



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

31 March 2020

Table 1. Capital adequacy overview

	31 Mar 2020	31 Dec 2019
Own funds		
Common Equity Tier 1 capital	756,635	638,885
Tier 1 capital	756,635	638,885
Total own funds	767,223	650,153
Own funds requirement		
Risk exposure amount	3,507,683	3,366,685
Expressed as own funds requirement	280,615	269,335
Common Equity Tier 1 capital ratio	21.6%	19.0%
Tier 1 capital ratio	21.6%	19.0%
Total capital ratio	21.9%	19.3%
Own funds in relation to own funds requirement	2.73	2.41
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⁾	17.1%	14.5%
Leverage ratio		
Exposure measure for leverage ratio calculation	9,444,594	9,127,419
of which on balance sheet items	8,850,187	8,528,494
of which off balance sheet items	594,407	598,925
Leverage ratio	8.0%	7.0%

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
	31 Mar 2020	31 Dec 2019	31 Mar 2020
Credit risk (excluding counterparty credit risk) (CCR)	3,308,336	3,128,170	264,667
<i>of which standardised approach (SA)</i>	305,254	251,884	24,420
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,521,279	2,406,593	201,702
<i>of which advanced internal rating-based (A-IRB) approach</i>	481,803	469,693	38,544
Counterparty credit risk	12,084	25,202	967
<i>of which Marked to market</i>	12,084	25,202	967
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	30,263	51,688	2,421
<i>of which standardised approach</i>	30,263	51,688	2,421
Large exposures	-	-	-
Operational risk	157,000	161,625	12,560
<i>of which advanced measurement approach</i>	157,000	161,625	12,560
Amounts below the thresholds for deduction (subject to 250% risk weight) 1)	-	-	-
Floor adjustment	-	-	-
Total	3,507,683	3,366,685	280,615