



AS SEB Pank Group

Capital Adequacy and Risk Management Report (Pillar 3)

2018 Quarter I

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Table 1. Capital adequacy overview

EUR m	31 Mar 2018	31 Dec 2017
Own funds		
Common Equity Tier 1 capital	955	959
Tier 1 capital	955	959
Total own funds	955	959
Own funds requirement		
Risk exposure amount	2 610	2 484
Expressed as own funds requirement	209	199
Common Equity Tier 1 capital ratio	36,6%	38,6%
Tier 1 capital ratio	36,6%	38,6%
Total capital ratio	36,6%	38,6%
Own funds in relation to own funds requirement	4,57	4,82
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	1,0%	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⁾	32,1%	34,1%
Leverage ratio		
Exposure measure for leverage ratio calculation	6 446	6 684
of which on balance sheet items	5 828	6 109
of which off balance sheet items	618	575
Leverage ratio	14,8%	14,3%

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
	31 Mar 2018	31 Dec 2017	31 Mar 2018
Credit risk (excluding counterparty credit risk) (CCR)	2 464	2 325	197
<i>of which standardised approach (SA)</i>	334	309	27
<i>of which foundation internal rating-based (F-IRB) approach</i>	1 834	1 702	147
<i>of which advanced internal rating-based (A-IRB) approach</i>	296	314	24
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	20	24	2
<i>of which standardised approach</i>	20	24	2
Large exposures	0	0	0
Operational risk	126	135	10
<i>of which advanced measurement approach</i>	126	135	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 3 CRR	0	0	0
Total	2 610	2 484	209

Total REA in reporting period increased by EUR 126m to EUR 2 610m as a result of natural growth in business.