



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

31 March 2021

Table 1. Capital adequacy overview

	31 Mar 2021	31 Dec 2020
Own funds		
Common Equity Tier 1 capital	822,574	810,821
Tier 1 capital	822,574	810,821
Total own funds	830,096	821,205
Own funds requirement		
Risk exposure amount	3,858,507	3,831,583
Expressed as own funds requirement	308,681	306,527
Common Equity Tier 1 capital ratio	21.3%	21.2%
Tier 1 capital ratio	21.3%	21.2%
Total capital ratio	21.5%	21.4%
Own funds in relation to own funds requirement	2.69	2.68
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⁾	16.8%	16.7%
Leverage ratio		
Exposure measure for leverage ratio calculation	10,951,532	11,101,885
of which on balance sheet items	10,160,232	10,222,899
of which off balance sheet items	791,300	878,986
Leverage ratio	7.5%	7.3%

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
	31 Mar 2021	31 Dec 2020	31 Mar 2021
Credit risk (excluding counterparty credit risk) (CCR)	3,645,479	3,613,946	291,638
<i>of which standardised approach (SA)</i>	647,970	649,636	51,838
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,501,537	2,483,003	200,123
<i>of which advanced internal rating-based (A-IRB) approach</i>	495,972	481,307	39,678
Counterparty credit risk	15,215	15,949	1,217
<i>of which Marked to market</i>	15,215	15,949	1,217
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	19,013	20,313	1,521
<i>of which standardised approach</i>	19,013	20,313	1,521
Large exposures	-	-	-
Operational risk	178,800	181,375	14,304
<i>of which advanced measurement approach</i>	178,800	181,375	14,304
Amounts below the thresholds for deduction (subject to 250% risk weight) 1)	-	-	-
Floor adjustment	-	-	-
Total	3,858,507	3,831,583	308,680