



AS SEB Pank Group

Capital Adequacy and Risk Management Report (Pillar 3)

2020 Quarter III

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Table 1. Capital adequacy overview

EUR m	30 Sep 2020	30 Jun 2020
Own funds		
Common Equity Tier 1 capital	1,059	1,058
Tier 1 capital	1,059	1,058
Total own funds	1,064	1,063
Own funds requirement		
Risk exposure amount	3,221	3,264
Expressed as own funds requirement	258	261
Common Equity Tier 1 capital ratio	32.9%	32.4%
Tier 1 capital ratio	32.9%	32.4%
Total capital ratio	33.0%	32.6%
Own funds in relation to own funds requirement	4.13	4.07
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%	0.0%
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)	28.4%	27.9%
Leverage ratio		
Exposure measure for leverage ratio calculation	7,650	7,842
of which on balance sheet items	7,093	7,283
of which off balance sheet items	557	559
Leverage ratio	13.8%	13.5%

1) CET1 ratio less minimum capital requirement of 4.5% excluding buffers.

Table 2. Overview of risk exposure amounts

Breakdown by Risk Type EUR m	Risk Exposure Amount		Minimum own funds requirements
	30/09/2020	30/06/2020	30/09/2020
Credit risk (excluding counterparty credit risk) (CCR)	2,892	2,935	231
of which standardised approach (SA)	392	389	31
of which foundation internal rating-based (F-IRB) approach	2,178	2,230	174
of which advanced internal rating-based (A-IRB) approach	322	316	26
Counterparty credit risk	0	0	0
of which CVA	0	0	0
Settlement risk	0	0	0
Securitisation exposures in banking book	0	0	0
Market risk	46	46	4
of which standardised approach	46	46	4
Large exposures	0	0	0
Operational risk	130	129	10
of which advanced measurement approach	130	129	10
Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
Floor adjustment	0	0	0
Additional stricter prudential requirements based on Art 458	153	153	12
<b>Total</b>	<b>3,221</b>	<b>3,264</b>	<b>258</b>