



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

31 March 2019

Table 1. Capital adequacy overview

	31 Mar 2019	31 Dec 2018
Own funds		
Common Equity Tier 1 capital	642,303	636,512
Tier 1 capital	642,303	636,512
Total own funds	658,584	649,551
Own funds requirement		
Risk exposure amount	3,636,070	3,467,778
Expressed as own funds requirement	290,886	277,422
Common Equity Tier 1 capital ratio	17.7%	18.4%
Tier 1 capital ratio	17.7%	18.4%
Total capital ratio	18.1%	18.7%
Own funds in relation to own funds requirement	2.26	2.34
Regulatory Common Equity Tier 1 capital requirement including buffer <sup>1)</sup>	9.0%	9.5%
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	0.51%	0.51%
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 <sup>2)</sup>	13.2%	13.9%
Leverage ratio		
Exposure measure for leverage ratio calculation	8,513,679	8,440,714
of which on balance sheet items	7,927,230	7,895,224
of which off balance sheet items	586,449	545,490
Leverage ratio	7.5%	7.5%

<sup>1)</sup> Includes only Pillar I general minimum capital requirements.

<sup>2)</sup> 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 2019	31 Dec 2018	31 Mar 2019
Credit risk (excluding counterparty credit risk) (CCR)	3,358,936	3,171,073	268,715
<i>of which standardised approach (SA)</i>	355,385	239,719	28,431
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,536,708	2,460,989	202,937
<i>of which advanced internal rating-based (A-IRB) approach</i>	466,843	470,365	37,347
Counterparty credit risk	23,758	24,492	1,901
<i>of which Marked to market</i>	23,758	24,492	1,901
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	62,388	70,388	4,991
<i>of which standardised approach</i>	62,388	70,388	4,991
Large exposures	-	-	-
Operational risk	190,988	201,825	15,279
<i>of which advanced measurement approach</i>	190,988	201,825	15,279
Amounts below the thresholds for deduction (subject to 250% risk weight) 1)	-	-	-
Floor adjustment	-	-	-
Total	3,636,070	3,467,778	290,886