



AS SEB Pank

Capital Adequacy and Risk Management Report (Pillar 3)

2019 Quarter III

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Table 1. Capital adequacy overview

EUR m	30 Sep 2019	30 Jun 2019
Own funds		
Common Equity Tier 1 capital	955	954
Tier 1 capital	955	954
Total own funds	955	956
Own funds requirement		
Risk exposure amount	3 007	2 754
Expressed as own funds requirement	241	220
Common Equity Tier 1 capital ratio	31,7%	34,6%
Tier 1 capital ratio	31,7%	34,6%
Total capital ratio	31,7%	34,7%
Own funds in relation to own funds requirement	3,97	4,34
Regulatory Common Equity Tier 1 capital requirement including buffer requirement (Pillar 1 only)		
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⁾	27,2%	30,1%
Leverage ratio		
Exposure measure for leverage ratio calculation	7 133	7 168
of which on balance sheet items	6 625	6 636
of which off balance sheet items	508	532
Leverage ratio	13,4%	13,3%

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 EUR m	Risk Exposure Amount		Minimum own funds requirements
	30 Sep 2019	30 Jun 2019	30 Sep 2019
Credit risk (excluding counterparty credit risk) (CCR)	2 725	2 593	218
<i>of which standardised approach (SA)</i>	392	396	31
<i>of which foundation internal rating-based (F-IRB) approach</i>	2 000	1 871	160
<i>of which advanced internal rating-based (A-IRB) approach</i>	333	326	27
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	31	2
<i>of which standardised approach</i>	28	31	2
Large exposures	0	0	0
Operational risk	124	129	10
<i>of which advanced measurement approach</i>	124	129	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	131	0	10
Total	3 007	2 754	241