AS SEB Pank Group

Capital Adequacy and Risk Management Report (Pillar 3)

2018 Quarter III

Table of contents

Table 1. Capital adequacy overview

EUR m	30 Sep 2018	31 Dec 2017
Own funds		
Common Equity Tier 1 capital	954	959
Tier 1 capital	954	959
Total own funds	954	959
Own funds requirement		
Risk exposure amount	2 636	2 484
Expressed as own funds requirement	211	199
Common Equity Tier 1 capital ratio	36,2%	38,6%
Tier 1 capital ratio	36,2%	38,6%
Total capital ratio	36,2%	38,6%
Own funds in relation to own funds requirement	4,52	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)]	31,7%	34,1%
Leverage ratio		
Exposure measure for leverage ratio calculation	6 533	6 684
of which on balance sheet items	6 068	6 114
of which off balance sheet items	465	570
Leverage ratio	14,6%	14,3%

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

Table 2. EU OV1 - Overview of risk exposure amounts

Breakdown by Risk Type	Risk Exposure Amount		Minimum own funds requirements
EUR m	30 Sep 2018	31 Dec 2017	30 Sep 2018
Credit risk (excluding counterparty credit risk) (CCR)	2 474	2 325	198
of which standardised approach (SA)	*315*	*309*	25
of which foundation internal rating-based (F-IRB) approach	1 850	1 702	148
of which advanced internal rating-based (A-IRB) approach	308	314	25
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	23	24	2
of which standardised approach	*23*	*24*	*2*
Large exposures	0	0	0
Operational risk	140	135	11
of which advanced measurement approach	*140*	*135*	*11*
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	2 636	2 484	211