



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

30 September 2019

Table 1. Capital adequacy overview

	30 Sep 2019	30 Jun 2019
Own funds		
Common Equity Tier 1 capital	640,634	640,559
Tier 1 capital	640,634	640,559
Total own funds	652,969	653,178
Own funds requirement		
Risk exposure amount	3,594,951	3,568,102
Expressed as own funds requirement	287,596	285,448
Common Equity Tier 1 capital ratio	17,8%	18,0%
Tier 1 capital ratio	17,8%	18,0%
Total capital ratio	18,2%	18,3%
Own funds in relation to own funds requirement	2,27	2,29
Regulatory Common Equity Tier 1 capital requirement including buffer ¹⁾	10,0%	10,0%
of which capital conservation buffer requirement	2,5%	2,5%
of which systemic risk buffer requirement	0,02%	0,02%
of which countercyclical capital buffer requirement	1,0%	1,0%
of which : Global Systemically Important Institutions (G-SII) or Other Systemically Important Institutions (O-SII) buffer	2,0%	2,0%
Common Equity Tier 1 capital available to meet buffer ²⁾	13,3%	13,5%
Leverage ratio		
Exposure measure for leverage ratio calculation	8,819,845	8,581,272
of which on balance sheet items	8,211,099	7,976,769
of which off balance sheet items	608,746	604,503
Leverage ratio	7,3%	7,5%

¹⁾ Includes only Pillar I general minimum capital requirements.

²⁾ CET1 ratio less minimum capital requirement of 4.5% excluding buffers. In addition to the CET1 requirements there is a total capital requirement of additional 3.5%.

Table 2. Overview of risk exposure amounts

Breakdown by Risk Type	Risk Exposure Amount		Minimum own funds requirements
	30 Sep 2019	30 Jun 2019	30 Sep 2019
Credit risk (excluding counterparty credit risk) (CCR)	3,329,695	3,293,456	266,376
<i>of which standardised approach (SA)</i>	297,518	299,454	23,801
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,554,404	2,515,393	204,352
<i>of which advanced internal rating-based (A-IRB) approach</i>	477,773	478,609	38,222
Counterparty credit risk	27,505	23,246	2,200
<i>of which Marked to market</i>	27,505	23,246	2,200
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	64,838	72,800	5,187
<i>of which standardised approach</i>	64,838	72,800	5,187
Large exposures	-	-	-
Operational risk	172,913	178,600	13,833
<i>of which advanced measurement approach</i>	172,913	178,600	13,833
Amounts below the thresholds for deduction (subject to 250% risk weight) 1)	-	-	-
Floor adjustment	-	-	-
Total	3,594,951	3,568,102	287,596