

Minimum requirement for own funds and eligible liabilities (MREL)⁵

Institution	Share of total liabilities and own funds (TLOF), %	Share of risk exposure amount (REA), %	LAA ⁶ (share of REA), %	RA ⁷ (share of REA), %
Skandinaviska Enskilda Banken ¹	8,0%	26,8%	11,4%	15,5%
Skandinaviska Enskilda Banken AB (publ) ²	6,7%	24,1%	11,4%	12,7%
SEB Kort Bank AB ³	18,1%	18,4%	9,2%	9,2%
Eurocard AB ³	13,0%	17,0%	8,5%	8,5%
Diners Club Nordic AB ³	13,6%	16,9%	8,4%	8,4%
Svenska Handelsbanken ¹	6,2%	31,3%	12,6%	18,7%
Svenska Handelsbanken AB (publ) ²	4,8%	20,3%	10,1%	10,2%
Stadshypotek AB (publ) ³	4,1%	53,5%	21,1%	32,4%
Handelsbanken Finans Aktiebolag ³	2,5%	20,6%	10,3%	10,3%
Ecster AB ³	7,9%	17,0%	8,5%	8,5%
Swedbank ¹	6,8%	33,1%	12,5%	20,6%
Swedbank AB (publ) ²	4,6%	18,7%	9,3%	9,4%
Swedbank Hypotek AB (publ) ³	4,9%	86,2%	31,2%	55,0%
Ölands Bank AB ³	7,5%	17,0%	8,5%	8,5%
PayEx Sverige AB ³	31,0%	19,9%	9,9%	9,9%
Landshypotek Ekonomisk Förening ¹	10,1%	53,3%	23,0%	30,3%
Landshypotek Bank Aktiebolag ²	3,0%	16,0%	8,0%	8,0%
Länsförsäkringar AB (publ) ¹	6,3%	31,3%	13,2%	18,1%
Länsförsäkringar Bank Aktiebolag ²	2,7%	16,0%	8,0%	8,0%
Länsförsäkringar Hypotek AB ³	1,4%	16,0%	8,0%	8,0%
Wasa Kredit AB ³	10,4%	16,0%	8,0%	8,0%
SBAB ¹	5,1%	50,4%	20,5%	29,9%
SBAB Bank AB (publ) ²	2,4%	16,0%	8,0%	8,0%
AB Sveriges Säkerställda Obligationer ³	1,1%	16,0%	8,0%	8,0%
Aktiebolaget Svensk Exportkredit ¹	8,3%	25,3%	12,6%	12,6%
Aktiebolaget Svensk Exportkredit ²	5,3%	16,0%	8,0%	8,0%
Skandiabanken Aktiebolag (publ) ²	6,5%	19,3%	9,6%	9,6%
Sparbanken Skåne AB (publ) ²	9,4%	22,2%	11,1%	11,1%
Danske Hypotek AB (publ) ⁴	4,9%	40,9%	15,5%	25,4%
Other institutions (total of 151)			Simplified obligations - MREL is less than capital requirements	

Note: Table updated as of 2019-04-11 with additional information. ¹Consolidated level. Decision effective as of January 1st 2019. ²Individual level. Decision effective as of January 1st 2019. ³Individual level, subsidiary. Decision effective as of April 1st 2019. ⁴Individual level, subsidiary. Decision effective as of July 1st 2019. ⁵The MREL decisions are expressed as a percentage of total liabilities and own funds. The requirement as a percentage of the risk exposure amount is reported for information purposes only. ⁶Loss absorption amount, expressed as a share of the requirement reported as percentage of the risk exposure amount. Reported for information purposes only. ⁷Recapitalization amount, expressed as a share of the requirement reported as percentage of the risk exposure amount. Reported for information purposes only.