



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

30 September 2018

Table 1. Capital adequacy overview

	30 Sep 2018	31 Dec 2017
Own funds		
Common Equity Tier 1 capital	637.100	647.260
Tier 1 capital	637.100	647.260
Total own funds	650.387	656.935
Own funds requirement		
Risk exposure amount	3.537.754	3.288.180
Expressed as own funds requirement	283.020	263.054
Common Equity Tier 1 capital ratio	18,0%	19,7%
Tier 1 capital ratio	18,0%	19,7%
Total capital ratio	18,4%	20,0%
Own funds in relation to own funds requirement	2,30	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⁾	13,5%	15,2%
Leverage ratio		
Exposure measure for leverage ratio calculation	8.260.924	8.458.033
of which on balance sheet items	7.702.140	7.752.681
of which off balance sheet items	558.784	705.352
Leverage ratio	7,7%	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
	30 Sep 2018	31 Dec 2017	30 Sep 2018
Credit risk (excluding counterparty credit risk) (CCR)	3.279.670	3.032.173	262.374
<i>of which standardised approach (SA)</i>	365.163	263.108	29.213
<i>of which foundation internal rating-based (F-IRB) approach</i>	2.437.211	2.289.020	194.977
<i>of which advanced internal rating-based (A-IRB) approach</i>	477.296	480.045	38.184
Counterparty credit risk	20.070	22.331	1.606
<i>of which Marked to market</i>	20.070	22.331	1.606
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	48.726	55.288	3.898
<i>of which standardised approach</i>	48.726	55.288	3.898
Large exposures	-	-	-
Operational risk	189.288	178.388	15.143
<i>of which advanced measurement approach</i>	189.288	178.388	15.143
Amounts below the thresholds for deduction (subject to 250% risk weight) 1)	-	-	-
Floor adjustment	-	-	-
Total	3.537.754	3.288.180	283.021