



AS SEB Pank Group

Capital Adequacy and Risk Management Report (Pillar 3)

2019 Quarter I

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Table 1. Capital adequacy overview

EUR m	31 Mar 2019	31 Dec 2018
Own funds		
Common Equity Tier 1 capital	953	957
Tier 1 capital	953	957
Total own funds	953	957
Own funds requirement		
Risk exposure amount	2 646	2 617
Expressed as own funds requirement	212	209
Common Equity Tier 1 capital ratio	36,0%	36,6%
Tier 1 capital ratio	36,0%	36,6%
Total capital ratio	36,6%	36,6%
Own funds in relation to own funds requirement	4,50	4,57
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⁾	31,5%	32,1%
Leverage ratio		
Exposure measure for leverage ratio calculation	6 961	7 149
of which on balance sheet items	6 474	6 544
of which off balance sheet items	487	605
Leverage ratio	13,7%	13,4%

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 2019	31 Dec 2018	31 Mar 2019
Credit risk (excluding counterparty credit risk) (CCR)	2 484	2 450	199
<i>of which standardised approach (SA)</i>	371	339	30
<i>of which foundation internal rating-based (F-IRB) approach</i>	1 803	1 808	144
<i>of which advanced internal rating-based (A-IRB) approach</i>	310	303	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	28	26	2
<i>of which standardised approach</i>	28	26	2
Large exposures	0	0	0
Operational risk	133	141	11
<i>of which advanced measurement approach</i>	133	141	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	2 646	2 617	212