



**AB SEB bankas**

**Capital Adequacy and Risk Management Consolidated Report (Pillar 3)**

**30 June 2021**

## Table of contents

Basis for the report.....	3
---------------------------	---

## List of tables

Table 1. Key metrics template.....	4
Table 2. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis.....	5
Table 3. Information on loans and advances subject to legislative and non-legislative moratoria .....	6
Table 4. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria.....	8

## Basis for the report

This report is prepared in accordance with the requirements of the Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council (CRR) and the Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013. According to these requirements, AB SEB bankas shall disclose key metrics information as required by Article 447 of CRR on consolidated basis with a semi-annual frequency. In addition to this, disclosures according to the EBA Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis are included in this report.

AB SEB bankas (LEI code 549300SBPFE9JX7N8J82) is a subsidiary of the consolidated group of Skandinaviska Enskilda Banken AB (publ) that is registered in Sweden. AB SEB bankas Group consists of AB SEB bankas (the 'Bank'), which is 100 % owned by Skandinaviska Enskilda Banken AB (publ), and its subsidiary – UAB SEB Investicijų Valdymas, which is wholly owned by the Bank.

This report is based on AB SEB bankas Group's consolidated situation as of 30 June 2021, 31 December 2020 and 30 June 2020, where applicable. Semi-annual disclosures are published on the same date as the date on which AB SEB bankas publish their interim financial reports for the corresponding period.

The report has been attested by

Head of Business Support Division and Chief Financial Officer of AB SEB bankas  
Aivaras Čičelis

Vilnius,  
31 August 2021

Table 1. Key metrics template

		30 Jun 2021	31 Dec 2020	30 Jun 2020
<b>Available own funds (amounts)</b>				
1	Common Equity Tier 1 (CET1) capital	821,828	810,821	762,252
2	Tier 1 capital	821,828	810,821	762,252
3	Total capital	824,282	821,205	775,369
<b>Risk-weighted exposure amounts</b>				
4	Total risk exposure amount	4,000,772	3,831,583	3,623,965
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>				
5	Common Equity Tier 1 ratio (%)	20.5417%	21.1615%	21.0336%
6	Tier 1 ratio (%)	20.5417%	21.1615%	21.0336%
7	Total capital ratio (%)	20.6031%	21.4325%	21.3956%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.0000%	2.0000%	2.0000%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.0113	0.0113	0.0113
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.0150	0.0150	0.0150
EU 7d	Total SREP own funds requirements (%)	10.0000%	10.0000%	10.0000%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>				
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%
9	Institution specific countercyclical capital buffer (%)	0.0000%	0.0000%	0.0000%
EU 9a	Systemic risk buffer (%)	0.0000%	0.0000%	0.0000%
10	Global Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.0000%
EU 10a	Other Systemically Important Institution buffer (%)	2.0000%	2.0000%	2.0000%
11	Combined buffer requirement (%)	4.5000%	4.5000%	4.5000%
EU 11a	Overall capital requirements (%)	14.5000%	14.5000%	14.5000%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.5417%	11.1615%	11.0336%
<b>Leverage ratio</b>				
13	Total exposure measure	11,462,426	11,101,885	10,241,795
14	Leverage ratio (%)	7.1698%	7.3035%	7.4426%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.0000%	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.0000%	-	-
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>				
EU 14d	Leverage ratio buffer requirement (%)	0.0000%	-	-
EU 14e	Overall leverage ratio requirement (%)	3.0000%	-	-
<b>Liquidity Coverage Ratio</b>				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	2,282,827	-	-
EU 16a	Cash outflows - Total weighted value	1,523,759	-	-
EU 16b	Cash inflows - Total weighted value	1,782,541	-	-
16	Total net cash outflows (adjusted value)	380,940	-	-
17	Liquidity coverage ratio (%)	599.2618%	-	-
<b>Net Stable Funding Ratio</b>				
18	Total available stable funding	8,278,773	-	-
19	Total required stable funding	4,564,927	-	-
20	NSFR ratio (%)	181.3561%	-	-

Table 2. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

30 Jun 2021	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forborne	Public guarantees received	Inflows to non-performing exposures
<b>Newly originated loans and advances subject to public guarantee schemes</b>	4,774	2,127	784	-
of which: Households	-			-
of which: Collateralised by residential immovable property	-			-
of which: Non-financial corporations	4,774	2,127	784	-
of which: Small and Medium-sized Enterprises	4,774			-
of which: Collateralised by commercial immovable property	1,000			-

  

31 Dec 2020	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forborne	Public guarantees received	Inflows to non-performing exposures
<b>Newly originated loans and advances subject to public guarantee schemes</b>	3,843	-	632	-
of which: Households	-			-
of which: Collateralised by residential immovable property	-			-
of which: Non-financial corporations	3,843	-	632	-
of which: Small and Medium-sized Enterprises	3,244			-
of which: Collateralised by commercial immovable property	999			-

Table 3. Information on loans and advances subject to legislative and non-legislative moratoria

30 Jun 2021	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount		
	Performing			Non performing			Performing			Non performing			Inflows to non-performing exposures		
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				
<b>Loans and advances subject to moratorium</b>	1,393	1,393	107	465	-	-	-	-20	-20	-2	-15	-	-	-	-
of which: Households	1,393	1,393	107	465	-	-	-	-20	-20	-2	-15	-	-	-	-
of which: Collateralised by residential immovable property	1,338	1,338	107	431	-	-	-	-18	-18	-2	-14	-	-	-	-
of which: Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: Small and Medium-sized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: Collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 3. Information on loans and advances subject to legislative and non-legislative moratoria (continued)

31 Dec 2020	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
	Performing				Non performing			Performing				Non performing			Inflows to non-performing exposures
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			
<b>Loans and advances subject to moratorium</b>	19,729	19,648	856	3,600	81	-	81	-84	-77	-9	-51	-7	-	-7	-
of which: Households	19,426	19,345	612	3,332	81	-	81	-83	-76	-8	-50	-7	-	-7	-
of which: Collateralised by residential immovable property	18,868	18,787	612	3,316	81	-	81	-80	-73	-8	-49	-7	-	-7	-
of which: Non-financial corporations	303	303	244	268	-	-	-	-1	-1	-1	-1	-	-	-	-
of which: Small and Medium-sized	303	303	244	268	-	-	-	-1	-1	-1	-1	-	-	-	-
of which: Collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 4. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

30 Jun 2021	Number of obligors*		Gross carrying amount						
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
<b>Loans and advances for which moratorium was offered</b>	1,331	72,840							
<b>Loans and advances subject to moratorium (granted)</b>	1,331	72,840	-	71,447	1,393	-	-	-	-
of which: Households		59,470	-	58,077	1,393	-	-	-	-
<i>of which: Collateralised by residential immovable property</i>		56,674	-	55,336	1,338	-	-	-	-
of which: Non-financial corporations		13,370	-	13,370	-	-	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>		13,370	-	13,370	-	-	-	-	-
<i>of which: Collateralised by commercial immovable property</i>		6,514	-	6,514	-	-	-	-	-

\*Count, not thousands

31 Dec 2020	Number of obligors*		Gross carrying amount						
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
<b>Loans and advances for which moratorium was offered</b>	1,451	84,320							
<b>Loans and advances subject to moratorium (granted)</b>	1,451	84,320	-	64,591	6,034	13,229	466	-	-
of which: Households		65,216	-	45,790	6,010	12,950	466	-	-
<i>of which: Collateralised by residential immovable property</i>		61,676	-	42,808	5,840	12,616	412	-	-
of which: Non-financial corporations		19,104	-	18,801	24	279	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>		19,104	-	18,801	24	279	-	-	-
<i>of which: Collateralised by commercial immovable property</i>		9,311	-	9,311	-	-	-	-	-

\*Count, not thousands