



AS SEB Pank

Capital Adequacy and Risk Management Report (Pillar 3)

2020 Quarter II

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Table 1. Overview of own funds and capital adequacy

EUR m	30 Jun 2020	31 Mar 2020
Own funds		
Common Equity Tier 1 capital	1 058	1 057
Tier 1 capital	1 058	1 057
Total own funds	1 063	1 057
Own funds requirement		
Risk exposure amount	3 264	3 219
Expressed as own funds requirement	261	258
Common Equity Tier 1 capital ratio	32,4%	32,8%
Tier 1 capital ratio	32,4%	32,8%
Total capital ratio	32,6%	32,8%
Own funds in relation to own funds requirement	4,07	4,1
Regulatory Common Equity Tier 1 capital requirement including buffer requirement (Pillar 1 only)	10,0%	10,0%
of which capital conservation buffer requirement	2,5%	2,5%
of which systemic risk buffer requirement	0,0%	1,0%
of which countercyclical capital buffer requirement	0,0%	0,0%
of which other systemically important institution buffer	2,0%	2,0%
Common Equity Tier 1 capital available to meet buffer ¹⁾	27,9%	28,3%
Leverage ratio		
Exposure measure for leverage ratio calculation	7 842	7 733
of which on balance sheet items	7 283	7 213
of which off balance sheet items	559	519
Leverage ratio	13,5%	13,7%

Table 2. EU OV1 - Overview of risk exposure amounts

Breakdown by Risk Type EUR m	Risk Exposure Amount		Minimum own funds requirements
	30 Jun 2020	31 Dec 2020	30 Jun 2020
Credit risk (excluding counterparty credit risk) (CCR)	2 935	2 925	235
<i>of which standardised approach (SA)</i>	389	415	31
<i>of which foundation internal rating-based (F-IRB) approach</i>	2 230	2 179	178
<i>of which advanced internal rating-based (A-IRB) approach</i>	316	331	25
Counterparty credit risk	0	0	0
<i>of which CVA</i>	0	0	0
Settlement risk	0	0	0
Securitisation exposures in banking book	0	0	0
Market risk	46	30	4
<i>of which standardised approach</i>	46	30	4
Large exposures	0	0	0
Operational risk	129	122	0
<i>of which advanced measurement approach</i>	129	122	10
Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
Floor adjustment	0	0	0
Additional risk exposure amount due to Article 458 CRR	153	141	12
Total	3 264	3 219	261

Table 3. Own funds

Disclosure according to Article 4 in EU Regulation No 1423/2013

EUR m	30 Jun 2020	31 Dec 2019	Regulation (EU) no 575/2013 article reference
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	129	129	26(1), 27, 28, 29, EBA list 26 (3)
of which: share capital	43	43	EBA list 26(3)
of which: share premium	86	86	26 (1)
2	921	921	26 (1) (c)
3	0	0	26 (1)
3a	19	19	26 (1) (f)
4			486 (2)
5			84
5a			26 (2)
6	1 070	1 070	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	-1	-1	34, 105 36 (1) (b), 37, 472 (4)
8	-5	-5	472 (4)
9			
10			36 (1) (c), 38, 472 (5)
11			33 (a)
12	-5	-7	36 (1) (d), 40, 159, 472 (6)
13			32 (1)
14			33 (1) (b) (c) 36 (1) (e), 41, 472 (7)
15			36 (1) (f), 42, 472 (8)
16			
17			36 (1) (g), 44
18			36 (1) (h), 43, 45, 46, 49 (2) (3), 79
19			36 (1) (i), 43, 45, 47, 48, (1) (b), 49 (1) to (3), 79
20			
20a			36 (1) (k)
20b			36 (1) (k) (i), 89 to 91 36 (1) (k) (ii), 89 to 91, 243 (1) (b), 244 (1) (b), 258 36 (1) (k) (ii), 379(3)
20c			
20d			

EUR m	30 Jun 2020	31 Dec 2019	Regulation (EU) no 575/2013 article reference
21			36 (1) (c), 38, 48 (1) (a)
22			48 (1)
23			36 (1) (i), 48 (1) (b)
24			36 (1) (c), 38, 48 (1) (a)
25			36 (1) (a)
25a			36 (1) (l)
25b			36 (1) (j)
27			
28	-11	-13	
29	1 059	1 057	
Additional Tier 1 (AT1) capital: instruments			
30			51, 52
31			
32			
33			486 (3)
34			85, 86
35			486 (3)
36	0	0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37			52 (1) (b), 56 (a), 57
38			56 (b), 58
39			56 (c), 59, 60, 79
40			56 (d), 59, 79
41			
42			56
43	0	0	
44	0	0	
45	1 059	1 057	
Tier 2 (T2) capital: instruments and provisions			
46			62, 63
47			486 (4)

EUR m	30 Jun 2020	31 Dec 2019	Regulation (EU) no 575/2013 article reference
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties			
48			87,88
49 of which: instruments issued by subsidiaries subject to phase out			486 (4)
50 Credit risk adjustments			62 (c) (d)
51 Tier 2 (T2) capital before regulatory adjustments	0	0	
Tier 2 (T2) capital: regulatory adjustments			
52 Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)			63 (b) (i), 66 (a), 67
53 Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)			66 (b), 68
54 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)			66 (c), 69, 70, 79
55 Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)			66 (d), 69, 79, 477 (4)
56 Empty set in EU			
57 Total regulatory adjustments to Tier 2 (T2) capital	0	0	
58 Tier 2 (T2) capital	4,4	0	
59 Total capital (TC = T1 + T2)	1 063	1 057	
60 Total risk weighted assets	3 264	2 981	
Capital ratios and buffers			
61 Common Equity Tier 1 (as a percentage of risk exposure amount)	32,4%	35,4%	92 (2) (a), 465
62 Tier 1 (as a percentage of risk exposure amount)	32,4%	35,4%	92 (2) (b), 465
63 Total capital (as a percentage of risk exposure amount)	32,6%	35,4%	92 (2) (c)
64 Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer, expressed as a percentage of risk exposure amount)	9,0%	10,0%	CRD 128, 129, 130
65 of which : capital conservation buffer requirements	2,5%	2,5%	
66 of which : countercyclical buffer requirements	0,0%	0,0%	
67 of which : systemic risk buffer requirements	0,0%	1,0%	
67a of which : Global Systemically Important Institutions (G-SII) or Other Systemically Important Institutions (O-SII) buffer	2,0%	2,0%	
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	27,9%	30,9%	CRD 128
69 (Non relevant in EU regulation)			
70 (Non relevant in EU regulation)			
71 (Non relevant in EU regulation)			
Amounts below the thresholds for deduction (before risk weighting)			
72 Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	8	8	36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4) 66 (c), 69, 70, 477 (4)

EUR m	30 Jun 2020	31 Dec 2019	Regulation (EU) no 575/2013 article reference
73			36 (1) (i), 45, 48, 470, 472 (11)
74			
75			36 (1) (c), 38, 48
Applicable caps on the inclusion of provisions in Tier 2			
76			62
77	5	5	62
78			62
79	15	14	62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80			484 (3), 486 (2) & (5)
81			484 (3), 486 (2) & (5)
82			484 (4), 486 (3) & (5)
83			484 (4), 486 (3) & (5)
84			484 (4), 486 (3) & (5)
85			484 (4), 486 (3) & (5)

Table 4. Capital instruments' main features

Disclosure according to Article 3 in EU Regulation No 1423/2013

30 Jun 2020		AS SEB Pank
1	Issuer	reg. No 10004252
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	EE3100001793
3	Governing law(s) of the instrument	Estonian Law
	Regulatory treatment	
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	43 EUR m
9	Nominal amount of instrument	43 EUR m
9a	Issue price	EUR 0,64
9b	Redemption price	n/a
10	Accounting classification	Share capital
11	Original date of issuance	06.05.1994
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	NO
15	Optional call date, contingent call dates, and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	n/a
19	Existence of a dividend stopper	NO
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down features	NO
31	If write-down, write-down trigger (s)	n/a
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
34	If temporary write-down, description of write-up mechanism	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	n/a
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	n/a

Table 5. Leverage ratio

Disclosure according to EU Regulation 2016/200

EUR m		30 Jun 2020	31 Dec 2019
Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		Applicable amount	
1	Total assets as per published financial statements	7 294	6 864
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)		
3			
4	Adjustments for derivative financial instruments	5	4
5	Adjustment for securities financing transactions (SFTs)		
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) (Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	554	489
EU-6a	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)		
EU-6b			
7	Other adjustments	-11	-13
8	Leverage ratio total exposure measure	7 842	7 344
Table LRCom: Leverage ratio common disclosure		CRR leverage ratio exposure	
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	7 288	6 858
2	(Asset amounts deducted in determining Tier 1 capital)	-11	-13
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	7 277	6 845
	Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	6	6
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	5	5
EU-5a	Exposure determined under Original Exposure Method		
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework (Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
7			
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
10			
11	Total derivatives exposures (sum of lines 4 to 10)	11	11
	SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	Counterparty credit risk exposure for SFT assets		

EUR m		30 Jun 2020	31 Dec 2019
Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013			
EU-14a	15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)		
16	Total securities financing transaction exposures (sum of lines 12 to 15a)		0
	Other off-balance sheet exposures		0
17	Off-balance sheet exposures at gross notional amount		1 039
18	(Adjustments for conversion to credit equivalent amounts)		-585
19	Other off-balance sheet exposures (sum of lines 17 and 18)		554
	Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		488
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))		
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))		
Capital and total exposure measure			
20	Tier 1 capital		1 059
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)		7 842
22	Leverage ratio		13,5%
	Choice on transitional arrangements and amount of derecognised fiduciary items		14,4%
EU-23	Choice on transitional arrangements for the definition of the capital measure		Fully phased in
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013		Fully phased in

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		CRR leverage ratio exposure	
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:		7 288
EU-2	Trading book exposures		6 858
EU-3	Banking book exposures, of which:		7 288
EU-4	Covered bonds		6 858
EU-5	Exposures treated as sovereigns		948
EU-6	Exposures to regional governments, MDB, international organisations and PSE <u>not</u> treated as sovereigns		1 197
EU-7	Institutions		823
EU-8	Secured by mortgages of immovable properties		250
EU-9	Retail exposures		4 046
EU-10	Corporate		3 902
EU-11	Exposures in default		501
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)		833
			29
			31
			108
			104

Table LRQua: Free format text boxes for disclosure on qualitative items

Leverage ratio is considered in capital and risk management and planning. The leverage ratio is frequently monitored and risks involved are assessed.

SEB's capital plan covers the strategic planning horizon and projects economic and legal capital requirements, as well as available capital resources and relevant ratios including risk-based and non-risk based metrics such as the leverage ratio. It is forward-looking, taking into account current and planned business volumes. The capital plan is stress tested for potential down-turns in the macroeconomic environment, strategic risk factors identified in the business planning, and other relevant scenarios. The capital plan is established annually, and updated as needs arise during the year. Capital is managed centrally, pursuant to an internal framework in accordance with local requirements as regards statutory and internal capital.

In 2020, there were no significant factors impacting the leverage ratio.

Table 6. EU CR1-A - Credit quality of exposures by exposure class and instrument

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures					
30 Jun 2020, EUR m							
Central governments or central banks					0		
Institutions		688	0			-3	688
Corporates	21	3 443	15		19	-6	3 448
of which large corporates	5	2 280	7		3	-3	2 278
of which SME corporates	14	1 122	7		2	-3	1 130
of which Specialised Lending	2	40	1		15	0	41
Retail exposures	25	2 770	12		67	2	2 784
of which secured by real estate property	23	2 539	9		23	-1	2 553
of which retail SME	1	81	1		36	0	80
of which other retail exposures	1	150	1		8	0	150
Total IRB approach	46	6 901	27	0	86	-7	6 920
Central governments or central banks		747	0			0	747
Other exposures	1	648	2			-1	647
Total Standardised approach	1	1 395	2	0	0	-1	1 394
Total	46	8 296	28	0	86	-8	8 314
Of which: Loans	46	6 918	27		86	-8	6 937
Of which: Debt securities		239					239
Of which: Off-balance-sheet exposures		1 139	-1				1 139

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures					
31 Dec 2019, EUR m							
Central governments or central banks					0	0	
Institutions		102	0			0	102
Corporates	21	3 257	9		18	-1	3 268
of which large corporates	0	2 050	1		3	0	2 049
of which SME corporates	19	1 176	8		1	-1	1 187
of which Specialised Lending	2	31	1		15	0	32
Retail exposures	27	2 734	10		68	2	2 751
of which secured by real estate property	25	2 497	8		24	1	2 513
of which retail SME	1	81	1		36	1	81
of which other retail exposures	1	156	1		8	0	156
Total IRB approach	48	6 093	20	0	87	1	6 121
Central governments or central banks		1 014	0		0	0	1 014
Other exposures	1	615	1			0	615
Total Standardised approach	1	1 629	1	0	0	0	1 629
Total	48	7 721	20	0	87	1	7 750
Of which: Loans	48	6 562	20		87	1	6 590
Of which: Debt securities		159					159
Of which: Off-balance-sheet exposures		1 001	-0				1 001

Table 7. EU CR1-B - Credit quality of exposures by industry or counterparty types

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures					
30 Jun 2020, EUR m							
Banks		1 155	0		0	0	1 155
Finance and insurance		50	0		4	0	49
Wholesale and retail	2	627	2		6	1	627
Transportation	1	225	1		1	0	225
Shipping		89	0		0	0	89
Business and household services	0	291	2		2	1	289
Construction	1	163	1		10	0	163
Manufacturing	4	520	3		12	1	522
Agriculture, forestry and fishing	9	222	4		0	1	227
Mining, oil and gas extraction	0	49	0		0	0	49
Electricity, water and gas supply		545	0		0	0	544
Commercial real estate management	6	916	5		19	1	917
Public Administration	0	542	0		0	0	542
Household mortgage	22	2 467	9		23	1	2 480
Other	1	436	2		9	1	435
Total	46	8 296	28	0	86	8	8 314

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures					
31 Dec 2019, EUR m							
Banks		914	0		0	0	914
Finance and insurance	0	30	0		4	0	30
Wholesale and retail	2	627	1		6	1	628
Transportation	1	186	1		1	0	187
Shipping		70	0			0	70
Business and household services	0	298	1		2	0	298
Construction	1	158	0		10	0	159
Manufacturing	4	565	1		12	0	568
Agriculture, forestry and fishing	9	218	3		0	0	224
Mining, oil and gas extraction	0	53	0			0	53
Electricity, water and gas supply		495	0		0	0	495
Commercial real estate management	6	810	4		18	-1	812
Public Administration		432	0			0	432
Household mortgage	24	2 422	8		24	1	2 438
Other	1	443	1		9	0	443
Total	48	7 721	20	0	87	1	7 750

Table 8. EU CR1-C - Credit quality of exposures by geography

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures					
30 Jun 2020, EUR m							
Estonia	46	7 331	28		86	8	7 349
Other countries *	1	965	0		0	0	965
Total	46	8 296	28	0	86	8	8 314

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures					
31 Dec 2019, EUR m							
Estonia	48	7 371	20		86	1	7 399
Other countries *	1	350	0		0	0	351
Total	48	7 721	20	0	87	1	7 750

*Credit exposure is primarily concentrated to Estonia. The category "other countries" consists mainly Sweden, Lithuania, Latvia and Finland

Table 9. EU CQ1 - Credit quality of forbore exposures

	Gross carrying amount/nominal amount of exposures with forbearance measure				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
	Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measure	
		Of which defaulted	Of which impaired					
30 Jun 2020, EUR m								
Loans and advances	119	198	188	189	-4	-72	207	13
Central banks								
General governments								
Credit institutions								
Other financial corporations								
Non-financial corporations	70	106	106	106	-3	-40	107	7
Households	49	91	82	83	-1	-33	100	6
Debt securities								
Loan commitments given	0	0					0	
Total	119	198	188	189	-4	-72	207	13

Table 10. EU CQ3 - Credit quality of performing and non-performing exposures by past due days

	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								
	Not past due or past due ≤ 30 day	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
30 Jun 2020, EUR m												
Loans and advances	5 810	5 808	2	49	30	3	2	4	3	8		46
Central banks	0	0										
Central governments	224	224										
Credit institutions	7	7										
Other financial corporations	48	48										
Non-financial corporations	2 691	2 691	1	23	11	1	1	2	2	7		23
Of which SMEs	1 512	1 512	1	21	11	1	1	2	2	5		21
Households	2 839	2 838	1	26	19	2	1	2	1	1		23
Debt securities	239	239										
Central bank												
Central governments	239	239										
Credit institutions												
Other financial corporations												
Non-financial corporations												
Off-balance-sheet exposures	1 138		0									0
Central banks	30		0									
Central governments	49		0									
Credit institutions	45											
Other financial corporations	186											
Non-financial corporations	713		0									0
Households	115		0									0
Total	7 188	6 048	2	49	30	3	2	4	3	8	0	46

Table 11. EU CR1 - Performing and non-performing exposures and related provisions

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposure			Non-performing exposure			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
30.06.2020, EUR m															
Loans and advances	5 810	5 492	319	49	3	46	10	7	4	17	0	17	0	4 253	25
<i>Central banks</i>															
<i>Central governments</i>	224	224	0				0	0						4	
<i>Credit institutions</i>	7	7	0				0	0	0						
<i>Other financial corporations</i>	48	28	20				0	0	0					26	
<i>Non-financial corporations</i>	2 691	2 584	107	23	0	23	5	4	1	9	0	9	0	1 749	8
<i>Of which SMEs</i>	1 512	1 429	84	21	0	21	3	2	1	8	0	8	0	1 054	7
<i>Households</i>	2 839	2 648	191	26	3	23	5	2	2	8	0	8		2 474	17
Debt securities	239														
<i>Central bank</i>															
<i>Central governments</i>	239														
<i>Credit institutions</i>															
<i>Other financial corporations</i>															
<i>Non-financial corporations</i>															
Off-balance-sheet exposures	1138	1028	68	0	0		1	1	0	0	0	0			
<i>Central banks</i>	30	30					0	0							
<i>Central governments</i>	49	49	0	0	0		0	0							
<i>Credit institutions</i>	45	3					0	0							
<i>Other financial corporations</i>	186	184	2	0	0		0	0	0	0	0	0			
<i>Non-financial corporations</i>	713	685	28	0	0		1	1	0	0	0	0			
<i>Households</i>	115	77	38	0	0		0	0	0	0	0	0			
Total	7 188	6 520	387	49	3	46	9	5	3	17	0	17	0	4 253	25

Table 12. EU CQ7 - Collateral obtained by taking possession and execution processes

AS SEB Pank Group does not have on its balance sheet any collaterals taken into possession.

Table 13. EU CR2-A - Changes in stock of general and specific risk adjustments

EUR m	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
Opening balance, 01 Jan 2020	28	
Increases due to amounts set aside for estimated loan losses during the period	8	
Decreases due to amounts reversed for estimated loan losses during the period	3	
Decreases due to amounts taken against accumulated credit risk adjustments	0	
Transfers between credit risk adjustments		
Impact of exchange rate differences		
Business combinations, including acquisitions and disposals of subsidiaries		
Other adjustments	0	
Closing balance, 30 Jun 2020	20	
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	1	
Specific credit risk adjustments directly recorded to the statement of profit or loss	-1	

EUR m	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
Opening balance, 30 Jun 2019	21	
Increases due to amounts set aside for estimated loan losses during the period	1	
Decreases due to amounts reversed for estimated loan losses during the period	-2	
Decreases due to amounts taken against accumulated credit risk adjustments	0	
Transfers between credit risk adjustments		
Impact of exchange rate differences		
Business combinations, including acquisitions and disposals of subsidiaries		
Other adjustments		
Closing balance, 31 Dec 2019	20	
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	0	
Specific credit risk adjustments directly recorded to the statement of profit or loss	0	

Table 14. EU CR2-B - Changes in stock of defaulted and impaired loans and debt securities

EUR m	Gross carrying value defaulted exposures
Opening balance, 01 Jan 2020	48
Loans and debt securities that have defaulted or impaired since the last reporting period	-6
Returned to non-defaulted status	4
Amounts written off	1
Other changes *	7
Closing balance, 30 Jun 2020	52

EUR m	Gross carrying value defaulted exposures
Opening balance, 30 Jun 2019	56
Loans and debt securities that have defaulted or impaired since the last reporting period	-1
Returned to non-defaulted status	-3
Amounts written off	0
Other changes *	-4
Closing balance, 31 Dec 2019	48

*Category "Other changes" consists repaid loans

Table 15. EU CR3 - Credit risk mitigation techniques

30 Jun 2020, EUR m	Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	1 639	4 193	3 935	259	
Total debt securities	239				
Total exposures	1 878	4 193	3 935	259	0
Of which defaulted	19	10	10	0	

31 Dec 2019, EUR m	Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	2 452	4 139	3 873	266	
Total debt securities	159				
Total exposures	2 611	4 139	3 873	266	0
Of which defaulted	20	12	11	0	

Table 16. Information on loans and advances subject to legislative and non-legislative moratoria

EUR m	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk					Gross carrying amount Inflows to non-performing exposures
	Performing		Non performing			Performing		Non performing			
		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	
Loans and advances subject to moratorium	136	136	2	14	0	-1	-1	0	0	0	
of which: Households	91	91	0	10	0	0	0	0	0	0	
of which: Collateralised by residential immovable property	86	86	0	9	0	0	0	0	0	0	
of which: Non-financial corporations	45	45	2	4	0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises	45	45	2	4	0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	31	31		1	0	0	0	0	0	0	

Table 17. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	Number of obligors	Gross carrying amount						
		Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
				<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
Loans and advances for which moratorium was offered	2131	145						
Loans and advances subject to moratorium (granted)	2131	145	9	64	60	3	9	1
of which: Households			2	39	40	3	9	1
of which: Collateralised by residential immovable property			1	35	39	3	9	1
of which: Non-financial corporations			7	24	20			
of which: Small and Medium-sized Enterprises			7	24	20			
of which: Collateralised by commercial immovable property			1	14	16			

Table 18. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

	Gross carrying amount	Maximum amount of the guarantee that can be considered	Gross carrying amount
	of which: forborne	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	1		0
of which: Households			
of which: Collateralised by residential immovable property			
of which: Non-financial corporations	1		0
of which: Small and Medium-sized Enterprises	1		
of which: Collateralised by commercial immovable property	0		