



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

31 March 2018

Table 1. Capital adequacy overview

	31 Mar 2018	31 Dec 2017
Own funds		
Common Equity Tier 1 capital	632,650	647,260
Tier 1 capital	632,650	647,260
Total own funds	644,583	656,935
Own funds requirement		
Risk exposure amount	3,396,012	3,288,180
Expressed as own funds requirement	271,681	263,054
Common Equity Tier 1 capital ratio	18.6%	19.7%
Tier 1 capital ratio	18.6%	19.7%
Total capital ratio	19.0%	20.0%
Own funds in relation to own funds requirement	2.37	2.50
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 countercyclical capital buffer requirement	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⁾	14.1%	15.2%
Leverage ratio		
Exposure measure for leverage ratio calculation	7,812,621	8,458,033
of which on balance sheet items	7,124,798	7,752,681
of which off balance sheet items	687,823	705,352
Leverage ratio	8.1%	7.7%

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 2018	31 Dec 2017	31 Mar 2018
Credit risk (excluding counterparty credit risk) (CCR)	3,143,979	3,032,173	251,518
<i>of which standardised approach (SA)</i>	346,333	263,108	27,707
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,325,641	2,289,020	186,051
<i>of which advanced internal rating-based (A-IRB) approach</i>	472,005	480,045	37,760
Counterparty credit risk	15,983	22,331	1,279
<i>of which Marked to market</i>	15,983	22,331	1,279
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	62,600	55,288	5,008
<i>of which standardised approach</i>	62,600	55,288	5,008
Large exposures	-	-	-
Operational risk	173,450	178,388	13,876
<i>of which advanced measurement approach</i>	173,450	178,388	13,876
Amounts below the thresholds for deduction (subject to 250% risk weight) 1)	-	-	-
Floor adjustment	-	-	-
Total	3,396,012	3,288,180	271,681

Total risk exposure amount remained stable over the year and as at 31 March 2018 was equal to EUR 3.4bn (EUR 3.3bn as at 31 December 2017). Counterparty credit risk RWA and market risk changes due to volume changes. Credit risk exposure amount and operational risk exposure amount were stable.