



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

30 September 2020

Table 1. Capital adequacy overview

	30 Sep 2020	30 Jun 2020
Own funds		
Common Equity Tier 1 capital	762,911	762,252
Tier 1 capital	762,911	762,252
Total own funds	774,179	775,369
Own funds requirement		
Risk exposure amount	3,854,991	3,623,965
Expressed as own funds requirement	308,399	289,917
Common Equity Tier 1 capital ratio	19,8%	21,0%
Tier 1 capital ratio	19,8%	21,0%
Total capital ratio	20,1%	21,4%
Own funds in relation to own funds requirement	2,51	2,67
Regulatory Common Equity Tier 1 capital requirement including buffer ¹⁾	9,0%	9,0%
of which capital conservation buffer requirement	2,5%	2,5%
of which systemic risk buffer requirement	0,0%	0,0%
of which countercyclical capital buffer requirement	0,0%	0,0%
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⁾	15,3%	16,5%
Leverage ratio		
Exposure measure for leverage ratio calculation	10,980,871	10,241,795
of which on balance sheet items	10,184,236	9,481,693
of which off balance sheet items	796,635	760,102
Leverage ratio	6,9%	7,4%

¹⁾ Includes only Pillar 1 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 2020	30 Jun 2020	30 Sep 2020
Credit risk (excluding counterparty credit risk) (CCR)	3,650,778	3,435,467	292,062
<i>of which standardised approach (SA)</i>	655,318	500,647	52,425
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,509,057	2,457,757	200,725
<i>of which advanced internal rating-based (A-IRB) approach</i>	486,403	477,063	38,912
Counterparty credit risk	15,000	12,223	1,200
<i>of which Marked to market</i>	15,000	12,223	1,200
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	14,325	16,750	1,146
<i>of which standardised approach</i>	14,325	16,750	1,146
Large exposures	-	-	-
Operational risk	174,888	159,525	13,991
<i>of which advanced measurement approach</i>	174,888	159,525	13,991
Amounts below the thresholds for deduction (subject to 250% risk weight) 1)	-	-	-
Floor adjustment	-	-	-
Total	3,854,991	3,623,965	308,399