

# 1. CAPITAL

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

Capital position CRD3 rules	2012-12-31		2013-06-30		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
<b>A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)</b>	11 507		11 903		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
<b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>	-1 230		-1 774		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	<b>10 277</b>	<b>15,1%</b>	<b>10 129</b>	<b>15,0%</b>	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
<b>D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)</b>	0		0		EBA/REC/2011/1
<b>E) Other Existing government support measures (+)</b>	0		0		
<b>F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)</b>	<b>10 277</b>	<b>15,1%</b>	<b>10 129</b>	<b>15,0%</b>	
<b>G) Hybrid instruments not subscribed by government</b>	1 628		1 638		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
<b>H) Tier 1 Capital (F+G)</b>	<b>11 905</b>	<b>17,5%</b>	<b>11 767</b>	<b>17,4%</b>	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
<b>I) RWA</b>	68 114		67 525		
<b>CRR / CRDIV memo items</b>					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	94		77		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	556		544		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	2 035		1 662		Articles 381 to 386 of CRR

## Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

## Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	39 218	-	-	-	-	-	-	84	-	-	-	-	-	-
Institutions		15 696	0	4 518	7	1 031	-	1 826	-	991	34	345	-	-	-	-	-	-	4
Corporates		29 153	1 031	62 536	75	4 973	-	15 482	-	22 235	183	2 074	-	406	-	15	-	-	37
Corporates - Of Which: Specialised Lending		737	261	974	-	36	-	801	-	405	-	-	-	110	-	-	-	-	-
Corporates - Of Which: SME		9 983	601	18 153	26	974	-	6 867	-	4 781	60	500	-	239	-	8	-	-	15
Retail		38	-	52 376	599	5 171	-	6	-	6 109	129	3 403	-	-	-	6	-	-	7
Retail - Secured on real estate property	67.1%	-	-	47 472	472	1 028	-	-	-	4 863	124	434	-	-	-	5	-	-	0
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	67.0%	-	-	47 472	472	1 028	-	-	-	4 863	124	434	-	-	-	5	-	-	0
Retail - Qualifying Revolving		-	-	2 105	12	1 062	-	-	-	162	-	849	-	-	-	-	-	-	-
Retail - Other Retail		38	-	2 799	115	3 080	-	6	-	1 084	5	2 120	-	-	-	0	-	-	7
Retail - Other Retail - Of Which: SME		38	-	377	33	2 454	-	6	-	174	4	1 739	-	-	-	-	-	-	5
Retail - Other Retail - Of Which: non-SME		-	-	2 423	82	626	-	-	-	910	0	381	-	-	-	0	-	-	2
Equity		-	-	-	-	673	-	-	-	-	-	749	-	-	-	-	-	-	0
Securitisation		1 733	-	-	-	5	-	602	-	-	-	12	-	-	-	-	-	-	-
Other non-credit obligation assets		-	8	-	-	1 621	-	-	8	-	-	1 265	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>46 621</b>	<b>1 040</b>	<b>119 430</b>	<b>680</b>	<b>52 692</b>	<b>0</b>	<b>17 916</b>	<b>8</b>	<b>29 335</b>	<b>357</b>	<b>7 921</b>	<b>0</b>	<b>-</b>	<b>406</b>	<b>-</b>	<b>21</b>	<b>-</b>	<b>48</b>
Securitisation and re-securitisations positions deducted from capital *		-	187	-	-	-	-	-	2 472	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	2 219	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions		2 001	-	376	-	47	-	270	-	73	-	2	-	-	-	-	-	-	-
Corporates		3 379	6	36 822	45	2 410	-	1 585	-	11 812	131	694	-	0	-	11	-	-	5
Corporates - Of Which: Specialised Lending		-	-	240	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		1 160	4	15 755	26	206	-	673	-	4 228	60	10	-	0	-	7	-	-	2
Retail		-	-	47 350	81	2 281	-	-	-	4 484	50	1 601	-	-	-	-	-	-	5
Retail - Secured on real estate property	64.6%	-	-	43 088	41	49	-	-	-	3 516	50	22	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	64.6%	-	-	43 088	41	49	-	-	-	3 516	50	22	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	2 034	0	115	-	-	-	129	-	101	-	-	-	-	-	-	-
Retail - Other Retail		-	-	2 229	40	2 117	-	-	-	839	-	1 478	-	-	-	-	-	-	5
Retail - Other Retail - Of Which: SME		-	-	90	-	2 061	-	-	-	71	-	1 436	-	-	-	-	-	-	5
Retail - Other Retail - Of Which: non-SME		-	-	2 139	40	56	-	-	-	768	-	42	-	-	-	-	-	-	0
Equity		-	-	-	-	485	-	-	-	-	-	544	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	901	-	-	-	-	-	792	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>5 380</b>	<b>6</b>	<b>84 548</b>	<b>126</b>	<b>8 344</b>	<b>0</b>	<b>1 855</b>	<b>0</b>	<b>16 369</b>	<b>181</b>	<b>3 633</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>10</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	-	-	14 792	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	2 571	-	45	-	311	-	450	-	6	-	10	-	-	-	-	-	-	-
	Corporates	10 375	313	484	0	449	-	4 905	-	247	-	292	-	75	-	0	-	-	12
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	3 029	182	24	-	36	-	1 481	-	2	-	14	-	36	-	-	-	-	4
	Retail	-	-	30	0	19	-	-	-	4	-	14	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	27	0	0	-	-	-	3	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	27	0	0	-	-	-	3	-	0	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	0	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	3	0	19	-	-	-	2	-	14	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	3	0	19	-	-	-	2	-	14	-	-	-	-	-	-	-
	Equity	-	-	-	-	10	-	-	-	-	-	10	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	8	-	-	33	-	-	8	-	-	32	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>12 946</b>	<b>321</b>	<b>559</b>	<b>0</b>	<b>15 614</b>	<b>0</b>	<b>5 356</b>	<b>8</b>	<b>258</b>	<b>0</b>	<b>358</b>	<b>0</b>	<b>-</b>	<b>75</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>12</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	-	-	15 537	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	625	-	391	1	82	-	74	-	48	4	16	-	-	-	-	-	-	4
	Corporates	401	1	1 890	0	18	-	204	-	693	0	18	-	1	-	-	-	-	0
	Corporates - Of Which: Specialised Lending	-	-	187	-	-	-	-	-	130	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	24	-	162	0	17	-	5	-	24	0	17	-	-	-	-	-	-	-
	Retail	-	-	56	0	6	-	-	-	6	0	4	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	54	0	0	-	-	-	6	0	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	54	0	0	-	-	-	6	0	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	0	6	-	-	-	0	-	4	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	3	-	-	-	-	-	2	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	2	-	-	-	0	-	2	-	-	-	-	-	-	-
	Equity	-	-	-	-	100	-	-	-	-	-	102	-	-	-	-	-	-	-
	Securitisation	153	-	-	-	5	-	73	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>1 178</b>	<b>1</b>	<b>2 337</b>	<b>1</b>	<b>15 747</b>	<b>0</b>	<b>351</b>	<b>0</b>	<b>747</b>	<b>4</b>	<b>140</b>	<b>0</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>4</b>
Securitisation and re-securitisations positions deducted from capital *		-	25	-	-	-	-	-	329	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Norway	Central banks and central governments	-	-	-	-	831	-	-	-	-	-	-	0	-	-	-	-	-	-
	Institutions	1 099	-	623	-	0	-	82	-	134	-	0	-	-	-	-	-	-	-
	Corporates	756	1	5 799	-	476	-	433	-	2 325	-	275	-	-	-	0	-	-	3
	Corporates - Of Which: Specialised Lending	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	229	-	876	-	334	-	154	-	265	-	248	-	-	-	-	-	-	2
	Retail	38	-	40	0	1 451	-	6	-	7	0	868	-	-	-	-	-	-	0
	Retail - Secured on real estate property	0,0%	-	-	37	0	684	-	-	-	6	0	277	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	37	0	684	-	-	-	6	0	277	-	-	-	-	-	0
	Retail - Qualifying Revolving	-	-	-	0	-	561	-	-	-	0	-	433	-	-	-	-	-	-
	Retail - Other Retail	-	-	3	0	205	-	6	-	1	-	157	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	116	-	6	-	-	-	87	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	3	0	90	-	-	-	-	-	70	-	-	-	-	-	-	0
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	0
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	66	-	-	-	-	-	66	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1 893</b>	<b>1</b>	<b>6 462</b>	<b>0</b>	<b>2 825</b>	<b>0</b>	<b>521</b>	<b>0</b>	<b>2 467</b>	<b>0</b>	<b>1 210</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Finland	Central banks and central governments	-	-	-	-	572	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	942	-	84	-	2	-	81	-	24	-	0	-	-	-	-	-	-	-
	Corporates	1 172	6	4 677	-	164	-	643	-	2 082	26	113	-	-	-	-	-	-	0
	Corporates - Of Which: Specialised Lending	-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	172	-	56	-	0	-	64	-	22	-	0	-	-	-	-	-	-	-
	Retail	-	-	3	0	74	-	-	-	1	-	61	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	2	0	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	2	0	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	0	-	69	-	-	-	-	-	57	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1	-	6	-	-	-	0	-	4	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	5	-	-	-	-	-	4	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	1	-	1	-	-	-	0	-	1	-	-	-	-	-	-	-
	Equity	-	-	-	-	4	-	-	-	-	-	4	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>2 114</b>	<b>6</b>	<b>4 765</b>	<b>0</b>	<b>817</b>	<b>0</b>	<b>723</b>	<b>0</b>	<b>2 107</b>	<b>26</b>	<b>180</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Lithuania	Central banks and central governments	-	-	-	-	849	-	-	-	-	-	-	0	-	-	-	-	-	-
	Institutions	45	-	-	-	1	-	17	-	-	-	1	-	-	-	-	-	-	-
	Corporates	3 035	419	1	-	20	-	2 732	-	1	-	15	-	-	177	-	-	-	-
	Corporates - Of Which: Specialised Lending	576	253	-	-	-	-	660	-	-	-	-	-	-	105	-	-	-	-
	Corporates - Of Which: SME	1 478	165	-	-	13	-	1 399	-	-	-	8	-	-	71	-	-	-	-
	Retail	-	-	1 926	212	104	-	-	-	709	65	80	-	-	-	-	6	-	1
	Retail - Secured on real estate property	78.6%	-	1 848	190	8	-	-	-	664	61	5	-	-	-	5	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	78.6%	-	1 848	190	8	-	-	-	664	61	5	-	-	-	5	-	-	-
	Retail - Qualifying Revolving	-	-	0	0	48	-	-	-	-	-	38	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	78	22	48	-	-	-	45	4	37	-	-	-	0	-	1	-
	Retail - Other Retail - Of Which: SME	-	-	27	5	30	-	-	-	10	4	24	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	51	17	18	-	-	-	34	0	13	-	-	-	0	-	1	-
	Equity	-	-	-	-	13	-	-	-	-	-	13	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	291	-	-	-	-	-	163	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>3 080</b>	<b>419</b>	<b>1 927</b>	<b>212</b>	<b>1 279</b>	<b>0</b>	<b>2 749</b>	<b>0</b>	<b>710</b>	<b>65</b>	<b>271</b>	<b>0</b>	<b>-</b>	<b>177</b>	<b>-</b>	<b>6</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	2 837	0	502	-	9	-	315	-	81	6	2	-	-	-	-	-	-	-
	Corporates	220	5	1 432	1	4	-	59	-	667	2	3	-	-	4	-	-	-	8
	Corporates - Of Which: Specialised Lending	-	-	176	-	-	-	-	-	83	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	156	5	23	-	3	-	29	-	5	-	3	-	-	4	-	-	-	-
	Retail	-	-	47	1	301	-	-	-	9	1	157	-	-	-	-	-	-	1
	Retail - Secured on real estate property	0.0%	-	42	1	230	-	-	-	7	1	103	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	42	1	230	-	-	-	7	1	103	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	5	0	71	-	-	-	2	-	53	-	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	0	-	2	-	-	-	-	-	2	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	5	0	69	-	-	-	2	-	51	-	-	-	-	-	-	1
	Equity	-	-	-	-	28	-	-	-	-	-	32	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	91	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>3 216</b>	<b>6</b>	<b>1 981</b>	<b>2</b>	<b>347</b>	<b>0</b>	<b>465</b>	<b>0</b>	<b>757</b>	<b>8</b>	<b>194</b>	<b>0</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	32	-	-	-	-	-	424	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Denmark	Central banks and central governments	-	-	-	-	467	-	-	-	-	-	-	1	-	-	-	-	-	-
	Institutions	2 024	-	167	-	212	-	83	-	28	-	42	-	-	-	-	-	-	-
	Corporates	212	13	2 694	-	87	-	116	-	1 487	-	75	-	-	-	12	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	47	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	20	-	62	-	46	-	14	-	41	-	34	-	-	-	-	-	-	-
	Retail	-	-	14	0	391	-	-	-	4	0	311	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	12	0	0	-	-	-	3	0	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	12	0	0	-	-	-	3	0	0	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	0	269	-	-	-	-	-	219	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	0	121	-	-	-	1	-	92	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	74	-	-	-	-	-	57	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	47	-	-	-	1	-	35	-	-	-	-	-	-	-
	Equity	-	-	-	-	17	-	-	-	-	-	26	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>2 235</b>	<b>13</b>	<b>2 875</b>	<b>0</b>	<b>1 176</b>	<b>0</b>	<b>199</b>	<b>0</b>	<b>1 518</b>	<b>0</b>	<b>458</b>	<b>0</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Estonia	Central banks and central governments	-	-	-	-	428	-	-	-	-	-	60	-	-	-	-	-	-	-
	Institutions	1	-	0	-	-	-	1	-	0	-	-	-	-	-	-	-	-	-
	Corporates	1 809	66	152	-	5	-	1 276	-	30	-	5	-	-	-	37	-	-	-
	Corporates - Of Which: Specialised Lending	154	8	-	-	-	-	126	-	-	-	-	-	-	-	5	-	-	-
	Corporates - Of Which: SME	1 343	54	51	-	5	-	932	-	9	-	5	-	-	-	30	-	-	-
	Retail	-	-	1 734	89	281	-	-	-	373	12	164	-	-	-	-	-	-	-
	Retail - Secured on real estate property	87,7%	-	1 491	75	3	-	-	-	267	12	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	87,7%	-	1 491	75	3	-	-	-	267	12	1	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	9	0	0	-	-	-	2	-	0	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	233	14	277	-	-	-	104	1	163	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	147	9	121	-	-	-	53	1	94	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	86	5	156	-	-	-	52	0	69	-	-	-	-	-	-	-
	Equity	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	106	-	-	-	-	-	46	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>1 810</b>	<b>66</b>	<b>1 885</b>	<b>89</b>	<b>820</b>	<b>0</b>	<b>1 277</b>	<b>0</b>	<b>403</b>	<b>12</b>	<b>277</b>	<b>0</b>	<b>-</b>	<b>37</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Latvia	Central banks and central governments	-	-	-	-	388	-	-	-	-	-	-	4	-	-	-	-	-	-
	Institutions	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
	Corporates	1 911	190	10	-	5	-	1 892	-	14	-	5	-	94	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	1 747	190	-	-	-	-	1 721	-	-	-	-	-	94	-	-	-	-	-
	Retail	-	-	934	210	107	-	-	-	468	-	39	-	-	-	-	-	-	-
	Retail - Secured on real estate property	100,0%	-	713	160	-	-	-	-	371	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	100,0%	-	713	160	-	-	-	-	371	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	62	11	1	-	-	-	30	-	0	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	159	39	106	-	-	-	67	-	38	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	112	19	29	-	-	-	40	-	23	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	47	20	77	-	-	-	27	-	15	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	188	-	-	-	-	-	138	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1 913</b>	<b>190</b>	<b>944</b>	<b>210</b>	<b>687</b>	<b>0</b>	<b>1 893</b>	<b>0</b>	<b>482</b>	<b>0</b>	<b>186</b>	<b>0</b>	<b>-</b>	<b>94</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

2. CREDIT RISK  
as of 30 June 2013

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	-	-	41 645	-	-	-	-	-	-	102	-	-	-	-	-	-
<b>Central banks and central governments</b>		-	-	-	-	41 645	-	-	-	-	-	-	102	-	-	-	-	-	-
<b>Institutions</b>		12 340	0	4 726	8	778	-	1 533	-	1 088	38	285	-	-	-	0	0	-	4
<b>Corporates</b>		30 115	834	65 344	107	5 283	-	15 901	-	22 400	337	2 146	-	-	-	363	30	-	38
Corporates - Of Which: Specialised Lending		815	211	1 024	-	32	-	823	-	392	-	-	-	-	-	102	-	-	-
Corporates - Of Which: SME		8 128	462	18 413	60	1 043	-	6 001	-	4 450	137	600	-	-	-	201	-	-	10
<b>Retail</b>		0	-	53 659	562	5 008	-	3	-	6 027	94	3 331	-	-	-	-	8	-	8
Retail - Secured on real estate property	67.0%	0	-	48 657	444	969	-	3	-	4 712	94	404	-	-	-	-	8	-	0
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	67.0%	-	-	48 657	444	969	-	-	-	4 712	94	404	-	-	-	-	8	-	0
Retail - Qualifying Revolving		-	-	2 091	6	972	-	-	-	157	-	782	-	-	-	-	-	-	-
Retail - Other Retail		0	-	2 911	112	3 066	-	-	-	1 159	1	2 144	-	-	-	-	0	-	8
Retail - Other Retail - Of Which: SME		0	-	383	26	2 475	-	-	-	177	1	1 788	-	-	-	-	-	-	5
Retail - Other Retail - Of Which: non-SME		-	-	2 528	85	592	-	-	-	982	0	357	-	-	-	-	0	-	3
<b>Equity</b>		-	-	-	-	483	-	-	-	-	-	556	-	-	-	-	-	-	0
<b>Securitisation</b>		1 595	-	-	-	4	-	577	-	-	-	13	-	-	-	-	-	-	-
<b>Other non-credit obligation assets</b>		-	7	-	-	2 270	-	-	7	-	-	2 002	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>44 050</b>	<b>842</b>	<b>123 728</b>	<b>677</b>	<b>55 471</b>	<b>0</b>	<b>18 013</b>	<b>7</b>	<b>29 515</b>	<b>483</b>	<b>8 422</b>	<b>0</b>	<b>-</b>	<b>363</b>	<b>-</b>	<b>39</b>	<b>-</b>	<b>50</b>
<b>Securitisations and re-securitisations positions deducted from capital *</b>		-	181	-	-	-	-	-	2 400	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	-	-	2 093	-	-	-	-	-	0	-	-	-	-	-	-	-
<b>Central banks and central governments</b>		-	-	-	-	2 093	-	-	-	-	-	0	-	-	-	-	-	-	-
<b>Institutions</b>		1 628	-	353	-	-	-	200	-	59	-	-	-	-	-	-	-	-	-
<b>Corporates</b>		3 605	9	38 104	48	2 702	-	1 540	-	11 763	99	710	-	-	-	-	27	-	-
Corporates - Of Which: Specialised Lending		6	-	339	-	-	-	13	-	63	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		824	6	16 342	41	217	-	597	-	3 905	83	21	-	-	-	-	23	-	-
<b>Retail</b>		0	-	48 649	87	2 215	-	-	-	4 483	57	1 563	-	-	-	-	-	-	5
Retail - Secured on real estate property	64.8%	-	-	44 288	42	59	-	-	-	3 446	57	27	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Secured on real estate property - Of Which: non-SME	64.8%	-	-	44 288	42	59	-	-	-	3 446	57	27	-	-	-	-	-	-	-
Retail - Qualifying Revolving		-	-	2 022	-	31	-	-	-	125	-	38	-	-	-	-	-	-	-
Retail - Other Retail		0	-	2 338	45	2 126	-	-	-	912	-	1 498	-	-	-	-	-	-	5
Retail - Other Retail - Of Which: SME		0	-	85	-	2 057	-	-	-	67	-	1 447	-	-	-	-	-	-	5
Retail - Other Retail - Of Which: non-SME		-	-	2 253	45	68	-	-	-	845	-	51	-	-	-	-	-	-	0
<b>Equity</b>		-	-	-	-	283	-	-	-	-	-	340	-	-	-	-	-	-	-
<b>Securitisation</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Other non-credit obligation assets</b>		-	-	-	-	1 473	-	-	-	-	-	1 440	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>5 234</b>	<b>9</b>	<b>87 106</b>	<b>136</b>	<b>8 766</b>	<b>0</b>	<b>1 740</b>	<b>0</b>	<b>16 305</b>	<b>156</b>	<b>4 053</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>27</b>	<b>-</b>	<b>5</b>
<b>Securitisations and re-securitisations positions deducted from capital *</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines



Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	-	-	13 250	-	-	-	-	-	-	0	-	-	-	-	-	-
	Institutions	1 976	-	31	-	339	-	303	-	5	-	31	-	-	-	-	-	-	-
	Corporates	10 660	265	845	0	435	-	5 164	-	352	-	280	-	78	-	0	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	2 217	140	20	-	81	-	1 294	-	2	-	46	-	38	-	-	-	-	-
	Retail	-	-	32	0	18	-	-	-	5	-	14	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	30	0	0	-	-	3	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	30	0	0	-	-	3	-	0	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	0	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	3	0	18	-	-	-	2	-	14	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	3	0	18	-	-	-	2	-	14	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	7	-	32	-	-	-	7	-	31	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>12 637</b>	<b>272</b>	<b>908</b>	<b>1</b>	<b>14 074</b>	<b>0</b>	<b>5 467</b>	<b>7</b>	<b>362</b>	<b>0</b>	<b>356</b>	<b>0</b>	<b>-</b>	<b>78</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	-	-	-	-	22 357	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	563	-	202	1	116	-	75	-	35	0	23	-	-	-	-	-	-	4
	Corporates	367	0	1 725	0	18	-	176	-	617	0	18	-	0	-	-	-	-	0
	Corporates - Of Which: Specialised Lending	-	-	118	-	-	-	-	-	90	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	2	-	197	-	17	-	0	-	24	0	17	-	-	-	-	-	-	-
	Retail	-	-	62	1	5	-	-	-	6	-	4	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	60	1	-	-	-	6	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	60	1	-	-	-	6	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	0	5	-	-	-	0	-	4	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	3	-	-	-	-	-	2	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	2	-	-	-	0	-	2	-	-	-	-	-	-	-
	Equity	-	-	-	-	118	-	-	-	-	-	120	-	-	-	-	-	-	-
	Securitisation	123	-	-	-	4	-	49	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1 052</b>	<b>0</b>	<b>1 989</b>	<b>1</b>	<b>22 618</b>	<b>0</b>	<b>299</b>	<b>0</b>	<b>658</b>	<b>1</b>	<b>164</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	23	-	-	-	-	-	310	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Norway	Central banks and central governments	-	-	-	-	268	-	-	-	-	-	-	0	-	-	-	-	-	-
	Institutions	970	-	442	-	0	-	65	-	117	-	0	-	-	-	-	-	-	-
	Corporates	959	0	6 057	-	507	-	543	-	2 278	-	323	-	-	-	0	-	-	21
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	38	-	765	-	343	-	19	-	258	-	258	-	-	-	-	-	-	1
	Retail	-	-	39	0	1 363	-	-	-	6	-	839	-	-	-	-	-	-	839
	Retail - Secured on real estate property	0,0%	-	37	0	621	-	-	-	5	-	246	-	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	37	0	621	-	-	-	5	-	246	-	-	-	-	-	-	0
	Retail - Qualifying Revolving	-	-	0	-	565	-	-	-	0	-	437	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	0	177	-	-	-	1	-	156	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	131	-	-	-	-	-	120	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	46	-	-	-	1	-	36	-	-	-	-	-	-	0
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	0
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	64	-	-	-	-	-	64	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1 929</b>	<b>0</b>	<b>6 538</b>	<b>0</b>	<b>2 203</b>	<b>0</b>	<b>608</b>	<b>0</b>	<b>2 400</b>	<b>0</b>	<b>1 226</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Finland	Central banks and central governments	-	-	-	-	595	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	58	-	387	-	14	-	6	-	58	-	1	-	-	-	-	-	-	-
	Corporates	1 187	6	5 064	-	214	-	626	-	2 128	26	116	-	-	-	-	-	-	0
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	281	-	70	-	-	-	114	-	19	-	-	-	-	-	-	-	-	-
	Retail	-	-	4	0	74	-	-	-	2	-	61	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	2	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	2	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	0	-	68	-	-	-	-	-	56	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	-	6	-	-	-	1	-	5	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	5	-	-	-	-	-	4	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	Equity	-	-	-	-	5	-	-	-	-	-	5	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	6	-	-	-	-	-	6	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1 245</b>	<b>6</b>	<b>5 455</b>	<b>0</b>	<b>907</b>	<b>0</b>	<b>632</b>	<b>0</b>	<b>2 187</b>	<b>26</b>	<b>188</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Lithuania	Central banks and central governments	-	-	-	-	725	-	-	-	-	-	-	0	-	-	-	-	-	-
	Institutions	36	-	-	-	2	-	12	-	-	-	1	-	-	-	-	-	-	-
	Corporates	3 120	338	0	-	9	-	2 705	-	0	-	4	-	170	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	664	206	-	-	-	-	692	-	-	-	-	-	101	-	-	-	-	-
	Corporates - Of Which: SME	1 440	132	-	-	9	-	1 354	-	-	-	4	-	70	-	-	-	-	-
	Retail	-	-	1 900	224	102	-	-	-	667	25	80	-	-	-	-	8	-	1
	Retail - Secured on real estate property	78.3%	-	1 822	200	7	-	-	-	625	25	5	-	-	-	-	8	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	78.3%	-	1 822	200	7	-	-	-	625	25	5	-	-	-	-	8	-	-
	Retail - Qualifying Revolving	-	-	0	-	48	-	-	-	-	-	38	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	78	24	47	-	-	-	42	0	36	-	-	-	-	0	-	1
	Retail - Other Retail - Of Which: SME	-	-	32	5	31	-	-	-	13	0	25	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	45	19	16	-	-	-	29	0	12	-	-	-	-	0	-	1
	Equity	-	-	-	-	13	-	-	-	-	-	13	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	337	-	-	-	-	-	222	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>3 155</b>	<b>338</b>	<b>1 901</b>	<b>224</b>	<b>1 189</b>	<b>0</b>	<b>2 717</b>	<b>0</b>	<b>667</b>	<b>25</b>	<b>320</b>	<b>0</b>	<b>-</b>	<b>170</b>	<b>-</b>	<b>8</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	2 529	0	817	2	8	-	310	-	119	11	2	-	0	-	-	-	-	-
	Corporates	230	6	1 490	32	68	-	71	-	660	149	51	-	4	-	-	-	-	8
	Corporates - Of Which: Specialised Lending	-	-	167	-	-	-	-	-	62	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	126	5	63	-	67	-	25	-	10	-	51	-	4	-	-	-	-	-
	Retail	-	-	41	1	281	-	-	-	7	-	146	-	-	-	-	-	-	1
	Retail - Secured on real estate property	0.0%	-	36	1	216	-	-	-	5	-	97	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	36	1	216	-	-	-	5	-	97	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	5	-	64	-	-	-	2	-	48	-	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	0	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	5	-	63	-	-	-	2	-	47	-	-	-	-	-	-	1
	Equity	-	-	-	-	26	-	-	-	-	-	31	-	-	-	-	-	-	-
	Securitisation	146	-	-	-	-	-	83	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>2 905</b>	<b>6</b>	<b>2 348</b>	<b>35</b>	<b>398</b>	<b>0</b>	<b>465</b>	<b>0</b>	<b>786</b>	<b>160</b>	<b>229</b>	<b>0</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>0</b>	<b>-</b>
Securitisation and re-securitisations positions deducted from capital *		-	30	-	-	-	-	-	398	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Denmark	Central banks and central governments	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1 135	-	277	-	45	-	62	-	37	-	16	-	-	-	-	-	-	-
	Corporates	185	0	3 115	-	106	-	66	-	1 663	-	93	-	-	-	-	-	-	2
	Corporates - Of Which: Specialised Lending	-	-	47	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	20	-	108	-	49	-	15	-	78	-	37	-	-	-	-	-	-	-
	Retail	-	-	13	0	383	-	-	-	5	-	306	-	-	-	-	-	-	1
	Retail - Secured on real estate property	0,0%	-	-	11	-	0	-	-	4	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	11	-	0	-	-	4	-	0	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	0	260	-	-	-	-	-	212	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	0	123	-	-	-	1	-	93	-	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	-	-	79	-	-	-	-	-	60	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	2	0	44	-	-	-	1	-	33	-	-	-	-	-	-	1
	Equity	-	-	-	-	17	-	-	-	-	-	26	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>1 320</b>	<b>0</b>	<b>3 405</b>	<b>0</b>	<b>559</b>	<b>0</b>	<b>128</b>	<b>0</b>	<b>1 705</b>	<b>0</b>	<b>444</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>3</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Estonia	Central banks and central governments	-	-	-	-	350	-	-	-	-	-	62	-	-	-	-	-	-	-
	Institutions	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
	Corporates	1 908	43	157	-	5	-	1 307	-	33	-	5	-	-	22	-	-	-	-
	Corporates - Of Which: Specialised Lending	139	4	-	-	-	-	106	-	-	-	-	-	-	1	-	-	-	-
	Corporates - Of Which: SME	1 306	34	-	-	5	-	893	-	-	-	5	-	-	20	-	-	-	-
	Retail	-	-	1 752	84	285	-	-	-	361	11	170	-	-	-	-	-	-	-
	Retail - Secured on real estate property	88,7%	-	1 507	72	3	-	-	-	254	11	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	88,7%	-	1 507	72	3	-	-	-	254	11	1	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	9	0	0	-	-	-	2	-	0	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	236	12	282	-	-	-	105	1	169	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	149	8	120	-	-	-	52	1	93	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	4	161	-	-	-	52	0	76	-	-	-	-	-	-	-
	Equity	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	115	-	-	-	-	-	47	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>1 909</b>	<b>43</b>	<b>1 909</b>	<b>84</b>	<b>756</b>	<b>0</b>	<b>1 309</b>	<b>0</b>	<b>393</b>	<b>11</b>	<b>285</b>	<b>0</b>	<b>-</b>	<b>22</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>	LTV % <sup>**</sup> (as of 30/06/2013)	Exposure values (as of 30/06/2013) <sup>**</sup>						RWA (as of 30/06/2013) <sup>**</sup>						Value adjustments and provisions (as of 30/06/2013) <sup>**</sup>					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Latvia	Central banks and central governments	-	-	-	-	314	-	-	-	-	-	-	4	-	-	-	-	-	-
	Institutions	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
	Corporates	1 907	157	0	-	0	-	1 772	-	0	-	0	-	-	78	-	-	-	-
	Corporates - Of Which: Specialised Lending	0	1	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-
	Corporates - Of Which: SME	1 249	141	-	-	-	-	1 261	-	-	-	-	-	70	-	-	-	-	-
	Retail	-	-	925	160	110	-	-	-	446	-	40	-	-	-	-	-	-	-
	Retail - Secured on real estate property	100,0%	-	-	703	125	-	-	-	344	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	100,0%	-	-	703	125	-	-	-	344	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	60	6	1	-	-	-	29	-	0	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	163	30	109	-	-	-	73	-	39	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	116	13	34	-	-	-	45	-	26	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	47	17	76	-	-	-	29	-	13	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	179	-	-	-	-	-	136	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>1 909</b>	<b>157</b>	<b>926</b>	<b>160</b>	<b>603</b>	<b>0</b>	<b>1 773</b>	<b>0</b>	<b>446</b>	<b>0</b>	<b>181</b>	<b>0</b>	<b>-</b>	<b>78</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

Explanatory footnotes

### 3. SECURITISATION SUMMARY

SE085

Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	1 925	1 781
Trading Book (excl. correlation trading)	38	25
Correlation Trading Portfolio	0	0
<b>Total</b>	<b>1 963</b>	<b>1 806</b>

Explanatory footnotes

#### 4. MARKET RISK

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)

	2012-12-31		2013-06-30	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	2 788	2 671	2 328	3 068
TDI - General risk	72	2 671	112	3 068
TDI - Specific risk	2 716	0	2 216	0
Equities	758	0	738	0
Equities - General risk	417	0	428	0
Equities - Specific risk	341	0	310	0
Foreign exchange risk	1 633	0	577	0
Commodities risk	62	0	0	0

Explanatory footnotes

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085

Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		3	3	3	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>3</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	2	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Denmark	466	0	466	0	0	5	0	0
[ 3M - 1Y ]		18	5	18	0	0	13	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		201	0	201	0	0	0	2	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		518	0	518	0	0	423	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1 203</b>	<b>5</b>	<b>1 203</b>	<b>0</b>	<b>0</b>	<b>441</b>	<b>2</b>	<b>0</b>
[ 0 - 3M ]	Estonia	297	3	297	0	0	0	0	0
[ 3M - 1Y ]		132	7	132	0	0	0	0	0
[ 1Y - 2Y ]		80	73	80	0	0	0	2	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		101	93	101	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>610</b>	<b>176</b>	<b>610</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>
[ 0 - 3M ]	Finland	3	1	3	0	0	0	0	0
[ 3M - 1Y ]		3	0	3	0	0	3	0	0
[ 1Y - 2Y ]		195	8	195	0	0	165	25	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		600	235	600	287	0	62	16	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>801</b>	<b>244</b>	<b>801</b>	<b>287</b>	<b>0</b>	<b>230</b>	<b>41</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		135	0	135	0	0	135	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>135</b>	<b>0</b>	<b>135</b>	<b>0</b>	<b>0</b>	<b>135</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Germany	8 665	4 049	8 665	15	0	59	10	0
[ 3M - 1Y ]		330	302	330	25	0	2	1	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		4 814	1 122	4 814	1 604	0	2 015	16	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		3 197	1 043	3 197	2 013	0	0	11	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>17 006</b>	<b>6 516</b>	<b>17 006</b>	<b>3 657</b>	<b>0</b>	<b>2 076</b>	<b>38</b>	<b>0</b>
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Hungary	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>						Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		28	0	28	0	0	0	1	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>28</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		10	0	10	0	0	10	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		21	0	21	21	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>31</b>	<b>0</b>	<b>31</b>	<b>21</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latvia	358	0	358	2	0	11	7	0
[ 3M - 1Y ]		25	1	25	0	0	23	0	0
[ 1Y - 2Y ]		52	11	52	30	0	2	11	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		8	4	8	0	0	0	2	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>443</b>	<b>16</b>	<b>443</b>	<b>32</b>	<b>0</b>	<b>36</b>	<b>20</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Lithuania	596	112	596	18	0	41	0	0
[ 3M - 1Y ]		127	125	127	0	0	0	0	0
[ 1Y - 2Y ]		53	51	53	0	0	0	15	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		73	69	73	0	0	0	31	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>849</b>	<b>357</b>	<b>849</b>	<b>18</b>	<b>0</b>	<b>41</b>	<b>46</b>	<b>0</b>
[ 0 - 3M ]	Luxembourg	2 084	2 060	2 084	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	0	0	1	0	0
[ 1Y - 2Y ]		679	0	679	0	0	679	7	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		105	0	105	0	0	103	9	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>2 869</b>	<b>2 060</b>	<b>2 869</b>	<b>0</b>	<b>0</b>	<b>783</b>	<b>16</b>	<b>0</b>
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>		
[ 0 - 3M ]	Netherlands	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		147	0	147	36	0	110	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		133	0	133	133	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>280</b>	<b>0</b>	<b>280</b>	<b>169</b>	<b>0</b>	<b>110</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Norway	1 299	549	1 299	0	0	405	0	0
[ 3M - 1Y ]		313	2	313	0	0	300	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		215	0	215	0	0	214	4	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		30	12	30	0	0	0	9	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1 857</b>	<b>563</b>	<b>1 857</b>	<b>0</b>	<b>0</b>	<b>919</b>	<b>13</b>	<b>0</b>
[ 0 - 3M ]	Poland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovenia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]	Sweden	1 146	113	1 146	0	0	314	43	0
[ 3M - 1Y ]		1 312	200	1 312	3	0	340	12	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1 721	247	1 721	0	0	0	132	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		2 191	149	2 191	0	0	530	248	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>6 370</b>	<b>709</b>	<b>6 370</b>	<b>3</b>	<b>0</b>	<b>1 184</b>	<b>435</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	1	0	1	0	0	0	0	0
[ 3M - 1Y ]		5	5	5	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>6</b>	<b>5</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		10	0	10	10	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		11	0	11	0	0	11	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>21</b>	<b>0</b>	<b>21</b>	<b>10</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>

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Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]	Hong Kong	1	0	1	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Japan	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	U.S.	15 594	0	15 594	0	76	0	0	
[ 3M - 1Y ]		96	0	96	0	96	14	0	
[ 1Y - 2Y ]		10	0	10	0	8	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		96	0	96	0	92	5	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>15 796</b>	<b>0</b>	<b>15 796</b>	<b>0</b>	<b>272</b>	<b>19</b>	<b>0</b>	
[ 0 - 3M ]	Switzerland	21	0	21	0	0	1	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>21</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	



## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]	Other advanced economies non EEA	43	0	43	0	19	18	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>43</b>	<b>0</b>	<b>43</b>	<b>0</b>	<b>19</b>	<b>18</b>	<b>0</b>	
[ 0 - 3M ]	Other Central and Eastern Europe countries non EEA	1	1	1	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Middle East	38	0	38	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>38</b>	<b>0</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others	276	225	276	0	0	0	18	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>276</b>	<b>225</b>	<b>276</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>
<b>TOTAL EEA 30</b>		<b>32 491</b>	<b>10 654</b>	<b>32 491</b>	<b>4 187</b>	<b>0</b>	<b>5 965</b>	<b>616</b>	<b>0</b>

### Notes and definitions

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

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

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

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE085

Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		3	3	3	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>3</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Belgium	5	0	5	0	0	0	5	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>5</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Denmark	2	0	2	0	0	1	0	0
[ 3M - 1Y ]		41	6	41	0	0	35	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		211	0	211	0	0	148	1	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		443	0	443	0	0	375	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>697</b>	<b>6</b>	<b>697</b>	<b>0</b>	<b>0</b>	<b>559</b>	<b>1</b>	<b>0</b>
[ 0 - 3M ]	Estonia	160	1	160	0	0	0	0	0
[ 3M - 1Y ]		139	12	139	0	0	0	0	0
[ 1Y - 2Y ]		68	67	68	0	0	0	1	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		110	98	110	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>477</b>	<b>178</b>	<b>477</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>
[ 0 - 3M ]	Finland	3	0	3	0	0	0	1	0
[ 3M - 1Y ]		2	1	2	0	0	0	1	0
[ 1Y - 2Y ]		213	8	213	0	0	187	18	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		623	262	623	275	0	59	27	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>841</b>	<b>271</b>	<b>841</b>	<b>275</b>	<b>0</b>	<b>246</b>	<b>47</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	France	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		68	0	68	0	0	68	0	0
[ 1Y - 2Y ]		65	0	65	0	0	65	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>133</b>	<b>0</b>	<b>133</b>	<b>0</b>	<b>0</b>	<b>133</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Germany	8 220	3 683	8 220	0	0	15	0	0
[ 3M - 1Y ]		991	411	991	139	0	440	3	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		3 734	1 218	3 734	980	0	1 438	11	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		2 680	522	2 680	2 129	0	0	10	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>15 625</b>	<b>5 834</b>	<b>15 625</b>	<b>3 248</b>	<b>0</b>	<b>1 893</b>	<b>24</b>	<b>0</b>
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Hungary	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		28	0	28	0	0	0	2	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>28</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		9	0	9	0	0	9	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		22	0	22	22	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>31</b>	<b>0</b>	<b>31</b>	<b>22</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latvia	248	116	248	0	0	0	7	0
[ 3M - 1Y ]		41	1	41	8	0	0	0	0
[ 1Y - 2Y ]		53	9	53	19	0	4	6	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		9	5	9	0	0	2	2	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>351</b>	<b>131</b>	<b>351</b>	<b>27</b>	<b>0</b>	<b>6</b>	<b>15</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Lithuania	479	88	479	17	0	26	0	0
[ 3M - 1Y ]		108	107	108	0	0	0	0	0
[ 1Y - 2Y ]		68	65	68	0	0	0	15	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		55	48	55	0	0	0	31	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>710</b>	<b>308</b>	<b>710</b>	<b>17</b>	<b>0</b>	<b>26</b>	<b>46</b>	<b>0</b>
[ 0 - 3M ]	Luxembourg	24	0	24	0	0	0	0	0
[ 3M - 1Y ]		100	0	100	0	0	100	0	0
[ 1Y - 2Y ]		680	0	680	0	0	677	5	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		127	0	127	0	0	120	11	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>931</b>	<b>0</b>	<b>931</b>	<b>0</b>	<b>0</b>	<b>897</b>	<b>16</b>	<b>0</b>
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Netherlands	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		143	0	143	36	0	107	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		68	0	68	68	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>211</b>	<b>0</b>	<b>211</b>	<b>104</b>	<b>0</b>	<b>107</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Norway	521	146	521	0	0	278	6	0
[ 3M - 1Y ]		275	4	275	0	0	249	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		57	0	57	0	0	45	4	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		47	10	47	0	0	32	7	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>900</b>	<b>160</b>	<b>900</b>	<b>0</b>	<b>0</b>	<b>604</b>	<b>17</b>	<b>0</b>
[ 0 - 3M ]	Poland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	0	4	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>4</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovenia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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(in million Euro)									
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Sweden	2 959	151	2 959	0	0	2 072	110	0
[ 3M - 1Y ]		1 182	179	1 182	0	0	447	31	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1 846	258	1 846	3	0	18	91	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1 538	149	1 538	0	0	0	171	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>7 525</b>	<b>737</b>	<b>7 525</b>	<b>3</b>	<b>0</b>	<b>2 537</b>	<b>403</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	7	0	7	0	0	0	4	0
[ 3M - 1Y ]		8	7	8	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>15</b>	<b>7</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		10	0	10	10	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		11	0	11	10	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>21</b>	<b>0</b>	<b>21</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Hong Kong	8	0	8	1	0	0	5	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>8</b>	<b>0</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>
[ 0 - 3M ]	Japan	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	U.S.	22 485	0	22 485	0	0	146	0	0
[ 3M - 1Y ]		1	0	1	0	0	1	0	0
[ 1Y - 2Y ]		9	0	9	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		90	0	90	0	0	86	18	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>22 585</b>	<b>0</b>	<b>22 585</b>	<b>0</b>	<b>0</b>	<b>233</b>	<b>18</b>	<b>0</b>
[ 0 - 3M ]	Switzerland	20	0	20	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>20</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]	Other advanced economies non EEA	95	0	95	0	0	35	46	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>95</b>	<b>0</b>	<b>95</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>46</b>	<b>0</b>
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	1	1	1	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	22	0	22	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>22</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	1	0	1	0	0	0	1	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>

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SE085  
Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Others	526	240	526	0	0	223	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	
[ 2Y - 3Y ]		13	0	13	1	0	4	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	
<b>Total</b>		<b>539</b>	<b>240</b>	<b>539</b>	<b>1</b>	<b>4</b>	<b>223</b>	<b>0</b>	
<b>TOTAL EEA 30</b>		<b>28 487</b>	<b>7 635</b>	<b>28 487</b>	<b>3 696</b>	<b>0</b>	<b>7 017</b>	<b>581</b>	<b>0</b>

### Notes and definitions

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

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

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

### Explanatory footnotes

## 6. RWA

SE085

Skandinaviska Enskilda Banken AB (publ) (SEB)

(in million Euro)

	2012-12-31	2013-06-30
RWA for credit risk	55 526	56 386
RWA Securitisation and re-securitisations	602	577
RWA Other credit risk	170	203
RWA for market risk	7 912	6 573
RWA for operational risk	4 676	4 566
RWA Transitional floors	0	0
RWA Other	0	0
<b>Total RWA <sup>(1)</sup></b>	<b>68 114</b>	<b>67 525</b>

Explanatory footnotes