



2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

Skandinaviska Enskilda Banken - group

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		5,980.94	5,417.21
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		1,410.84	538.97
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-405.11	-663.53
Cumulative 3y: Profit or (-) loss for the year		3,768.54	1,352.41
Coverage ratio - Default stock	28.35%	26.84%	28.39%
Common Equity Tier 1 capital	11,700.24	13,535.89	12,473.73
Total Risk exposure amount	62,081.47	62,818.84	75,142.89
Common Equity Tier 1 ratio, %	18.8%	21.5%	16.6%
Fully loaded Common Equity Tier 1 ratio, %	18.8%	21.5%	16.6%
Tier 1 capital	13,207.06	15,042.71	13,980.55
Total leverage ratio exposures	267,912.16	267,912.16	267,912.16
Leverage ratio, %	4.9%	5.6%	5.2%
Fully loaded leverage ratio, %	4.7%	5.6%	5.2%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**

Skandinaviska Enskilda Banken - group

		31/12/2015													Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
		(m€ EUR, %)															
Skandinaviska Enskilda Banken - group	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,579	12	5,079	0	1,598	189	861	0	0	0	0	0	0	0	0	0.5%
	Corporates	74,221	264	28,695	537	19,462	845	13,143	3	68	78	33	143	143	27.6%	27.6%	
	Corporates - Of Which: Specialised Lending	2,921	0	2,009	149	1,172	0	1,286	0	4	0	4	39	39	26.2%	26.2%	
	Corporates - Of Which: SME	15,366	115	6,151	239	2,328	438	3,451	1	8	38	11	68	68	29.3%	29.3%	
	Retail	58,346	367	0	0	5,650	115	0	0	38	128	0	0	0	35.0%	35.0%	
	Retail - Secured on real estate property	51,446	229	0	0	3,520	45	0	0	23	67	0	0	0	29.4%	29.4%	
	Retail - Secured on real estate property - Of Which: SME	120	4	0	0	29	1	0	0	0	0	0	0	0	0.0%	0.0%	
	Retail - Secured on real estate property - Of Which: non-SME	51,316	225	0	0	3,491	45	0	0	23	67	0	0	0	29.9%	29.9%	
	Retail - Qualifying Revolving	62	1	0	0	27	0	0	0	0	1	0	0	0	63.2%	63.2%	
	Retail - Other Retail	6,838	137	0	0	2,103	69	0	0	14	60	0	0	0	44.1%	44.1%	
	Retail - Other Retail - Of Which: SME	552	10	0	0	351	3	0	0	4	6	0	0	0	55.4%	55.4%	
	Retail - Other Retail - Of Which: non-SME	6,286	127	0	0	1,752	66	0	0	10	55	0	0	0	43.2%	43.2%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	138,146	643	33,774	537	26,719	969	14,094	3	159	201	33	143	143	29.6%	29.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
		(m€ EUR, %)															
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	759	0	527	0	247	0	84	0	0	0	0	0	0	0	0	-
	Corporates	40,837	76	4,630	17	9,223	60	1,666	0	22	40	5	0	0	45.0%	45.0%	
	Corporates - Of Which: Specialised Lending	1,205	0	121	0	435	96	96	0	2	0	0	0	0	40.8%	40.8%	
	Corporates - Of Which: SME	13,957	57	921	17	1,980	60	545	0	7	30	2	0	0	30.6%	30.6%	
	Retail	50,910	89	0	0	3,615	37	0	0	8	27	0	0	0	1.4%	1.4%	
	Retail - Secured on real estate property	46,687	19	0	0	2,596	22	0	0	3	0	0	0	0	1.4%	1.4%	
	Retail - Secured on real estate property - Of Which: SME	46,687	19	0	0	2,596	22	0	0	3	0	0	0	0	1.4%	1.4%	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4,223	71	0	0	1,019	14	0	0	5	27	0	0	0	38.3%	38.3%	
	Retail - Other Retail - Of Which: SME	83	0	0	0	69	1	0	0	0	0	0	0	0	63.6%	63.6%	
	Retail - Other Retail - Of Which: non-SME	4,140	70	0	0	950	13	0	0	4	27	0	0	0	38.2%	38.2%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	92,596	165	5,157	17	13,085	97	1,799	0	40	123	5	0	0	37.9%	37.9%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
		(m€ EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	188	0	804	0	43	0	155	0	0	0	0	0	0	0	0	-
	Corporates	609	0	9,237	163	177	0	4,238	3	1	0	4	40	40	24.6%	24.6%	
	Corporates - Of Which: Specialised Lending	0	0	520	3	0	0	346	0	0	0	0	2	2	70.5%	70.5%	
	Corporates - Of Which: SME	11	0	1,176	61	5	0	504	0	0	0	1	17	17	27.3%	27.3%	
	Retail	30	0	0	0	3	0	0	0	0	0	0	0	0	4.4%	4.4%	
	Retail - Secured on real estate property	28	0	0	0	3	0	0	0	0	0	0	0	0	1.4%	1.4%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	3	0	0	0	0	0	0	0	0	1.4%	1.4%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	62.2%	62.2%	
	Retail - Other Retail	2	0	0	0	1	0	0	0	0	0	0	0	0	46.7%	46.7%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	0	0	0	0	0	46.7%	46.7%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	827	0	10,031	163	222	0	4,403	3	1	0	4	40	40	24.6%	24.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
		(m€ EUR, %)															
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	181	4	445	0	70	0	31	0	0	0	0	0	0	0	0	0.0%
	Corporates	7,642	18	461	0	2,245	44	153	0	0	0	1	0	0	43.7%	43.7%	
	Corporates - Of Which: Specialised Lending	280	0	0	0	78	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	473	18	57	0	147	0	29	0	1	0	0	0	0	0	0	
	Retail	1,616	15	0	0	517	14	0	0	2	6	0	0	0	40.9%	40.9%	
	Retail - Secured on real estate property	52	0	0	0	6	0	0	0	0	0	0	0	0	4.4%	4.4%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	52	0	0	0	6	0	0	0	0	0	0	0	0	4.4%	4.4%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,564	14	0	0	511	14	0	0	2	6	0	0	0	41.3%	41.3%	
	Retail - Other Retail - Of Which: SME	102	0	0	0	121	1	0	0	0	0	0	0	0	38.8%	38.8%	
	Retail - Other Retail - Of Which: non-SME	1,462	14	0	0	390	14	0	0	1	6	0	0	0	40.4%	40.4%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	9,439	37	906	0	3,132	59	184	0	11	14	1	0	0	38.0%	38.0%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	47	0	218	0	12	0	40	0	0	0	0	0	0	-
	Corporates	5,429	1	1,697	0	1,816	5	573	0	6	0	0	0	0	0.0%
	Corporates - Of Which: Specialised Lending	429	0	0	0	142	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	202	0	367	0	40	0	126	0	0	0	0	0	0	-
	Retail	165	6	0	0	114	8	0	0	3	0	0	0	0	56.8%
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	0	0	0	0	0	11.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	0	0	0	0	0	11.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	163	6	0	0	114	8	0	0	3	0	0	0	0	57.1%
	Retail - Other Retail - Of Which: SME	69	0	0	0	58	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	94	6	0	0	56	8	0	0	3	0	0	0	0	56.4%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	5,641	7	3,915	0	1,942	12	613	0	7	3	0	0	0	48.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	245	0	178	0	113	2	39	0	2	0	0	0	0	13.2%
	Corporates	1,995	0	218	0	504	0	137	0	2	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	103	0	0	0	98	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	6	0	0	0	0	0	0	0	0	-
	Retail	77	0	0	0	6	0	0	0	0	0	0	0	0	10.9%
	Retail - Secured on real estate property	73	0	0	0	5	0	0	0	0	0	0	0	0	10.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	73	0	0	0	5	0	0	0	0	0	0	0	0	10.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	62.2%
	Retail - Other Retail	4	0	0	0	1	0	0	0	0	0	0	0	0	28.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	0	0	0	0	0	28.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	2,417	1	396	0	623	2	176	0	2	0	0	0	0	12.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Lithuania	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	130	0	0	0	32	0	0	0	0	0	0	-
	Corporates	1	0	3,137	222	0	0	2,139	0	0	0	10	66	29.8%	
	Corporates - Of Which: Specialised Lending	0	0	346	134	0	0	605	0	0	0	3	23	24.6%	
	Corporates - Of Which: SME	0	0	813	81	0	0	630	0	0	0	7	29	36.0%	
	Retail	2,030	119	0	0	508	12	0	0	5	40	0	0	0	34.0%
	Retail - Secured on real estate property	1,941	108	0	0	463	12	0	4	38	0	0	0	0	34.0%
	Retail - Secured on real estate property - Of Which: SME	48	2	0	0	17	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	1,893	106	0	0	447	12	0	4	38	0	0	0	0	35.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	62.2%
	Retail - Other Retail	89	11	0	0	45	0	0	0	1	3	0	0	0	24.9%
	Retail - Other Retail - Of Which: SME	36	2	0	0	10	0	0	0	1	1	0	0	0	29.8%
	Retail - Other Retail - Of Which: non-SME	53	8	0	0	35	0	0	0	1	2	0	0	0	23.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	2,931	119	3,275	222	508	12	2,161	0	5	40	10	66	31.3%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	115	0	380	0	31	0	45	0	0	0	0	0	0	-
	Corporates	4,257	0	471	3	1,592	0	116	0	6	0	0	0	0	0.0%
	Corporates - Of Which: Specialised Lending	45	0	50	0	5	0	0	0	0	0	0	0	0	0.0%
	Corporates - Of Which: SME	78	0	9	3	21	0	10	0	0	0	0	0	0	0.0%
	Retail	20	448	0	0	285	23	0	1	13	23	0	0	0	68.1%
	Retail - Secured on real estate property	12	0	0	0	2	0	0	0	0	0	0	0	0	0.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	2	0	0	0	0	0	0	0	0	0.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	62.2%
	Retail - Other Retail	425	0	0	0	283	23	0	1	13	23	0	0	0	68.4%
	Retail - Other Retail - Of Which: SME	78	0	0	0	48	11	0	0	0	0	0	0	0	101.0%
	Retail - Other Retail - Of Which: non-SME	367	19	0	0	235	31	0	1	13	23	0	0	0	67.6%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	4,820	20	851	3	1,909	33	161	0	7	13	0	0	0	58.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken - group

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Estonia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	113	0	2,268	38	22	0	1,416	0	0	0	0	4	10	35.2%
	Corporates - Of Which: Specialised Lending	0	0	121	5	0	0	82	0	0	0	0	2	2	35.3%
	Corporates - Of Which: SME	0	0	1,199	16	0	0	655	0	0	0	0	2	5	22.2%
	Retail	1,927	44	0	0	287	11	0	0	4	10	0	0	0	23.2%
	Retail - Secured on real estate property	1,763	42	0	0	213	10	0	0	2	8	0	0	0	18.6%
	Retail - Secured on real estate property - Of Which: SME	81	2	0	0	12	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	1,682	41	0	0	200	10	0	0	2	8	0	0	0	19.5%
	Retail - Qualifying Revolving	0	0	0	0	2	0	0	0	0	0	0	0	0	88.5%
	Retail - Other Retail	155	2	0	0	72	1	0	0	2	2	0	0	0	112.3%
	Retail - Other Retail - Of Which: SME	65	1	0	0	17	0	0	0	1	1	0	0	0	167.0%
	Retail - Other Retail - Of Which: non-SME	90	1	0	0	55	1	0	0	1	1	0	0	0	82.0%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	2,041	44	2,269	28	310	11	1,417	0	4	10	0	4	10	27.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	158	5	122	0	0	0	0	0	0	-
	Corporates	2,185	0	283	2	831	2	116	0	3	0	0	0	1	31.7%
	Corporates - Of Which: Specialised Lending	489	0	102	0	226	0	46	0	1	0	0	0	0	-
	Corporates - Of Which: SME	41	0	0	0	22	0	3	0	0	0	0	0	0	-
	Retail	53	0	0	0	8	0	0	0	0	0	0	0	0	24.1%
	Retail - Secured on real estate property	49	0	0	0	6	0	0	0	0	0	0	0	0	23.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	49	0	0	0	6	0	0	0	0	0	0	0	0	23.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	62.2%
	Retail - Other Retail	4	0	0	0	2	0	0	0	0	0	0	0	0	39.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	2	0	0	0	0	0	0	0	0	39.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3,204	2	1,179	2	997	7	248	0	3	0	0	0	1	21.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Latvia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	1,579	94	0	0	1,129	1	0	0	0	6	24	25.7%
	Corporates - Of Which: Specialised Lending	0	0	3	1	0	0	5	0	0	0	0	0	0	43.3%
	Corporates - Of Which: SME	0	0	964	62	0	0	671	1	0	0	4	17	27.5%	
	Retail	861	73	0	0	284	0	0	0	17	27	0	0	0	37.7%
	Retail - Secured on real estate property	699	58	0	0	211	0	0	0	13	21	0	0	0	36.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	699	58	0	0	211	0	0	0	13	21	0	0	0	36.3%
	Retail - Qualifying Revolving	53	1	0	0	25	0	0	0	0	1	0	0	0	62.2%
	Retail - Other Retail	159	14	0	0	49	0	0	0	3	6	0	0	0	42.3%
	Retail - Other Retail - Of Which: SME	120	6	0	0	27	0	0	0	2	3	0	0	0	46.9%
	Retail - Other Retail - Of Which: non-SME	39	8	0	0	22	0	0	0	2	3	0	0	0	38.8%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	861	73	1,580	94	284	0	1,129	1	17	27	0	6	24	30.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Skandinaviska Enskilda Banken - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)										
Skandinaviska Enskilda Banken - group	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	2	9.6%	0.0%	4	13.5%	0.0%	4	15.9%
	Corporates	0.0%	360	26.6%	0.0%	395	25.8%	0.0%	433	25.2%
	Corporates - Of Which: Specialised Lending	0.1%	51	26.0%	0.1%	54	25.9%	0.1%	57	25.8%
	Corporates - Of Which: SME	0.0%	135	28.1%	0.0%	145	26.9%	0.0%	156	25.9%
	Retail	0.1%	234	31.4%	0.1%	264	29.5%	0.0%	292	28.4%
	Retail - Secured on real estate property	0.0%	108	23.9%	0.0%	113	20.7%	0.0%	117	18.7%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	3.5%	0.1%	0	4.7%	0.1%	0	5.7%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	108	24.2%	0.0%	113	20.9%	0.0%	117	18.7%
	Retail - Qualifying Revolving	0.5%	1	58.7%	0.4%	2	56.5%	0.4%	2	55.1%
	Retail - Other Retail	0.2%	125	43.4%	0.4%	149	43.1%	0.4%	173	42.8%
	Retail - Other Retail - Of Which: SME	4.1%	32	55.5%	0.4%	34	55.6%	0.4%	36	55.7%
	Retail - Other Retail - Of Which: non-SME	0.4%	93	42.5%	0.4%	115	42.1%	0.4%	137	41.8%
	Equity	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	596	28.0%	0.0%	663	27.0%	0.0%	721	26.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)										
Skandinaviska Enskilda Banken - group	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	3	13.5%	0.0%	8	18.9%	0.0%	11	21.7%
	Corporates	0.1%	400	27.2%	0.1%	492	26.7%	0.1%	569	26.4%
	Corporates - Of Which: Specialised Lending	0.2%	55	26.7%	0.1%	62	27.0%	0.1%	68	27.0%
	Corporates - Of Which: SME	0.1%	146	28.3%	0.1%	180	26.9%	0.1%	207	26.1%
	Retail	0.2%	280	32.6%	0.0%	303	31.0%	0.1%	346	30.2%
	Retail - Secured on real estate property	0.1%	134	24.5%	0.0%	136	21.3%	0.0%	148	19.6%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	4.4%	0.1%	0	6.1%	0.1%	0	7.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	134	24.8%	0.0%	135	21.5%	0.0%	147	19.8%
	Retail - Qualifying Revolving	0.7%	1	60.9%	0.7%	2	59.7%	0.6%	2	59.2%
	Retail - Other Retail	1.0%	144	45.7%	0.3%	166	46.4%	0.4%	186	46.8%
	Retail - Other Retail - Of Which: SME	6.0%	42	60.4%	-0.8%	38	61.2%	0.6%	42	61.8%
	Retail - Other Retail - Of Which: non-SME	0.6%	102	44.4%	0.4%	128	45.0%	0.4%	154	45.3%
	Equity	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	683	28.8%	0.1%	803	28.0%	0.1%	923	27.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)										
Sweden	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	89	34.9%	0.0%	99	30.3%	0.0%	109	27.5%
	Corporates	0.0%	25	25.0%	0.0%	21	25.0%	0.0%	3	25.0%
	Corporates - Of Which: Specialised Lending	0.0%	42	34.3%	0.0%	47	30.4%	0.0%	51	27.7%
	Corporates - Of Which: SME	0.0%	53	27.2%	0.0%	60	26.8%	0.0%	60	26.8%
	Retail	0.0%	6	4.7%	0.0%	8	4.9%	0.0%	10	5.1%
	Retail - Secured on real estate property	0.0%	0	3.3%	0.0%	0	3.3%	0.0%	0	3.3%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	4.7%	0.0%	0	5.6%	0.0%	0	6.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Retail - Qualifying Revolving	0.3%	0	49.8%	0.4%	0	49.8%	0.4%	0	49.8%
	Retail - Other Retail	0.4%	47	39.6%	0.4%	64	40.3%	0.4%	81	40.7%
	Retail - Other Retail - Of Which: SME	0.3%	1	64.7%	0.3%	1	65.1%	0.4%	1	65.4%
	Retail - Other Retail - Of Which: non-SME	0.4%	46	39.4%	0.4%	63	40.1%	0.4%	79	40.5%
	Equity	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	196	30.8%	0.0%	225	28.0%	0.0%	254	26.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)										
Sweden	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	1	30.5%
	Institutions	0.0%	98	33.8%	0.1%	124	28.8%	0.1%	147	26.8%
	Corporates	0.0%	2	28.0%	0.1%	3	28.8%	0.1%	4	28.8%
	Corporates - Of Which: Specialised Lending	0.1%	47	33.2%	0.1%	58	28.5%	0.1%	67	26.3%
	Corporates - Of Which: SME	0.0%	53	28.0%	0.0%	60	26.8%	0.0%	60	26.8%
	Retail	0.0%	8	5.6%	0.0%	12	6.0%	0.0%	15	6.2%
	Retail - Secured on real estate property	0.0%	0	3.3%	0.0%	0	3.3%	0.0%	0	3.3%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	5.6%	0.0%	0	6.0%	0.0%	0	6.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	0.4%	0	49.8%	0.4%	0	49.8%	0.4%	0	49.8%
	Retail - Other Retail	0.5%	47	42.1%	0.5%	73	44.0%	0.5%	83	45.0%
	Retail - Other Retail - Of Which: SME	0.6%	1	70.7%	0.8%	2	73.0%	0.7%	2	73.8%
	Retail - Other Retail - Of Which: non-SME	0.5%	46	41.9%	0.5%	72	43.6%	0.5%	81	44.6%
	Equity	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	213	31.4%	0.1%	264	28.5%	0.0%	310	27.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)										
Germany	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	27.1%	0.0%	0	27.1%	0.0%	0	27.1%
	Corporates	0.1%	50	25.0%	0.0%	55	25.3%	0.0%	60	25.0%
	Corporates - Of Which: Specialised Lending	0.1%	3	62.6%	0.1%	3	57.6%	0.1%	4	54.1%
	Corporates - Of Which: SME	0.1%	18	26.7%	0.1%	19	26.1%	0.1%	19	25.6%
	Retail	0.0%	0	6.2%	0.0%	0	6.2%	0.0%	0	6.3%
	Retail - Secured on real estate property	0.0%	0	2.3%	0.0%	0	2.0%	0.0%	0	1.9%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	2.3%	0.0%	0	2.0%	0.0%	0	1.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	0.5%	0	63.4%	0.4%	0	62.9%	0.4%	0	62.3%
	Retail - Other Retail	0.5%	0	41.6%	0.5%	0	41.0%	0.5%	0	40.8%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.5%	0	41.6%	0.5%	0	41.0%	0.5%	0	40.8%
	Equity	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	50	28.0%	0.0%	55	25.3%	0.0%	60	25.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)										
Germany	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	31.2%	0.0%	0	31.1%	0.0%	0	31.2%
	Corporates	0.1%	56	26.1%	0.1%	65	26.9%	0.1%	70	27.4%
	Corporates - Of Which: Specialised Lending	0.1%	3	60.3%	0.1%	4	55.6%	0.1%	4	53.5%
	Corporates - Of Which: SME	0.1%	19	26.9%	0.1%	20	26.3%	0.1%	21	25.9%
	Retail	0.0%	0	6.7%	0.0%	0	6.0%	0.0%	0	7.1%
	Retail - Secured on real estate property	0.0%	0	2.5%	0.0%	0	2.2%	0.0%	0	2.1%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	2.5%	0.0%	0	2.2%	0.0%	0	2.1%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	0.5%	0	63.4%	0.4%	0	62.9%	0.4%	0	62.3%
	Retail - Other Retail	0.6%	0	46.3%	0.5%	0	46.3%	0.5%	0	46.3%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.6%	0	46.3%	0.5%	0	46.3%	0.5%	0	46.3%
	Equity	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	56	26.1%	0.1%	65	26.9%	0.1%	70	27.3%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)										
Norway	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	0.6%	0.0%	0	1.2%	0.0%	0	1.7%
	Corporates	0.1%	21	23.6%	0.0%	24	29.6%	0.0%	27	27.6%
	Corporates - Of Which: Specialised Lending	0.0%	0	19.5%	0.0%	0	19.5%	0.0%	0	19.5%
	Corporates - Of Which: SME	0.1%	1	18.0%	0.1%	2	18.0%	0.1%	2	18.0%
	Retail	0.2%	11	38.0%	0.2%	15	36.7%	0.2%	17	35.0%
	Retail - Secured on real estate property	0.0%	0	4.5%	0.0%	0	4.5%	0.0%	0	4.5%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	4						

**2016 EU-wide Stress Test:
Credit risk IRB**

Skandinaviska Enskilda Banken - group

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Finland	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Institutions	0.0%	0	11.8%	0.0%	0	11.5%	0.0%	0	11.3%
	Corporates	0.0%	8	21.1%	0.0%	9	22.7%	0.0%	11	23.2%
	Corporates - Of Which: Socialised Lending	0.0%	1	19.4%	0.0%	1	19.4%	0.0%	1	19.4%
	Corporates - Of Which: SME	0.0%	0	7.7%	0.0%	0	7.5%	0.0%	0	7.3%
	Retail	0.3%	4	56.1%	0.3%	5	55.6%	0.4%	5	54.9%
	Retail - Secured on real estate property	0.0%	0	14.7%	0.0%	0	14.3%	0.0%	0	13.9%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	14.7%	0.0%	0	14.3%	0.0%	0	13.9%
	Retail - Qualifying Revolving	0.2%	0	48.1%	0.2%	0	48.1%	0.2%	0	48.1%
	Retail - Other Retail	0.3%	4	56.4%	0.3%	5	55.7%	0.4%	5	55.1%
	Retail - Other Retail - Of Which: SME	0.4%	1	68.1%	0.4%	1	65.3%	0.5%	1	64.2%
Retail - Other Retail - Of Which: non-SME	0.2%	3	55.2%	0.3%	4	54.1%	0.3%	4	53.2%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	12	37.9%	0.0%	14	34.7%	0.0%	16	33.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Finland	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Institutions	0.0%	0	13.6%	0.0%	0	13.2%	0.0%	0	13.4%
	Corporates	0.0%	5	25.6%	0.0%	5	27.2%	0.0%	6	27.6%
	Corporates - Of Which: Socialised Lending	0.0%	1	22.3%	0.0%	1	22.3%	0.0%	1	22.3%
	Corporates - Of Which: SME	0.0%	0	10.1%	0.0%	0	9.9%	0.0%	0	10.0%
	Retail	0.5%	4	57.7%	0.6%	5	58.6%	0.6%	6	59.1%
	Retail - Secured on real estate property	0.0%	0	14.7%	0.0%	0	14.2%	0.0%	0	13.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	14.7%	0.0%	0	14.2%	0.0%	0	13.8%
	Retail - Qualifying Revolving	0.2%	0	48.1%	0.3%	0	48.1%	0.3%	0	48.1%
	Retail - Other Retail	0.5%	4	57.9%	0.6%	5	58.8%	0.6%	6	59.4%
	Retail - Other Retail - Of Which: SME	0.7%	1	74.5%	0.7%	1	72.8%	0.9%	2	72.3%
Retail - Other Retail - Of Which: non-SME	0.2%	3	55.7%	0.3%	4	55.1%	0.3%	4	54.6%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	14	38.5%	0.1%	18	35.7%	0.1%	22	34.7%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	15.0%	0.0%	0	17.3%	0.0%	0	18.0%
	Corporates	0.1%	4	23.6%	0.1%	7	23.6%	0.1%	7	23.6%
	Corporates - Of Which: Socialised Lending	0.7%	1	20.8%	0.7%	2	20.8%	0.7%	2	20.8%
	Corporates - Of Which: SME	0.2%	0	22.9%	0.0%	0	22.9%	0.0%	0	22.9%
	Retail	0.0%	0	11.7%	0.0%	0	12.4%	0.0%	0	12.8%
	Retail - Secured on real estate property	0.0%	0	9.1%	0.0%	0	8.3%	0.0%	0	7.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	9.1%	0.0%	0	8.3%	0.0%	0	7.8%
	Retail - Qualifying Revolving	0.4%	0	53.3%	0.5%	0	53.3%	0.5%	0	52.3%
	Retail - Other Retail	0.4%	0	36.0%	0.4%	0	38.0%	0.4%	0	38.0%
	Retail - Other Retail - Of Which: SME	1.5%	0	44.1%	1.4%	0	44.1%	1.5%	0	44.1%
Retail - Other Retail - Of Which: non-SME	0.4%	0	36.0%	0.4%	0	38.0%	0.4%	0	38.6%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	4	22.5%	0.1%	8	23.0%	0.1%	8	23.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	17.4%	0.0%	0	21.1%	0.0%	0	22.4%
	Corporates	0.2%	5	27.2%	0.2%	9	27.2%	0.1%	12	27.2%
	Corporates - Of Which: Socialised Lending	1.2%	2	23.9%	1.6%	3	23.9%	1.3%	4	23.9%
	Corporates - Of Which: SME	0.0%	0	26.0%	0.0%	0	26.0%	0.0%	0	26.0%
	Retail	0.0%	0	12.8%	0.0%	0	13.7%	0.0%	0	14.3%
	Retail - Secured on real estate property	0.0%	0	9.4%	0.0%	0	8.9%	0.0%	0	8.5%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	9.4%	0.0%	0	8.9%	0.0%	0	8.5%
	Retail - Qualifying Revolving	0.5%	0	55.0%	0.6%	0	52.9%	0.6%	0	52.0%
	Retail - Other Retail	0.5%	0	41.4%	0.5%	0	43.2%	0.5%	0	44.1%
	Retail - Other Retail - Of Which: SME	2.2%	0	44.1%	2.8%	0	44.1%	2.6%	0	44.1%
Retail - Other Retail - Of Which: non-SME	0.5%	0	41.4%	0.5%	0	43.2%	0.5%	0	44.1%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	6	26.2%	0.1%	9	26.7%	0.1%	12	26.8%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Institutions	0.1%	79	29.7%	0.1%	82	29.6%	0.1%	85	29.4%
	Corporates	0.2%	37	24.7%	0.1%	39	24.7%	0.2%	40	24.7%
	Corporates - Of Which: Socialised Lending	0.2%	33	35.6%	0.1%	35	35.3%	0.2%	36	35.0%
	Corporates - Of Which: SME	0.3%	51	30.3%	0.2%	54	27.7%	0.1%	57	25.9%
	Retail	0.3%	47	30.7%	0.2%	50	27.8%	0.1%	52	25.9%
	Retail - Secured on real estate property	0.1%	0	4.0%	0.1%	0	5.2%	0.1%	0	6.2%
	Retail - Secured on real estate property - Of Which: SME	0.3%	47	31.2%	0.2%	50	28.2%	0.1%	52	26.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	51.9%	0.4%	0	51.0%	0.5%	0	50.6%
	Retail - Qualifying Revolving	0.5%	4	25.8%	0.3%	4	26.5%	0.3%	5	27.1%
	Retail - Other Retail	0.6%	1	30.3%	0.3%	1	30.7%	0.3%	1	31.0%
	Retail - Other Retail - Of Which: SME	0.5%	3	24.4%	0.4%	3	25.1%	0.3%	3	25.7%
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	130	29.9%	0.1%	136	28.8%	0.1%	142	27.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Institutions	0.0%	0	23.9%	0.0%	0	28.5%	0.0%	0	29.7%
	Corporates	0.3%	85	30.1%	0.3%	93	30.3%	0.2%	100	30.4%
	Corporates - Of Which: Socialised Lending	0.5%	40	25.2%	0.4%	43	25.7%	0.2%	45	25.8%
	Corporates - Of Which: SME	0.4%	35	35.8%	0.5%	39	35.5%	0.5%	43	35.4%
	Retail	0.6%	58	31.2%	0.3%	63	28.8%	0.3%	69	27.5%
	Retail - Secured on real estate property	0.2%	0	5.0%	0.2%	0	6.7%	0.1%	0	7.6%
	Retail - Secured on real estate property - Of Which: SME	0.6%	54	31.6%	0.3%	59	28.9%	0.3%	64	27.4%
	Retail - Secured on real estate property - Of Which: non-SME	0.9%	0	57.8%	0.8%	0	57.6%	0.5%	0	57.5%
	Retail - Qualifying Revolving	0.8%	4	26.7%	0.4%	5	28.0%	0.5%	5	29.0%
	Retail - Other Retail	1.0%	1	32.0%	0.2%	1	32.6%	0.3%	1	33.0%
	Retail - Other Retail - Of Which: SME	0.7%	3	25.1%	0.6%	3	26.5%	0.6%	4	27.6%
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.4%	143	30.6%	0.3%	156	29.7%	0.3%	169	29.1%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central banks and central governments	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Institutions	0.1%	10	22.0%	0.1%	13	24.1%	0.1%	15	24.8%
	Corporates	0.0%	0	31.7%	0.0%	0	31.7%	0.0%	0	31.7%
	Corporates - Of Which: Socialised Lending	0.2%	0	4.1%	0.2%	0	6.3%	0.1%	1	7.8%
	Corporates - Of Which: SME	0.2%	16	65.0%	0.4%	18	64.2%	0.4%	19	62.7%

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Skandinaviska Enskilda Banken - group	Central governments or central banks	19,433	7	155	0	0	0	3.8%
	Regional governments or local authorities	9,832	4	6	0	0	0	1.5%
	Public sector entities	220	0	1	0	0	0	0.1%
	Multilateral Development Banks	259	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	591	0	115	0	1	0	0.0%
	Corporates	3,409	12	1,693	18	37	0	0.0%
	of which: SME	141	4	136	6	0	0	0.0%
	Retail	2,677	16	1,611	23	3	0	0.0%
	of which: SME	1,335	13	802	19	1	0	0.0%
	Secured by mortgages on immovable property	1,358	14	452	17	0	0	0.0%
	of which: SME	486	8	147	9	0	0	0.0%
	Items associated with particularly high risk	132	0	198	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	6	0	0	0	0.0%
	Equity	1,926	0	1,926	0	0	0	0.0%
Securitisation								
Other exposures	50	0	1,272	0	0	0	0.0%	
Standardised Total	39,893	54	7,435	58	41	0	0.6%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Sweden	Central governments or central banks	3,654	3	0	0	0	0	8.7%
	Regional governments or local authorities	3,324	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	6	0	0	0	0	0	0.0%
	Institutions	5	0	1	0	0	0	0.0%
	Corporates	973	0	587	0	37	0	0.0%
	of which: SME	47	0	47	0	0	0	0.0%
	Retail	1,634	10	1,030	15	0	0	0.0%
	of which: SME	1,029	10	612	15	0	0	0.0%
	Secured by mortgages on immovable property	426	8	126	9	0	0	0.0%
	of which: SME	347	8	98	8	0	0	0.0%
	Items associated with particularly high risk	110	0	166	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1,858	0	1,858	0	0	0	0.0%
Securitisation								
Other exposures	3	0	1,240	0	0	0	0.0%	
Standardised Total	11,996	22	5,006	23	37	0	1.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	3,168	0	0	0	0	0	0.0%
	Regional governments or local authorities	5,709	4	0	0	0	0	1.5%
	Public sector entities	216	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	47	0	3	0	0	0	0.0%
	Corporates	1,142	0	302	0	0	0	0.0%
	of which: SME	5	0	4	0	0	0	0.0%
	Retail	12	0	2	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	14	0	5	0	0	0	0.0%
	of which: SME	10	0	4	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	17	0	17	0	0	0	0.0%
Securitisation								
Other exposures	5	0	5	0	0	0	0.0%	
Standardised Total	10,330	4	333	0	0	0	1.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central governments or central banks	860	0	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	115	1	109	1	0	0	0.3%
	of which: SME	79	0	79	0	0	0	0.0%
	Retail	87	0	62	0	0	0	0.0%
	of which: SME	20	0	12	0	0	0	0.0%
	Secured by mortgages on immovable property	469	6	164	8	0	0	0.0%
	of which: SME	85	0	29	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	2	0	2	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,535	7	338	8	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Finland	Central governments or central banks	515	0	0	0	0	0	0.0%
	Regional governments or local authorities	531	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2	0	0	0	0	0	0.0%
	Corporates	121	0	121	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	41	0	29	0	0	0	0.0%
	of which: SME	1	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	4	0	4	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,216	0	156	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	5,037	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	43	0	9	0	0	0	0.0%
	Corporates	368	0	7	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	5	0	3	0	0	0	0.0%
	of which: SME	4	0	3	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	5	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	9	0	9	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	5,465	0	32	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Lithuania	Central governments or central banks	1,389	0	26	0	0	0	0.0%
	Regional governments or local authorities	92	0	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	0	0	0.1%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.4%
	of which: SME	0	0	0	0	0	0	0.4%
	Retail	119	4	81	5	2	0	0.2%
	of which: SME	46	1	26	1	0	0	0.4%
	Secured by mortgages on immovable property	0	0	0	1	0	0	0.0%
	of which: SME	0	0	0	1	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	4	0	4	0	0	0	0.0%
Securitisation								
Other exposures	6	0	6	0	0	0	0.0%	
Standardised Total	1,613	4	117	5	2	0	0.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Denmark	Central governments or central banks	56	0	0	0	0	0	0.0%
	Regional governments or local authorities	5	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	49	0	10	0	1	0	0.0%
	Corporates	128	0	79	0	0	0	0.0%
	of which: SME	3	0	3	0	0	0	0.0%
	Retail	152	0	114	1	0	0	0.0%
	of which: SME	59	0	44	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	4	0	6	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	4	0	4	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	399	0	213	1	1	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Estonia	Central governments or central banks	795	0	3	0	0	0	0.0%
	Regional governments or local authorities	97	0	0	0	0	0	0.0%
	Public sector entities	1	0	1	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	7	0	0	0	0	0	0.0%
	of which: SME	1	0	0	0	0	0	0.0%
	Retail	260	1	174	1	0	0	0.0%
	of which: SME	117	1	67	1	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	6	0	6	0	0	0	0.0%
	Equity	1	0	1	0	0	0	0.0%
Securitisation								
Other exposures	29	0	34	0	0	0	0.0%	
Standardised Total	1,197	1	199	2	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	23	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	231	0	8	0	0	0	0.0%
	Corporates	35	0	35	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	132	0	38	0	0	0	0.0%
	of which: SME	8	0	6	0	0	0	0.0%
	Secured by mortgages on immovable property	312	0	109	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	11	0	16	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
Equity	7	0	7	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	751	0	213	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Latvia	Central governments or central banks	1,014	2	16	0	0	0	0.0%
	Regional governments or local authorities	8	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	3	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	72	1	45	2	0	0	0.0%
	of which: SME	48	1	27	1	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,098	3	65	2	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Skandinaviska Enskilda Banken - group	Central governments or central banks	0.1%	25	39.0%	0.1%	45	39.4%	0.1%	63	39.6%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	3	40.0%	0.0%	4	40.0%
	Public sector entities	0.0%	0	37.0%	0.0%	0	37.1%	0.0%	0	37.1%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	32.5%	0.0%	1	32.5%	0.0%	1	32.5%
	Corporates	0.1%	40	15.2%	0.1%	43	21.8%	0.1%	46	25.5%
	of which: SME	0.5%	1	11.8%	0.5%	2	20.2%	0.5%	2	25.3%
	Retail	0.7%	23	23.4%	0.7%	42	25.7%	0.7%	59	26.6%
	of which: SME	0.3%	5	17.5%	0.3%	9	23.1%	0.3%	13	26.2%
	Secured by mortgages on immovable property	0.1%	1	4.3%	0.1%	2	6.0%	0.1%	3	7.0%
	of which: SME	0.2%	1	6.4%	0.2%	2	9.2%	0.2%	2	10.9%
	Items associated with particularly high risk	0.5%	1	35.9%	0.5%	1	35.9%	0.6%	2	35.9%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.4%	0	35.9%	0.4%	0	35.9%	0.4%	0	35.9%
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.3%	0	35.5%	0.3%	0	35.5%	0.3%	0	35.5%	
Standardised Total	0.1%	93	25.7%	0.1%	138	28.4%	0.1%	179	29.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Skandinaviska Enskilda Banken - group	Central governments or central banks	0.1%	25	39.0%	0.1%	46	39.5%	0.1%	64	39.6%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	3	40.0%	0.0%	4	40.0%
	Public sector entities	0.0%	0	40.8%	0.0%	0	40.8%	0.0%	0	40.8%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	37.3%	0.0%	1	37.4%	0.0%	1	37.4%
	Corporates	0.2%	43	22.0%	0.2%	49	30.6%	0.2%	55	33.8%
	of which: SME	0.8%	1	18.1%	1.0%	3	31.0%	1.0%	4	36.5%
	Retail	1.0%	31	28.1%	1.1%	58	30.8%	0.9%	82	31.7%
	of which: SME	0.5%	8	24.0%	0.6%	16	31.1%	0.5%	23	33.9%
	Secured by mortgages on immovable property	0.1%	2	6.6%	0.2%	4	9.3%	0.1%	6	10.4%
	of which: SME	0.3%	2	9.8%	0.4%	3	13.9%	0.3%	5	15.7%
	Items associated with particularly high risk	0.9%	1	41.3%	1.2%	3	41.3%	1.1%	4	41.3%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.7%	0	41.3%	0.9%	0	41.3%	0.8%	0	41.3%
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.4%	0	40.9%	0.4%	0	40.9%	0.4%	0	40.7%	
Standardised Total	0.2%	106	28.5%	0.2%	165	31.4%	0.2%	217	32.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	32.4%	0.0%	0	32.4%	0.0%	0	32.4%
	Corporates	0.1%	37	61.6%	0.1%	37	61.7%	0.1%	37	61.7%
	of which: SME	0.5%	1	65.9%	0.5%	1	65.9%	0.6%	1	65.9%
	Retail	0.4%	7	22.1%	0.4%	13	26.2%	0.4%	19	28.1%
	of which: SME	0.3%	3	17.7%	0.3%	6	23.3%	0.3%	9	26.5%
	Secured by mortgages on immovable property	0.1%	0	1.8%	0.0%	0	2.7%	0.0%	1	3.3%
	of which: SME	0.1%	0	1.8%	0.0%	0	2.7%	0.0%	1	3.3%
	Items associated with particularly high risk	0.5%	1	35.9%	0.5%	1	35.9%	0.6%	2	35.9%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.5%	0	35.9%	0.5%	0	35.9%	0.6%	0	35.9%
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	46	19.7%	0.1%	54	23.5%	0.1%	61	25.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	37.2%	0.0%	0	37.2%	0.0%	0	37.2%
	Corporates	0.1%	37	71.8%	0.1%	38	72.1%	0.1%	38	72.1%
	of which: SME	0.9%	1	75.8%	1.2%	1	75.8%	1.1%	2	75.8%
	Retail	0.6%	10	27.8%	0.7%	21	32.8%	0.6%	30	34.6%
	of which: SME	0.6%	6	24.3%	0.7%	12	31.7%	0.6%	18	34.5%
	Secured by mortgages on immovable property	0.1%	0	2.7%	0.1%	1	4.0%	0.1%	1	4.5%
	of which: SME	0.1%	0	2.8%	0.1%	1	4.0%	0.1%	1	4.6%
	Items associated with particularly high risk	0.9%	1	41.3%	1.2%	2	41.3%	1.1%	3	41.3%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.9%	0	41.3%	1.2%	0	41.3%	1.1%	0	41.3%
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	50	24.1%	0.1%	64	28.8%	0.1%	76	30.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Public sector entities	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
	Corporates	0.0%	1	34.4%	0.0%	1	35.1%	0.0%	2	35.4%
	of which: SME	0.2%	0	36.6%	0.2%	0	36.6%	0.2%	0	36.6%
	Retail	1.5%	0	13.0%	1.5%	0	13.0%	1.4%	0	13.1%
	of which: SME	0.5%	0	37.2%	0.5%	0	37.2%	0.5%	0	37.2%
	Secured by mortgages on immovable property	0.0%	0	5.4%	0.0%	0	5.4%	0.0%	0	5.3%
	of which: SME	0.0%	0	6.2%	0.0%	0	6.2%	0.0%	0	6.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	3	34.1%	0.0%	4	32.4%	0.0%	5	31.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Public sector entities	0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1%
	Corporates	0.1%	1	40.3%	0.1%	2	40.7%	0.0%	2	40.8%
	of which: SME	0.3%	0	41.9%	0.3%	0	41.9%	0.2%	0	42.0%
	Retail	1.7%	0	15.0%	1.7%	0	15.0%	1.6%	1	15.0%
	of which: SME	0.6%	0	42.8%	0.6%	0	42.8%	0.6%	0	42.8%
	Secured by mortgages on immovable property	0.0%	0	7.7%	0.0%	0	7.2%	0.0%	0	6.9%
	of which: SME	0.1%	0	8.9%	0.0%	0	8.2%	0.0%	0	7.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-								

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
Corporates	0.3%	0	21.0%	0.3%	1	26.8%	0.3%	1	29.7%
of which: SME	0.4%	0	37.4%	0.4%	1	37.5%	0.4%	1	37.5%
Retail	1.0%	1	35.6%	1.1%	2	35.6%	1.0%	3	35.5%
of which: SME	0.9%	0	31.0%	0.9%	0	30.9%	1.0%	1	30.9%
Secured by mortgages on immovable property	0.2%	1	7.3%	0.2%	2	10.0%	0.2%	2	11.5%
of which: SME	0.8%	1	30.3%	0.8%	1	30.6%	0.8%	2	30.8%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.1%	2	14.1%	0.1%	4	18.1%	0.1%	7	20.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.1%	0	37.1%	0.1%	0	37.1%	0.1%	0	37.1%
Corporates	0.5%	1	28.2%	0.7%	1	35.1%	0.7%	2	37.4%
of which: SME	0.7%	1	43.1%	0.9%	1	43.1%	0.8%	2	43.1%
Retail	1.4%	1	40.5%	1.6%	3	40.3%	1.4%	4	40.3%
of which: SME	1.5%	0	35.6%	2.1%	1	35.6%	1.9%	1	35.5%
Secured by mortgages on immovable property	0.3%	2	11.5%	0.4%	3	16.1%	0.3%	5	17.8%
of which: SME	1.4%	1	37.5%	1.9%	3	37.7%	1.7%	4	38.1%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.2%	4	19.2%	0.3%	7	24.3%	0.2%	11	26.1%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
Corporates	0.1%	0	35.9%	0.1%	0	35.9%	0.1%	0	35.9%
of which: SME	0.2%	0	60.9%	0.2%	0	60.9%	0.2%	0	60.9%
Retail	4.4%	2	36.0%	5.0%	4	36.0%	5.2%	5	36.0%
of which: SME	1.4%	0	37.2%	1.4%	0	37.2%	1.5%	0	42.8%
Secured by mortgages on immovable property	0.0%	0	4.1%	0.0%	0	4.1%	0.0%	0	4.1%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.2%	2	36.1%	0.2%	4	36.1%	0.2%	6	36.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1%
Corporates	0.1%	0	41.3%	0.2%	0	41.3%	0.1%	1	41.3%
of which: SME	0.3%	0	70.1%	0.5%	0	70.1%	0.4%	0	70.1%
Retail	5.9%	3	41.4%	6.2%	5	41.4%	6.2%	7	41.4%
of which: SME	2.4%	0	42.8%	3.3%	0	42.8%	3.1%	0	42.8%
Secured by mortgages on immovable property	0.0%	0	4.7%	0.0%	0	4.7%	0.0%	0	4.7%
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.3%	3	41.3%	0.3%	5	41.3%	0.2%	7	41.3%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
Corporates	0.0%	0	29.2%	0.0%	0	29.2%	0.0%	0	29.2%
of which: SME	1.2%	0	37.2%	1.2%	0	37.2%	1.2%	0	37.2%
of which: SME	1.2%	0	35.0%	1.2%	0	35.0%	1.2%	0	35.0%
of which: SME	0.6%	0	37.1%	0.6%	0	37.2%	0.6%	0	37.2%
Secured by mortgages on immovable property	0.9%	0	2.5%	0.9%	0	2.5%	0.9%	0	2.5%
of which: SME	0.9%	0	2.5%	0.9%	0	2.5%	0.9%	0	2.5%
Items associated with particularly high risk	0.5%	0	35.9%	0.5%	0	35.9%	0.6%	0	35.9%
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.0%	0	38.6%	0.0%	1	38.6%	0.0%	1	38.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1%
Corporates	0.0%	0	33.6%	0.0%	0	33.6%	0.0%	0	33.6%
of which: SME	1.2%	0	42.7%	2.7%	0	42.7%	2.5%	0	42.7%
of which: SME	1.7%	0	40.4%	1.9%	0	40.6%	1.8%	0	40.7%
of which: SME	1.0%	0	42.7%	1.3%	0	42.8%	1.2%	0	42.8%
Secured by mortgages on immovable property	1.9%	0	3.7%	1.7%	0	3.2%	1.6%	0	3.2%
of which: SME	1.9%	0	3.7%	1.7%	0	3.2%	1.6%	0	3.2%
Items associated with particularly high risk	0.9%	0	41.3%	1.2%	0	41.3%	1.1%	0	41.3%
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.0%	1	39.5%	0.0%	1	39.6%	0.0%	2	39.7%

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central governments or central banks	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	39.9%	0.1%	0	39.9%	0.1%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	32.1%	0.1%	0	32.1%	0.1%	0	32.1%
	Corporates	0.3%	0	21.1%	0.3%	0	26.5%	0.3%	0	29.1%
	of which: SME	0.1%	0	7.2%	0.1%	0	11.7%	0.1%	0	16.2%
	Retail	0.3%	2	8.8%	0.3%	3	13.9%	0.4%	3	17.6%
	of which: SME	0.4%	1	9.7%	0.3%	1	14.9%	0.4%	1	18.7%
	Secured by mortgages on immovable property	0.2%	0	0.0%	0.2%	0	0.1%	0.3%	0	0.1%
	of which: SME	0.2%	0	0.0%	0.2%	0	0.1%	0.3%	0	0.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	0	35.9%	0.1%	0	35.9%	0.1%	0	35.9%
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	3	16.7%	0.1%	4	23.2%	0.1%	5	26.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central governments or central banks	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	39.9%	0.1%	0	39.9%	0.1%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	36.9%	0.1%	0	37.0%	0.1%	0	37.0%
	Corporates	0.4%	0	26.5%	0.6%	0	33.2%	0.7%	0	35.8%
	of which: SME	0.3%	0	15.8%	0.6%	0	26.7%	0.9%	0	31.3%
	Retail	0.6%	3	13.7%	0.6%	3	20.3%	0.4%	4	23.5%
	of which: SME	0.6%	1	14.2%	0.5%	1	20.6%	0.4%	1	23.7%
	Secured by mortgages on immovable property	0.4%	0	0.1%	0.4%	0	0.1%	0.3%	0	0.1%
	of which: SME	0.4%	0	0.1%	0.4%	0	0.1%	0.3%	0	0.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.2%	0	41.3%	0.1%	0	41.3%	0.1%	0	41.3%
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	3	19.9%	0.1%	5	26.6%	0.1%	6	29.6%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	32.3%	0.0%	1	32.3%	0.0%	1	32.3%
	Corporates	0.1%	0	41.5%	0.1%	0	41.5%	0.1%	0	41.1%
	of which: SME	0.4%	0	72.2%	0.5%	0	71.7%	0.5%	0	70.2%
	Retail	1.6%	3	35.3%	1.7%	5	36.2%	1.9%	7	36.5%
	of which: SME	0.1%	0	36.0%	0.1%	0	36.0%	0.1%	0	36.0%
	Secured by mortgages on immovable property	0.0%	0	3.7%	0.0%	0	3.7%	0.0%	0	3.7%
	of which: SME	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.2%
	Items associated with particularly high risk	0.5%	0	35.9%	0.5%	0	35.9%	0.6%	0	35.9%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.9%	4	35.4%	0.9%	6	36.3%	0.8%	9	36.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	37.1%	0.0%	1	37.1%	0.0%	1	37.1%
	Corporates	0.1%	0	48.1%	0.2%	0	47.8%	0.2%	0	47.3%
	of which: SME	0.7%	0	83.0%	1.1%	0	82.4%	1.0%	0	80.7%
	Retail	2.1%	4	40.9%	2.1%	7	41.8%	1.9%	9	42.0%
	of which: SME	0.1%	0	41.4%	0.2%	0	41.4%	0.2%	0	41.4%
	Secured by mortgages on immovable property	0.0%	0	4.2%	0.0%	0	4.1%	0.0%	0	4.1%
	of which: SME	0.0%	0	0.3%	0.0%	0	0.3%	0.0%	0	0.3%
	Items associated with particularly high risk	0.9%	0	41.3%	1.2%	0	41.3%	1.1%	0	41.3%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	1.2%	5	41.0%	1.1%	8	41.9%	1.0%	11	42.1%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Estonia	Central governments or central banks	0.0%	0	39.6%	0.0%	1	39.8%	0.0%	1	39.9%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	0.4%	0	35.9%	0.4%	0	35.9%	0.4%	0	35.9%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
	Corporates	0.2%	0	33.2%	0.2%	0	33.2%	0.2%	0	33.2%
	of which: SME	1.3%	0	32.7%	1.3%	0	32.7%	1.3%	0	32.7%
	Retail	0.3%	1	23.3%	0.2%	1	26.5%	0.2%	2	28.2%
	of which: SME	0.4%	0	21.1%	0.2%	1	25.2%	0.2%	1	27.5%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.4%	0	35.9%	0.4%	0	35.9%	0.4%	0	35.9%
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	1	25.6%	0.1%	2	28.1%	0.1%	3	29.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Estonia	Central governments or central banks	0.0%	0	39.6%	0.0%	1	39.8%	0.0%	1	39.9%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	0.5%	0	41.2%	0.5%	0	41.2%	0.4%	0	41.2%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1%
	Corporates	0.3%	0	38.3%	0.3%	0	38.3%	0.2%	0	38.3%
	of which: SME	1.9%	0	37.6%	1.9%	0	37.6%	1.6%	0	37.6%
	Retail	0.4%	1	28.3%	0.3%	2	31.8%	0.3%	2	33.4%
	of which: SME	0.5%	1	25.9%	0.3%	1	30.6%	0.3%	1	32.7%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.9%	0	41.3%	1.0%	0	41.3%	0.6%	0	41.3%
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	1	29.0%	0.1%	3	31.5%	0.1%	4	32.5%	

2016 EU-wide Stress Test: Credit risk STA

Skandinaviska Enskilda Banken - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	18.9%	0.0%	0	25.7%	0.0%	0	29.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	32.3%	0.0%	0	32.3%	0.0%	0	32.3%
	Corporates	0.0%	0	26.5%	0.0%	0	26.6%	0.0%	0	30.5%
	of which: SME	0.1%	0	2.6%	0.1%	0	2.6%	0.1%	0	2.6%
	Retail	1.8%	2	17.5%	2.0%	5	17.5%	2.0%	7	17.5%
	of which: SME	0.6%	0	37.2%	0.6%	0	37.2%	0.6%	0	37.2%
	Secured by mortgages on immovable property	0.0%	0	4.1%	0.0%	0	4.1%	0.0%	0	4.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.5%	0	35.9%	0.5%	0	35.9%	0.6%	0	35.9%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	3	16.3%	0.3%	5	16.2%	0.3%	7	16.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	18.9%	0.0%	0	25.7%	0.0%	0	29.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	37.1%	0.0%	0	37.1%	0.0%	0	37.1%
	Corporates	0.0%	0	30.5%	0.0%	0	30.7%	0.0%	0	31.0%
	of which: SME	0.2%	0	2.9%	0.3%	0	2.9%	0.2%	0	2.9%
	Retail	2.3%	3	20.1%	2.4%	6	20.2%	2.3%	8	20.2%
	of which: SME	1.0%	0	42.8%	1.3%	0	42.8%	1.3%	0	42.8%
	Secured by mortgages on immovable property	0.0%	0	4.7%	0.0%	0	4.7%	0.0%	0	4.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.9%	0	41.3%	1.2%	0	41.3%	1.1%	0	41.3%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	3	18.8%	0.4%	6	18.7%	0.4%	9	18.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central governments or central banks	0.1%	1	23.3%	0.1%	1	27.7%	0.1%	2	30.3%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.4%	0	35.9%	0.4%	0	35.9%	0.5%	0	35.9%
	of which: SME	1.2%	0	35.9%	1.2%	0	35.9%	1.3%	0	35.9%
	Retail	0.8%	1	20.6%	0.7%	1	26.0%	0.7%	2	26.4%
	of which: SME	0.2%	0	8.9%	0.2%	0	14.1%	0.2%	0	17.8%
	Secured by mortgages on immovable property	0.4%	0	8.6%	0.3%	0	8.6%	0.3%	0	8.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	2	22.2%	0.1%	3	27.0%	0.1%	4	29.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central governments or central banks	0.1%	1	24.1%	0.1%	2	28.7%	0.1%	2	31.2%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.0%	0	41.3%	1.5%	0	41.3%	1.5%	0	41.3%
	of which: SME	2.1%	0	41.3%	2.5%	0	41.3%	2.0%	0	41.3%
	Retail	1.2%	1	26.7%	1.2%	2	32.4%	1.1%	3	34.6%
	of which: SME	0.4%	0	13.4%	0.4%	0	21.1%	0.3%	1	24.6%
	Secured by mortgages on immovable property	0.7%	0	9.9%	0.5%	0	9.9%	0.5%	0	9.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	2	25.4%	0.2%	4	30.6%	0.2%	5	33.0%	

2016 EU-wide Stress Test: Securitisations

Skandinaviska Enskilda Banken - group

		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
(mln EUR)								
Exposure values	STA	100						
	IRB	963						
	Total	1,063						
Risk exposure amounts	STA	23	23	24	25	30	37	42
	IRB	447	548	559	604	639	1,369	1,968
	Total	470	571	583	628	669	1,406	2,009
Impairments	Total banking book others than assessed at fair value	0	10	8	7	36	5	10

2016 EU-wide Stress Test: Sovereign

Skandinaviska Enskilda Banken - group

		31/12/2015																	
		(min EUR)																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	31	0	52	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	31	0	52	0	0	0	0	0	0		
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Denmark	0	0	0	0	0	0	0	-655	22	-135	-3	0	0	0	0	0		
[3M - 1Y]		0	1	0	0	1	0	0	-506	6	-200	-4	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	24	0	0	24	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	31	0	0	31	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	-17	2	0	0	0	0	0	0	0			
Tot		0	55	0	0	55	0	-1,178	31	-335	-7	0	0	0	0	0			
[0 - 3M]	Estonia	0	616	0	0	0	0	616	-4	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	60	0	0	0	0	60	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	67	0	0	0	0	67	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		0	749	0	0	0	0	749	-4	0	0	0	0	0	0	0			

2016 EU-wide Stress Test: Sovereign

Skandinaviska Enskilda Banken - group

		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
									of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Sweden	0	153	0	0	55	0	98	-1,268	73	2,299	-123	0	0	0	0	0			
[3M - 1Y]		0	367	0	0	243	0	124	945	30	-1,819	-39	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	-322	19	-3,172	-64	0	0	0	0				
[2Y - 3Y]		0	11	11	0	0	0	0	-542	35	-451	-42	0	0	0	0				
[3Y - 5Y]		0	1,853	21	0	1,766	0	67	-580	74	-614	-79	0	0	0	0				
[5Y - 10Y]		0	78	0	0	-44	0	122	-943	107	-586	-50	0	0	0	0				
[10Y - more]	0	0	0	0	0	0	0	-95	62	-186	-6	0	0	0	0					
Tot	0	2,461	32	0	2,019	0	411	-2,805	400	-4,531	-402	0	0	0	0					
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	-4	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Tot	0	0	0	0	0	0	0	-4	0	0	0	0	0	0	0					

2016 EU-wide Stress Test: Sovereign

Skandinaviska Enskilda Banken - group

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables											
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	2	0	0	0	2	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	111	1	-2	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	35	0	0	0	35	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	35	0	0	35	0	111	1	-2	0	0	0	0	0		
Total		0	12,869	3,346	452	3,426	0	5,644	-3,043	553	-6,667	-576	0	0	0	0	

Notes, definitions and regions:

(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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

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

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

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

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

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Skandinaviska Enskilda Banken - group

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	49,658	49,902	50,064	50,311	53,446	57,711	59,778
Risk exposure amount for securitisations and re-securitisations	470	571	583	628	669	1,406	2,009
Risk exposure amount other credit risk	49,188	49,331	49,481	49,682	52,776	56,306	57,768
Risk exposure amount for market risk	6,256	6,256	6,256	6,256	8,976	8,978	8,938
Risk exposure amount for operational risk	5,199	5,199	5,325	5,284	5,325	5,503	5,460
Other risk exposure amounts	968	968	968	968	968	968	968
Total risk exposure amount	62,081	62,325	62,613	62,819	68,715	73,160	75,143

2016 EU-wide Stress Test - P&L

Skandinaviska Enskilda Banken - group

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	2,196	2,156	1,937	1,888	2,028	1,711	1,679
Interest income	4,109	3,969	5,537	8,474	5,677	7,497	9,958
(Interest expense)	-1,913	-1,813	-3,600	-6,586	-3,649	-5,787	-8,279
Dividend income	127	127	127	127	8	8	8
Net fee and commission income	1,702	1,702	1,702	1,702	1,365	1,365	1,365
Gains or (-) losses on financial assets and liabilities held for trading, net	428	470	470	470	-156	353	353
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	19				-11		
Other operating income not listed above, net	-52	-79	-161	-161	-79	-161	-161
Total operating income, net	4,422	4,377	4,076	4,027	3,155	3,276	3,244
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-95	-169	-120	-116	-296	-184	-184
Other income and expenses not listed above, net	-2,198	-2,224	-2,242	-2,224	-2,565	-2,276	-2,238
Profit or (-) loss before tax from continuing operations	2,129	1,983	1,714	1,686	295	815	822
(Tax expenses or (-) income related to profit or loss from continuing operations)	-450	-595	-514	-506	-88	-245	-247
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	1,679	1,388	1,200	1,180	206	571	575
Attributable to owners of the parent	1,679	1,388	1,200	1,180	206	571	575
Amount of dividends paid	1,253	751	649	639	82	228	230
Attributable to owners of the parent net of estimated dividends	426	637	551	542	124	342	345

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	14,722	15,478	16,055	16,608	14,887	15,215	15,546
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,700	12,406	12,984	13,536	11,815	12,143	12,474
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,367	2,367	2,367	2,367	2,367	2,367	2,367
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	6,365	7,002	7,553	8,094	6,489	6,831	7,176
	A.1.3	Accumulated other comprehensive income	696	689	683	678	628	624	617
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	2	2	2	2	-130	-130	-130
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	67	67	67	67	14	14	14
	A.1.4	Other Reserves	4,473	4,473	4,473	4,473	4,473	4,473	4,473
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-467	-467	-467	-467	-467	-467	-467
	A.1.8	(-) Intangible assets (including Goodwill)	-1,299	-1,299	-1,299	-1,299	-1,299	-1,299	-1,299
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-54	-46	-19	-8	-46	-19	-8
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-57	-21	-16	-12	-1	-13	-6
	A.1.11	(-) Defined benefit pension fund assets	-318	-286	-286	-286	-375	-375	-375
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-5	-5	-5	-5	-5	-5
	A.1.14.1	Of which: from securitisation positions (-)	-5	-5	-5	-5	-5	-5	-5
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	0	-1	0	0	52	26	0
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	-1	0	0	52	26	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,507	1,507	1,507	1,507	1,507	1,507	1,507	
A.2.1	Additional Tier 1 Capital instruments	1,007	1,007	1,507	1,507	1,007	1,507	1,507	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	500	500	0	0	500	0	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,207	13,913	14,490	15,043	13,322	13,650	13,981	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,565	1,565	1,565	1,565	1,565	1,565	1,565	
A.4.1	Tier 2 Capital instruments	1,750	1,750	1,750	1,750	1,750	1,750	1,750	
A.4.2	Other Tier 2 Capital components and deductions	-185	-185	-185	-185	-185	-185	-185	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	62,081	62,325	62,613	62,819	68,715	73,143	
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	18.85%	19.91%	20.74%	21.55%	17.19%	16.60%	16.60%
	C.2	Tier 1 Capital ratio	21.27%	22.32%	23.14%	23.95%	19.39%	18.66%	18.61%
	C.3	Total Capital ratio	23.79%	24.83%	25.64%	26.44%	21.66%	20.80%	20.69%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	18.85%	19.91%	20.74%	21.55%	17.12%	16.56%	16.60%
	D.2	Tier 1 Capital ratio (2)	20.47%	21.52%	23.14%	23.95%	18.58%	18.62%	18.61%
	D.3	Total Capital ratio (3)	22.99%	24.03%	25.64%	26.44%	20.86%	20.76%	20.69%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	267,912	267,912	267,912	267,912	267,912	267,912	267,912
	G.2	Total leverage ratio exposures (fully loaded)	267,912	267,912	267,912	267,912	267,912	267,912	267,912
	G.3	Leverage ratio (transitional)	4.93%	5.19%	5.41%	5.61%	4.97%	5.09%	5.22%
G.4	Leverage ratio (fully loaded)	4.74%	5.01%	5.41%	5.61%	4.77%	5.09%	5.22%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]/(B-B.1)$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/(B-B.1)$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3]/(B-B.1)$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Skandinaviska Enskilda Banken - group

31/12/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	6,819	0	0	0	0	0	0
Central banks	10	0	0	0	0	0	0
General governments	4,630	0	0	0	0	0	0
Credit institutions	1,066	0	0	0	0	0	0
Other financial corporations	924	0	0	0	0	0	0
Non-financial corporations	189	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	167,944	117	1,317	1,037	-169	-362	491
Central banks	14,309	0	0	0	0	0	0
General governments	4,217	0	0	0	-1	0	0
Credit institutions	5,852	0	0	0	-1	0	0
Other financial corporations	12,624	0	1	0	0	0	1
Non-financial corporations	73,079	35	869	674	-104	-245	267
Households	57,863	82	447	363	-63	-117	223
DEBT INSTRUMENTS other than HFT	174,762	117	1,317	1,037	-169	-362	491
OFF-BALANCE SHEET EXPOSURES	61,554		62	31	6	3	7

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

Skandinaviska Enskilda Banken - group

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,303	749	-184	-164	571
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	1,066	633	-153	-136	386
Households	237	116	-31	-28	184
DEBT INSTRUMENTS other than HFT	1,303	749	-184	-164	571
Loan commitments given	93	27	0	0	0

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