENTS other than HFT	181,815	74	1,085	1,026	447	157	631
OFF-BALANCE SHEET EXPOSURES	60,286		81	77	-8	-3	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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Skandinaviska Enskilda Banken - group

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,491	778	200	14	879
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	1,374	705	179	13	793
Households	117	74	22	1	86
DEBT INSTRUMENTS other than HFT	1,491	778	200	14	879
Loan commitments given	34	2	0	0	23

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