



AS SEB Pank

Capital Adequacy and Risk Management Report (Pillar 3)

2020

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## Basis for the report

This report is prepared in accordance with the requirements of the Capital Requirements Directive (CRD IV) and the Capital Requirements Regulation No 575/2013 (CRR) Part 8 as well as the European Banking Authority's (EBA) implementing technical standards (ITS) with regard to disclosure of own funds (EU Regulation No 1423/2013), countercyclical capital buffer (EU Regulation No 2015/1555), and leverage ratio (EU Regulation No 2016/200). Templates recommended by the EBA's guidelines on disclosure requirements under Part 8 of the CRR have been used as relevant. According to CRR, information specified in articles 437, 438, 440, 442, 450, 451 and 453 of CRR shall be disclosed for material subsidiaries.

Together with the Annual Report, this report provides information on AS SEB Pank's (the "Bank") material risks as part of the Pillar 3 framework, including details on the Bank's risk profile and business volumes by customer categories and risk classes, which form the basis for the calculation of the capital requirement. The Pillar 3 report complements the Annual Report with additional information, and is intended to be read in conjunction with the Annual Report, in particular the Notes to the Consolidated Financial Statements, including Risk Policy and Management section within it, where the Bank's risk and capital management policies and practices are described. Reference is also made to SEB Group's Annual Report and Capital Adequacy and Risk Management Report (Pillar 3), which describes SEB Group's risk and capital management, including internal ratings systems, internal measurement approaches and principles for calculating own funds and capital adequacy. SEB Group's Pillar 3 report is available in English and is published on SEB Group's webpage [www.sebgroup.com](http://www.sebgroup.com).

Disclosures in relation to remuneration are included in the Annual Report sections "Management Report", page 3. Significant accounting policies for the Bank are presented in the Annual Report, Note 1. Significant accounting policies, page 24.

AS SEB Pank is a subsidiary of the consolidated group of Skandinaviska Enskilda Banken AB (publ) ("SEB Group") that is registered in Sweden. AS SEB Pank Group consists of two fully owned subsidiaries, AS SEB Liising Group and AS SEB Varahaldus, and the associated company SK ID Solutions AS, which is owned to 25%.

The report is based on the Bank's consolidated situation as of 31 December 2020. The Financial Group forms the basis for consolidation for prudential purposes, which requires the Bank to prepare consolidated accounts for the group entities engaged in financial service activities without consolidation of the entities involved in other activities. To comply with this requirement, the Bank has fully consolidated all its subsidiaries AS SEB Liising Group and AS SEB Varahaldus. Associated company SK ID Solutions AS is consolidated using equity method. The Consolidated Group in the Pillar 3 Report is same as in the Annual Report.

Pillar 3 report has been prepared in accordance with the 2020 Annual Report which has been signed on 12 March 2021.

The information in this report is not required to be, and has not been, subject to external audit. The report has been approved by the Bank's Management Board.

## Internal capital adequacy assessment process

SEB Group's Capital Policy defines how capital management should support the business goals. Shareholders' return requirement shall be balanced against the capital requirements of the regulators and the equity necessary to conduct the business of the Group.

The Asset and Liability Committee (ALCO) and the Chief Financial Officer are responsible for the process linked to overall business planning, to assess capital requirements in relation to the Group's risk profile, and for proposing a strategy for maintaining the desired capital levels. The Group's capitalisation shall be risk-based and built on an assessment of all risks incurred in the Group's business. It shall be forward-looking and aligned with short- and long-term business plans as well as with expected macroeconomic developments.

Capital ratios are the main communication vehicle for capital strength. Good risk management notwithstanding, the Group must keep capital buffers against unexpected losses. Together with continuous monitoring, and reporting of the capital adequacy to the Management Board, this ensures that the relationships between shareholders' equity, ICAAP and regulatory based requirements are managed in such a way that the Group does not jeopardise the profitability of the business and the financial strength of the Group.

In the SEB Group, capital is managed centrally, meeting also local requirements as regards statutory and internal capital requirements. Following the SEB Group Capital Policy, the parent company shall promptly arrange for additional capital if SEB Pank requires capital injections to meet the decided level.

The Internal Capital Adequacy Assessment Process ("ICAAP") is performed for SEB Group and all material legal entities. The process is coordinated by Group Treasury and subsidiaries' ICAAPs are part of the SEB Group's ICAAP. The ICAAP is a continuous process within SEB, closely interrelated with the strategy and business planning, risk strategy and financial planning processes. Subsidiaries' ICAAPs are performed locally by the risk and treasury functions in close cooperation with the corresponding Group functions.

The ICAAP shall be approved annually by SEB Pank Management Board (the "Management Board") and by the SEB Pank Supervisory Council ("Council"). The ICAAP is revised on a yearly basis. The framework shall be maintained by SEB Pank Treasury in coordination with SEB Group Financial Management. Any changes or amendments need to be approved by the Management Board and Council and are to be proposed by SEB Pank Treasury after coordination with SEB Group Financial Management. The focus of SEB Group Financial Management and SEB Group Risk lies on methodology, while SEB Pank Treasury focuses on processes, monitoring, reporting and compliance with Estonian regulations.

## Own funds and capital requirements

Table 1. Balance sheet reconciliation

EUR m	31 Dec 2020		Cross reference to the own funds template
	Financial Group	Group	
Cash and balances with central bank	493	493	
Loans to credit institutions	766	766	
Loans to the public	5,908	5,908	
Debt securities	227	227	
Derivatives	7	7	
Equity instruments	10	10	
Investments in associates	1	1	
Intangible assets	5	5	a
Property, plant and equipment	11	11	
Right of use assets	18	18	
Other assets	28	28	
Prepaid expenses and accrued income	17	17	
<b>Total assets</b>	<b>7,490</b>	<b>7,490</b>	
Deposits from central banks and credit institutions	1,003	1,003	
Deposits and borrowings from the public	5,274	5,274	
Derivatives	8	8	
Current income tax liabilities	9	9	
Deferred income tax liabilities	5	5	
Provisions	5	5	
Other liabilities	109	109	
Accrued expenses and prepaid income	30	30	
<b>Total Liabilities</b>	<b>6,442</b>	<b>6,442</b>	
Share capital	43	43	b
Share premium	86	86	c
Other reserves	19	19	d
Retained earnings	900	900	e
<b>Total shareholders' equity</b>	<b>1,048</b>	<b>1,048</b>	
<b>Total liabilities and equity</b>	<b>7,490</b>	<b>7,490</b>	

Table 2. Overview of own funds and capital adequacy

EUR m	31 Dec 2020	30 Sep 2020
Own funds		
Common Equity Tier 1 capital	962	1,059
Tier 1 capital	962	1,059
Total own funds	966	1,064
Own funds requirement		
Risk exposure amount	3,286	3,221
Expressed as own funds requirement	263	258
Common Equity Tier 1 capital ratio	29.3%	32.9%
Tier 1 capital ratio	29.3%	32.9%
Total capital ratio	29.4%	33.0%
Own funds in relation to own funds requirement	3.67	4.13
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	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 <sup>1)</sup>	24.8%	28.4%
Leverage ratio		
Exposure measure for leverage ratio calculation	7,996	7,650
of which on balance sheet items	7,481	7,093
of which off balance sheet items	515	557
Leverage ratio	12.0%	13.8%

Table 3. EU OV1 - Overview of risk exposure amounts

Breakdown by Risk Type EUR m	Risk Exposure Amount		Minimum own funds requirements
	31 Dec 2020	30 Sep 2020	31 Dec 2020
Credit risk (excluding counterparty credit risk) (CCR)	2,947	2,892	236
<i>of which standardised approach (SA)</i>	402	392	32
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,228	2,178	178
<i>of which advanced internal rating-based (A-IRB) approach</i>	316	322	25
Counterparty credit risk	0	0	0
<i>of which CVA</i>	0	0	0
Settlement risk	-	-	0
Securitisation exposures in banking book	-	-	0
Market risk	46	46	4
<i>of which standardised approach</i>	46	46	4
Large exposures	-	-	0
Operational risk	133	130	11
<i>of which advanced measurement approach</i>	133	130	11
Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
Additional risk exposure amount due to Article 458 CRR	160	153	13
<b>Total</b>	<b>3,286</b>	<b>3,221</b>	<b>263</b>

Table 4. Own funds

Disclosure according to Article 4 in EU Regulation No 1423/2013

EUR m	31 Dec 2020	30 Jun 2020	BS cross reference	Regulation (EU) no 575/2013 article reference
Common Equity Tier 1 (CET1) capital: instruments and reserves				
1	Capital instruments and the related share premium accounts	129	129	26(1), 27, 28, 29, EBA list 26 (3)
	of which: share capital	43	43	b EBA list 26(3)
	of which: share premium	86	86	c 26 (1)
2	Retained earnings	822	921	e 26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	-	-	26 (1)
3a	Funds for general banking risk	19	19	d 26 (1) (f)
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	-	486 (2)
5	Minority Interests (amount allowed in consolidated CET1)	-	-	84
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	-	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	971	1,070	
Common Equity Tier 1 (CET1) capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	-1	-1	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-5	-5	36 (1) (b), 37, 472 (4)
9	Empty Set in the EU	-	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	-	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	-	-	33 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	-3	-5	36 (1) (d), 40, 159, 472 (6)
13	Any increase in equity that results from securitised assets (negative amount)	-	-	32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-	33 (1) (b) (c)
15	Defined-benefit pension fund assets (negative amount)	-	-	36 (1) (e), 41, 472 (7)
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	-	36 (1) (f), 42, 472 (8)
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-	36 (1) (g), 44
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	-	36 (1) (h), 43, 45, 46, 49 (2) (3), 79



EUR m		31 Dec 2020	30 Jun 2020	BS cross reference	Regulation (EU) no 575/2013 article reference
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-		36 (1) (i), 43, 45, 47, 48, (1) (b), 49 (1) to (3), 79
20	Empty Set in the EU	-	-		
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	-		36 (1) (k)
20b	of which qualifying holdings outside the financial sector (negative amount)	-	-		36 (1) (k) (i), 89 to 91
20c	of which: securitisation positions (negative amount)	-	-		36 (1) (k) (ii), 89 to 91, 243 (1) (b), 244 (1) (b), 258
20d	of which: free deliveries (negative amount)	-	-		36 (1) (k) (ii), 379(3)
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	-		36 (1) (c), 38, 48 (1) (a)
22	Amount exceeding the 15% threshold (negative amount)	-	-		48 (1)
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	-		36 (1) (i), 48 (1) (b)
24	Empty Set in the EU	-	-		
25	of which: deferred tax assets arising from temporary differences	-	-		36 (1) (c), 38, 48 (1) (a)
25a	Losses for the current financial year (negative amount)	-	-		36 (1) (a)
25b	Foreseeable tax charges relating to CET1 items (negative amount)	-	-		36 (1) (l)
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	-		36 (1) (j)
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-9	-11		
29	Common Equity Tier 1 (CET1) capital	962	1,059		
	Additional Tier 1 (AT1) capital: instruments	-	-		
30	Capital instruments and the related share premium accounts	-	-		51, 52
31	of which: classified as equity under applicable accounting standards	-	-		
32	of which: classified as liabilities under applicable accounting standards	-	-		
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	-	-		486 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	-		85, 86
35	of which: instruments issued by subsidiaries subject to phase out	-	-		486 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	-		
	Additional Tier 1 (AT1) capital: regulatory adjustments	-	-		
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)	-	-		52 (1) (b), 56 (a), 57

EUR m	31 Dec 2020	30 Jun 2020	BS cross reference	Regulation (EU) no 575/2013 article reference
38				
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-		56 (b), 58
39				
Direct and indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	-		56 (c), 59, 60, 79
40				
Direct and indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	-		56 (d), 59, 79
41				
Empty set in the EU	-	-		
42				
Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-	-		56
43				
Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-		
44				
Additional Tier 1 (AT1) capital	-	-		
45				
Tier 1 capital (T1 = CET1 + AT1)	962	1,059		
Tier 2 (T2) capital: instruments and provisions	-	-		
46				
Capital instruments and the related share premium accounts	-	-		62, 63
47				
Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	-	-		486 (4)
48				
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	-		87, 88
49				
of which: instruments issued by subsidiaries subject to phase out	-	-		486 (4)
50				
Credit risk adjustments	4	4		62 (c) (d)
51				
Tier 2 (T2) capital before regulatory adjustments	4	4		
Tier 2 (T2) capital: regulatory adjustments				
52				
Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	-		63 (b) (i), 66 (a), 67
53				
Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-		66 (b), 68
54				
Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-		66 (c), 69, 70, 79
55				
Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	-		66 (d), 69, 79, 477 (4)
56				
Empty set in EU	-	-		
57				
Total regulatory adjustments to Tier 2 (T2) capital	-	-		

EUR m	31 Dec 2020	30 Jun 2020	BS cross reference	Regulation (EU) no 575/2013 article reference
58 Tier 2 (T2) capital	4	4		
59 Total capital (TC = T1 + T2)	966	1,063		
60 Total risk weighted assets	3,286	3,264		
Capital ratios and buffers				
61 Common Equity Tier 1 (as a percentage of risk exposure amount)	29.3%	32.4%		92 (2) (a), 465
62 Tier 1 (as a percentage of risk exposure amount)	29.3%	32.4%		92 (2) (b), 465
63 Total capital (as a percentage of risk exposure amount)	29.4%	32.6%		92 (2) (c)
64 Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer, expressed as a percentage of risk exposure amount)	9.00%	9.0%		CRD 128, 129, 130
65 of which : capital conservation buffer requirements	2.5%	2.5%		
66 of which : countercyclical buffer requirements	0.0%	0.0%		
67 of which : systemic risk buffer requirements	0.0%	0.0%		
67a of which : Global Systemically Important Institutions (G-SII) or Other Systemically Important Institutions (O-SII) buffer	2.0%	2.0%		
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	24.8%	27.9%		CRD 128
69 (Non relevant in EU regulation)	-	-		
70 (Non relevant in EU regulation)	-	-		
71 (Non relevant in EU regulation)	-	-		
Amounts below the thresholds for deduction (before risk weighting)				
72 Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	4	8		36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4) 66 (c), 69, 70, 477 (4)
73 Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	-	-		36 (1) (i), 45, 48, 470, 472 (11)
74 Empty Set in the EU	-	-		
75 Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	-	-		36 (1) (c), 38, 48
Applicable caps on the inclusion of provisions in Tier 2				
76 Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	-	-		62
77 Cap on inclusion of credit risk adjustments in T2 under standardised approach	5	5		62
78 Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-	-		62
79 Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	15	15		62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)				

		31 Dec 2020	30 Jun 2020	BS cross reference	Regulation (EU) no 575/2013 article reference
EUR m					
80	Current cap on CET1 instruments subject to phase out arrangements	-	-		484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-		484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements	-	-		484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-		484 (4), 486 (3) & (5)
84	Current cap on T2 instruments subject to phase out arrangements	-	-		484 (4), 486 (3) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-		484 (4), 486 (3) & (5)

Table 5. Capital instruments' main features

Disclosure according to Article 3 in EU Regulation No 1423/2013

31 Dec 2020		AS SEB Pank
1	Issuer	reg. No 10004252
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	EE3100001793
3	Governing law(s) of the instrument	Estonian Law
	Regulatory treatment	
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	43 EUR m
9	Nominal amount of instrument	43 EUR m
9a	Issue price	EUR 0,64
9b	Redemption price	n/a
10	Accounting classification	Share capital
11	Original date of issuance	06.05.1994
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	NO
15	Optional call date, contingent call dates, and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	n/a
19	Existence of a dividend stopper	NO
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down features	NO
31	If write-down, write-down trigger (s)	n/a
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
34	If temporary write-down, description of write-up mechanism	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	n/a
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	n/a

Table 6. Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

Disclosure according to EU Regulation No 1555/2015

31 Dec 2020, EUR m	General credit exposures		Trading book exposures		Securitisation exposures		Own funds requirements					
	Exposure value SA	Exposure value IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value SA	Exposure value IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total	Own funds requirement weights	Countercyclical capital buffer rate
Breakdown by country												
Estonia	461	5,611	-	-	-	-	217	0	-	217	96.8%	-
Sweden	0	3	-	-	-	-	0	-	-	0	0.0%	-
Norway	0	4	-	-	-	-	0	-	-	0	0.0%	1.0%
Other	-	-	-	-	7	-	1	7	-	1	0.0%	-
<b>Total</b>	<b>462</b>	<b>5,618</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>-</b>	<b>218</b>	<b>7</b>	<b>-</b>	<b>218</b>	<b>96.86%</b>	<b>0.0%</b>

Table 7. Amount of institution-specific countercyclical capital buffer

Disclosure according to EU Regulation No 1555/2015

31 Dec 2020, EUR m	
Total risk exposure amount	6,087
Institution specific countercyclical buffer rate	0.0%
Institution specific countercyclical buffer requirement	-

Table 8. Leverage ratio

*Disclosure according to EU Regulation 2016/200*

EUR m		31 Dec 2020	30 Jun 2020
<b>Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures</b>		<b>Applicable amount</b>	
1	Total assets as per published financial statements	7,490	7,294
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	-	-
3	Adjustments for derivative financial instruments	5	5
4	Adjustment for securities financing transactions (SFTs)	-	-
5	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	510	554
6	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	-	-
EU-6a	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	-	-
EU-6b	Other adjustments	-9	-11
7	<b>Leverage ratio total exposure measure</b>	<b>7,996</b>	<b>7,842</b>
8			
<b>Table LRCom: Leverage ratio common disclosure</b>		<b>CRR leverage ratio exposure</b>	
1	On-balance sheet exposures (excluding derivatives and SFTs)		
2	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	7,483	7,288
3	(Asset amounts deducted in determining Tier 1 capital)	-8	-11
4	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>7,475</b>	<b>7,277</b>
5	Derivative exposures		
6	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	6	6
7	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	5	5
EU-5a	Exposure determined under Original Exposure Method	-	-
8	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
9	(Exempted CCP leg of client-cleared trade exposures)	-	-
10	Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	<b>Total derivatives exposures (sum of lines 4 to 10)</b>	<b>11</b>	<b>11</b>
12	SFT exposures		
13	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Counterparty credit risk exposure for SFT assets	-	-

EUR m	31 Dec 2020	30 Jun 2020
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	
15	-	-
EU-15a	Agent transaction exposures (Exempted CCP leg of client-cleared SFT exposure)	
16	-	-
17	1,048	1,039
18	-538	-585
19	510	554
EU-19a	Total securities financing transaction exposures (sum of lines 12 to 15a) Other off-balance sheet exposures Off-balance sheet exposures at gross notional amount (Adjustments for conversion to credit equivalent amounts)	
EU-19b	Other off-balance sheet exposures (sum of lines 17 and 18) Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet) (Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet)) (Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
20	962	1,058
21	7,996	7,842
22	12.0%	13.5%
EU-23	Capital and total exposure measure Tier 1 capital Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) Leverage ratio Choice on transitional arrangements and amount of derecognised fiduciary items	
EU-24	Fully phased in	Fully phased in
	-	-

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) CRR leverage ratio exposure

EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	7,483	7,288
EU-2	Trading book exposures	-	-
EU-3	Banking book exposures, of which:	7,483	7,288
EU-4	Covered bonds	-	-
EU-5	Exposures treated as sovereigns	969	948
EU-6	Exposures to regional governments, MDB, international organisations and PSE <u>not</u> treated as sovereigns	-	-
EU-7	Institutions	952	823
EU-8	Secured by mortgages of immovable properties	4,078	4,046
EU-9	Retail exposures	501	501
EU-10	Corporate	845	833
EU-11	Exposures in default	26	29
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	112	108



Table LRQua: Free format text boxes for disclosure on qualitative items

Leverage ratio is considered in capital and risk management and planning. The leverage ratio is frequently monitored and risks involved are assessed.

SEB's capital plan covers the strategic planning horizon and projects economic and legal capital requirements, as well as available capital resources and relevant ratios including risk-based and non-risk based metrics such as the leverage ratio. It is forward-looking, taking into account current and planned business volumes. The capital plan is stress tested for potential down-turns in the macroeconomic environment, strategic risk factors identified in the business planning, and other relevant scenarios. The capital plan is established annually, and updated as needs arise during the year. Capital is managed centrally, pursuant to an internal framework in accordance with local requirements as regards statutory and internal capital.

In 2020, there were no significant factors impacting the leverage ratio.

## Credit exposure

Table 9. EU CRB-B - Total and average net amount of exposures

EUR m	31 Dec 2020		31 Dec 2019	
	Net value of exposures at the end of the period	Average net exposures over the period	Net value of exposures at the end of the period	Average net exposures over the period
Central governments or central banks	-	-	-	-
Institutions	833	570	102	244
Corporates	3,348	3,358	3,268	3,219
<i>of which large corporates</i>	2,322	2,222	2,049	1,978
<i>of which SME corporates</i>	1,003	1,101	1,187	1,219
<i>of which Specialised Lending</i>	24	35	32	23
Retail exposures	2,845	2,803	2,751	2,647
<i>of which secured by real estate property</i>	2,619	2,571	2,513	2,412
<i>of which retail SME</i>	83	82	81	76
<i>of which other retail exposures</i>	144	150	156	158
<b>Total IRB approach</b>	<b>7,026</b>	<b>6,731</b>	<b>6,121</b>	<b>6,110</b>
Central governments or central banks	707	758	1,014	913
Other exposures	682	658	615	569
<b>Total Standardised approach</b>	<b>1,388</b>	<b>1,416</b>	<b>1,629</b>	<b>1,481</b>
<b>Total</b>	<b>8,415</b>	<b>8,147</b>	<b>7,750</b>	<b>7,591</b>

Table 10. EU CRB-C - Geographical breakdown of exposures

Net value of exposure, EUR m	31 Dec 2020			31 Dec 2019		
	Estonia	Other *	Total	Estonia	Other *	Total
Central governments or central banks	-	-	-	-	-	-
Institutions	1	832	833	1	101	102
Corporates	3,280	69	3,348	3,214	54	3,268
<i>of which large corporates</i>	2,254	68	2,322	1,999	51	2,049
<i>of which SME corporates</i>	1,002	1	1,003	1,183	4	1,187
<i>of which Specialised Lending</i>	24	-	24	32	-	32
Retail exposures	2,810	36	2,845	2,717	34	2,751
<i>of which secured by real estate property</i>	2,584	34	2,619	2,481	32	2,513
<i>of which retail SME</i>	83	-	83	81	-	81
<i>of which other retail exposures</i>	142	2	144	154	2	156
<b>Total IRB approach</b>	<b>6,090</b>	<b>936</b>	<b>7,026</b>	<b>5,932</b>	<b>189</b>	<b>6,121</b>
Central governments or central banks	525	182	707	855	159	1,014
Other exposures	670	12	682	613	2	615
<b>Total Standardised approach</b>	<b>1,195</b>	<b>194</b>	<b>1,388</b>	<b>1,467</b>	<b>162</b>	<b>1,629</b>
<b>Total</b>	<b>7,285</b>	<b>1,130</b>	<b>8,415</b>	<b>7,399</b>	<b>351</b>	<b>7,750</b>

\* Credit exposure is primarily concentrated to Estonia. The category "Other countries" consists mainly Lithuania, Latvia and Sweden (2019: Lithuania, Latvia, Sweden and Finland).

Table 11. EU CRB-D - Concentration of exposures by industry or counterparty types

	Banks	Finance and insurance	Wholesale and retail	Transportation	Shipping	Business and household services	Construction	Manufacturing	Agriculture, forestry and fishing	Mining, oil and gas extraction	Electricity, water and gas supply	Commercial real estate management	Public Administration	Household mortgage	Other
<b>31 Dec 2020, EUR m</b>															
Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions	833	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	0	62	569	200	88	193	121	488	193	44	484	884	-	-	21
<i>of which large corporates</i>	0	46	452	164	88	112	46	352	10	42	448	557	-	-	5
<i>of which SME corporates</i>	-	16	117	36	0	82	75	136	183	2	37	303	-	-	16
<i>of which Specialised Lending</i>	-	-	-	-	-	-	-	-	-	-	-	24	-	-	-
Retail exposures	-	0	15	2	-	84	4	13	15	0	0	14	-	2,550	147
<i>of which secured by real estate property</i>	-	0	12	2	-	9	4	10	15	0	0	13	-	2,550	3
<i>of which retail SME</i>	-	0	3	0	-	75	1	3	0	0	0	1	-	-	0
<i>of which other retail exposures</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	144
<b>Total IRB approach</b>	<b>833</b>	<b>62</b>	<b>584</b>	<b>202</b>	<b>88</b>	<b>278</b>	<b>125</b>	<b>501</b>	<b>208</b>	<b>44</b>	<b>485</b>	<b>898</b>	-	<b>2,550</b>	<b>168</b>
Central governments or central banks	455	-	-	-	-	-	-	-	-	-	-	-	252	-	-
Other exposures	9	1	22	16	0	23	30	19	15	0	1	4	285	-	257
<b>Total Standardised approach</b>	<b>464</b>	<b>1</b>	<b>22</b>	<b>16</b>	<b>0</b>	<b>23</b>	<b>30</b>	<b>19</b>	<b>15</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>537</b>	-	<b>257</b>
<b>Total</b>	<b>1,297</b>	<b>63</b>	<b>605</b>	<b>218</b>	<b>88</b>	<b>301</b>	<b>155</b>	<b>520</b>	<b>223</b>	<b>45</b>	<b>486</b>	<b>902</b>	<b>537</b>	<b>2,550</b>	<b>425</b>

	Banks	Finance and insurance	Wholesale and retail	Transportation	Shipping	Business and household services	Construction	Manufacturing	Agriculture, forestry and fishing	Mining, oil and gas extraction	Electricity, water and gas supply	Commercial real estate management	Public Administration	Household mortgage	Other
<b>31 Dec 2019, EUR m</b>															
Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions	102	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	5	29	591	168	70	190	125	534	191	52	494	794	-	-	25
<i>of which large corporates</i>	-	21	454	102	70	98	83	344	11	47	431	382	-	-	1
<i>of which SME corporates</i>	-	8	137	66	-	93	41	190	180	4	63	380	-	-	24
<i>of which Specialised Lending</i>	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-
Retail exposures	-	0	16	3	-	84	5	14	18	0	0	14	-	2,438	159
<i>of which secured by real estate property</i>	-	0	13	2	-	10	4	11	18	0	0	13	-	2,438	3
<i>of which retail SME</i>	-	0	3	1	-	73	1	3	0	0	0	0	-	-	0
<i>of which other retail exposures</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total IRB approach</b>	<b>107</b>	<b>30</b>	<b>607</b>	<b>170</b>	<b>70</b>	<b>274</b>	<b>129</b>	<b>548</b>	<b>209</b>	<b>52</b>	<b>494</b>	<b>808</b>	-	<b>2,438</b>	<b>184</b>
Central governments or central banks	806	-	-	-	-	-	-	-	-	-	-	-	207	-	-
Other exposures	-	0	21	17	0	24	29	20	15	1	1	4	225	-	258
<b>Total Standardised approach</b>	<b>806</b>	<b>0</b>	<b>21</b>	<b>17</b>	<b>0</b>	<b>24</b>	<b>29</b>	<b>20</b>	<b>15</b>	<b>1</b>	<b>1</b>	<b>4</b>	<b>432</b>	-	<b>258</b>
<b>Total</b>	<b>914</b>	<b>30</b>	<b>628</b>	<b>187</b>	<b>70</b>	<b>298</b>	<b>159</b>	<b>568</b>	<b>224</b>	<b>53</b>	<b>495</b>	<b>812</b>	<b>432</b>	<b>2,438</b>	<b>443</b>

Table 12. EU CRB-E - Maturity of exposures

31 Dec 2020, EUR m	Net exposure value				No stated maturity	Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years		
Central governments or central banks	-	-	-	-	-	-
Institutions	639	191	2	0	-	833
Corporates	348	715	2,187	98	-	3,349
<i>of which large corporates</i>	262	468	1,540	52	-	2,322
<i>of which SME corporates</i>	86	246	624	46	-	1,003
<i>of which Specialised Lending</i>	0	1	23	-	-	24
Retail exposures	106	28	167	2,544	-	2,845
<i>of which secured by real estate property</i>	12	19	108	2,479	-	2,619
<i>of which retail SME</i>	8	2	8	65	-	83
<i>of which other retail exposures</i>	86	6	50	0	-	144
<b>Total IRB approach</b>	<b>1,094</b>	<b>934</b>	<b>2,356</b>	<b>2,642</b>	-	<b>7,026</b>
Central governments or central banks	456	67	185	0	-	707
Other exposures	13	46	405	218	-	682
<b>Total Standardised approach</b>	<b>468</b>	<b>112</b>	<b>590</b>	<b>218</b>	-	<b>1,388</b>
<b>Total</b>	<b>1,562</b>	<b>1,046</b>	<b>2,946</b>	<b>2,861</b>	-	<b>8,415</b>

31 Dec 2019, EUR m	Net exposure value				No stated maturity	Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years		
Central governments or central banks	-	-	-	-	-	-
Institutions	54	44	4	-	-	102
Corporates	329	635	2,139	165	-	3,268
<i>of which large corporates</i>	216	445	1,298	90	-	2,049
<i>of which SME corporates</i>	112	190	810	75	-	1,187
<i>of which Specialised Lending</i>	0	1	31	0	-	32
Retail exposures	113	32	178	2,428	-	2,751
<i>of which secured by real estate property</i>	14	23	110	2,366	-	2,513
<i>of which retail SME</i>	9	1	9	62	-	81
<i>of which other retail exposures</i>	89	7	59	1	-	156
<b>Total IRB approach</b>	<b>495</b>	<b>712</b>	<b>2,321</b>	<b>2,593</b>	-	<b>6,121</b>
Central governments or central banks	807	128	78	0	-	1,014
Other exposures	14	33	401	167	-	615
<b>Total Standardised approach</b>	<b>821</b>	<b>161</b>	<b>479</b>	<b>167</b>	-	<b>1,629</b>
<b>Total</b>	<b>1,316</b>	<b>873</b>	<b>2,800</b>	<b>2,760</b>	-	<b>7,750</b>

## Credit risk mitigation

Depending on the creditworthiness of the customer, as well as the nature and complexity of the transaction, collateral and netting agreements can be used to a varying extent to mitigate the credit risk. In the selection of a particular credit risk mitigation technique, consideration is given to its suitability for the product and customer in question, its legal enforceability, and on the experience and capacity to manage and control the particular technique. The most important credit risk mitigation techniques are pledges and guarantees. The most common types of pledges are real estate, floating charges and financial securities.

For large corporate customers, credit risk is commonly mitigated through the use of restrictive covenants in the credit agreements, including negative pledges. Independent and professional credit analysis is particularly important for this customer segment. A credit analysis function within the Corporates and Institutions Area provides independent analysis and credit opinions to business units throughout the bank where relevant as well as to the credit committees.

All non-retail collateral values are reviewed at least annually by the relevant credit committees. Collateral values for watch-listed engagements are reviewed on a more frequent basis. The general rule is that the value of the collateral shall be calculated on the basis of the estimated market value of the asset with a conservative discount. The market value shall be documented by an independent external valuation or, when applicable, by a well justified internal estimate.

The general control process for various credit risk mitigation techniques includes credit review and approval requirements, specific credit product policies and credit risk monitoring and control. The value of both the exposure and the mitigating collateral are monitored on a regular basis. The frequency depends on the type of counterparty, the structure of the transaction and the type of collateral.

The most common collateral is the real estate and from exposures secured by collateral, the residential real estate made 65%, commercial real estate 33% and other collateral types (floating charges, financial collaterals, etc.) 2%.

Table 13. EU CR3 - Credit risk mitigation techniques

	Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
<b>31 Dec 2020, EUR m</b>					
Total loans	1,918	4,205	3,947	258	-
Total debt securities	227	-	-	-	-
<b>Total exposures</b>	<b>2,145</b>	<b>4,205</b>	<b>3,947</b>	<b>258</b>	-
<i>of which defaulted</i>	-5	21	7	14	-

	Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
<b>30 Jun 2020, EUR m</b>					
Total loans	1,639	4,193	3,935	259	-
Total debt securities	239	-	-	-	-
<b>Total exposures</b>	<b>1,878</b>	<b>4,193</b>	<b>3,935</b>	<b>259</b>	-
<i>of which defaulted</i>	19	10	10	0	-

## Credit quality

Bank's impairment process is described in the Annual Report Note 1.8. Expected credit loss.

If an obligor has not paid an amount of principal, interest or fee at the date it was due, this shall be recognised as a payment obligation past due. An overdraft exposure shall be considered as past due if the counterparty has breached an advised limit or been advised of a limit smaller than the amount outstanding.

Table 14. EU CR1-A - Credit quality of exposures by exposure class and instrument

	Gross carrying values of					Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs		
<b>31 Dec 2020, EUR m</b>							
Central governments or central banks	-	-	-	-	-	-	-
Institutions	-	833	0	-	-	1	833
Corporates	18	3,346	16	-	19	1	3,348
<i>of which large corporates</i>	6	2,324	8	-	3	0	2,322
<i>of which SME corporates</i>	10	999	7	-	1	1	1,003
<i>of which Specialised Lending</i>	2	23	1	-	15	0	24
Retail exposures	24	2,835	13	-	67	1	2,845
<i>of which secured by real estate property</i>	21	2,607	9	-	23	0	2,619
<i>of which retail SME</i>	1	84	2	-	36	1	83
<i>of which other retail exposures</i>	1	144	2	-	8	0	144
<b>Total IRB approach</b>	<b>41</b>	<b>7,014</b>	<b>29</b>	<b>-</b>	<b>85</b>	<b>3</b>	<b>7,026</b>
Central governments or central banks	-	707	0	-	-	0	707
Other exposures	0	684	3	-	-	1	682
<b>Total Standardised approach</b>	<b>0</b>	<b>1,391</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1,388</b>
<b>Total</b>	<b>42</b>	<b>8,404</b>	<b>31</b>	<b>-</b>	<b>85</b>	<b>4</b>	<b>8,415</b>
<i>of which: loans</i>	42	7,129	30	-	85	-	7,141
<i>of which: debt securities</i>	-	227	-	-	-	-	227
<i>of which: off-balance-sheet exposures</i>	-	1,048	0	-	-	-	1,048

	Gross carrying values of					Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs		
<b>30 Jun 2020, EUR m</b>							
Central governments or central banks	-	-	-	-	0	-	-
Institutions	-	688	0	-	-	3	688
Corporates	21	3,443	15	-	19	6	3,448
<i>of which large corporates</i>	5	2,280	7	-	3	3	2,278
<i>of which SME corporates</i>	14	1,122	7	-	2	3	1,130
<i>of which Specialised Lending</i>	2	40	1	-	15	0	41
Retail exposures	25	2,770	12	-	67	-2	2,784
<i>of which secured by real estate property</i>	23	2,539	9	-	23	1	2,553
<i>of which retail SME</i>	1	81	1	-	36	0	80
<i>of which other retail exposures</i>	1	150	1	-	8	0	150
<b>Total IRB approach</b>	<b>46</b>	<b>6,901</b>	<b>27</b>	<b>-</b>	<b>86</b>	<b>7</b>	<b>6,920</b>
Central governments or central banks	-	747	0	-	-	0	747
Other exposures	1	648	2	-	-	1	647
<b>Total Standardised approach</b>	<b>1</b>	<b>1,395</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1,394</b>
<b>Total</b>	<b>46</b>	<b>8,296</b>	<b>28</b>	<b>-</b>	<b>86</b>	<b>8</b>	<b>8,314</b>
<i>of which: loans</i>	46	6,918	27	-	86	0	6,937
<i>of which: debt securities</i>	-	239	-	-	-	-	239
<i>of which: off-balance-sheet exposures</i>	-	1,139	-0	-	-	-	1,139

Table 15. EU CR1-B - Credit quality of exposures by industry or counterparty types

31 Dec 2020, EUR m	Gross carrying values of					Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs		
Banks	-	1,296	0	-	-	0	1,296
Finance and insurance	-	63	0	-	4	0	63
Wholesale and retail	1	606	2	-	6	0	605
Transportation	1	219	1	-	1	1	218
Shipping	-	88	0	-	-	0	88
Business and household services	0	304	3	-	2	1	301
Construction	1	155	1	-	10	0	155
Manufacturing	4	519	3	-	12	0	520
Agriculture, forestry and fishing	7	220	4	-	0	0	223
Mining, oil and gas extraction	-	45	0	-	-	0	45
Electricity, water and gas supply	-	486	0	-	0	0	486
Commercial real estate management	6	901	5	-	19	0	902
Public Administration	-	537	0	-	-	0	537
Household mortgage	20	2,539	9	-	23	0	2,550
Other	1	427	4	-	8	1	425
<b>Total</b>	<b>42</b>	<b>8,404</b>	<b>31</b>	<b>-</b>	<b>85</b>	<b>4</b>	<b>8,415</b>

30 Jun 2020, EUR m	Gross carrying values of					Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs		
Banks	0	1,155	0	-	0	0	1,155
Finance and insurance	-	50	0	-	4	0	49
Wholesale and retail	2	627	2	-	6	1	627
Transportation	1	225	1	-	1	0	225
Shipping	-	89	0	-	-	0	89
Business and household services	0	291	2	-	2	1	289
Construction	1	163	1	-	10	0	163
Manufacturing	4	520	3	-	12	1	522
Agriculture, forestry and fishing	9	222	4	-	0	1	227
Mining, oil and gas extraction	0	49	0	-	-	0	49
Electricity, water and gas supply	-	545	0	-	0	0	544
Commercial real estate management	6	916	5	-	19	1	917
Public Administration	-	542	0	-	-	0	542
Household mortgage	22	2,467	9	-	23	1	2,480
Other	1	436	2	-	9	1	435
<b>Total</b>	<b>46</b>	<b>8,296</b>	<b>28</b>	<b>0</b>	<b>86</b>	<b>8</b>	<b>8,314</b>

Table 16. EU CR1-C - Credit quality of exposures by geography

31 Dec 2020, EUR m	Gross carrying values of					Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs		
Estonia	41	7,275	31	-	85	4	7,285
Other countries *	1	1,129	0	-	1	0	1,129
<b>Total</b>	<b>42</b>	<b>8,404</b>	<b>31</b>	<b>-</b>	<b>85</b>	<b>4</b>	<b>8,415</b>

30 Jun 2020, EUR m	Gross carrying values of					Credit risk adjustment charges of the period	Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs		
Estonia	46	7,331	28	-	86	8	7,349
Other countries *	1	965	0	-	0	0	965
<b>Total</b>	<b>46</b>	<b>8,296</b>	<b>28</b>	<b>-</b>	<b>86</b>	<b>8</b>	<b>8,314</b>

\*Credit exposure is primarily concentrated to Estonia. The category "other countries" consists mainly Sweden, Lithuania, Latvia and Finland

Table 17. EU CQ1 - Credit quality of forbore exposures

	Gross carrying amount/nominal amount of exposures with forbearance measure				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and fiancial guarantees received on forbore exposures	
	Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures	Of which collateral and fiancial guarantees received on non-performing exposures with forbearance measure		
		Of which defaulted	Of which impaired					
<b>31 Dec 2020, EUR m</b>								
Loans and advances	14	18	17	17	-1	-6	32	13
<i>Central banks</i>	-	-	-	-	-	-	-	-
<i>General governments</i>	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	7	9	9	9	-1	-3	15	7
<i>Households</i>	7	9	8	7	-0	-3	17	6
Debt securities	-	-	-	-	-	-	-	-
Loan commitments given	0	-	-	-	0	-	0	-
<b>Total</b>	<b>14</b>	<b>18</b>	<b>17</b>	<b>17</b>	<b>-1</b>	<b>-6</b>	<b>32</b>	<b>13</b>

	Gross carrying amount/nominal amount of exposures with forbearance measure				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and fiancial guarantees received on forbore exposures	
	Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures	Of which collateral and fiancial guarantees received on non-performing exposures with forbearance measure		
		Of which defaulted	Of which impaired					
<b>30 Jun 2020, EUR m</b>								
Loans and advances	12	-	-	-	-	-	-	13
<i>Central banks</i>	-	-	-	-	-	-	-	-
<i>General governments</i>	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	7	-	-	-	-	-	-	7
<i>Households</i>	5	-	-	-	-	-	-	6
Debt securities	-	-	-	-	-	-	-	-
Loan commitments given	0	0	-	-	-	-	-	-
<b>Total</b>	<b>12</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13</b>

Table 18. EU CQ3 - Credit quality of performing and non-performing exposures by past due days

	Gross carrying amount/nominal amount										
	Performing exposures			Non-performing exposures							
	Not past due or past due ≤ 30 day	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
<b>31 Dec 2020, EUR m</b>											
Loans and advances	6,504	6,505	1	44	28	1	2	2	3	8	41
<i>Central banks</i>	455	455	-	-	-	-	-	-	-	-	-
<i>Central governments</i>	262	262	-	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	142	142	-	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	69	69	-	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	2,661	2,661	-	21	10	-	1	1	2	7	20
<i>Of which SMEs</i>	1,325	1,325	-	14	10	-	1	1	2	-	13
Households	2,915	2,914	1	23	18	1	1	1	1	1	21
Debt securities	227	227	-	-	-	-	-	-	-	-	-
<i>Central bank</i>	-	-	-	-	-	-	-	-	-	-	-
<i>Central governments</i>	227	227	-	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	-	-	-	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,048	-	-	-	-	-	-	-	-	-	-
<i>Central banks</i>	-	-	-	-	-	-	-	-	-	-	-
<i>Central governments</i>	48	-	-	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	66	-	-	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	2	-	-	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	817	-	-	-	-	-	-	-	-	-	-
Households	115	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,779</b>	<b>6,730</b>	<b>1</b>	<b>44</b>	<b>28</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>8</b>	<b>41</b>



Table 18. EU CQ3 - Credit quality of performing and non-performing exposures by past due days (continued)

	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								
	Not past due or past due ≤ 30 day	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
<b>30 Jun 2020, EUR m</b>												
Loans and advances	6,936	6,934	2	49	30	3	2	4	3	8	-	46
Central banks	1,125	1,125	-	-	-	-	-	-	-	-	-	-
Central governments	224	224	-	-	-	-	-	-	-	-	-	-
Credit institutions	7	7	-	-	-	-	-	-	-	-	-	-
Other financial corporations	48	48	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	2,691	2,691	1	23	11	1	1	2	2	7	-	23
Of which SMEs	1,512	1,512	1	21	11	1	1	2	2	5	-	21
Households	2,839	2,838	1	26	19	2	1	2	1	1	-	23
Debt securities	239	239	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Central governments	239	239	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,138	-	-	0	-	-	-	-	-	-	-	0
Central banks	30	-	-	0	-	-	-	-	-	-	-	-
Central governments	49	-	-	0	-	-	-	-	-	-	-	-
Credit institutions	45	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	186	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	713	-	-	0	-	-	-	-	-	-	-	0
Households	115	-	-	0	-	-	-	-	-	-	-	0
<b>Total</b>	<b>8,313</b>	<b>6,048</b>	<b>2</b>	<b>49</b>	<b>30</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>3</b>	<b>8</b>	<b>-</b>	<b>46</b>

Table 19. EU CR1 - Performing and non-performing exposures and related provisions

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposure		Non-performing exposure				Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3					
											Of which stage 1	Of which stage 2			
<b>31 Dec 2020, EUR m</b>															
Loans and advances	6,504	6,211	293	44	2	42	-15	-9	-6	-15	-	-15	0	4,355	23
Central banks	455	455	-	-	-	-	-	-	-	-	-	-	-	-	-
Central governments	262	262	-	-	-	-	-	-	-	-	-	-	-	3	-
Credit institutions	142	142	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	69	44	25	-	-	-	-	-	-	-	-	-	-	26	-
Non-financial corporations	2,661	2,570	91	21	-	21	-7	-5	-2	-8	-	-8	0	1,735	8
Of which SMEs	1,325	1,253	72	14	-	14	-4	-2	-2	-4	-	-4	0	1,122	6
Households	2,915	2,738	177	23	2	21	-8	-4	-4	-7	-	-7	-	2,591	15
Debt securities	227	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central governments	227	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,048	932	54	-	-	-	2	2	-	-	-	-	-	402	-
Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central governments	48	48	-	-	-	-	-	-	-	-	-	-	-	5	-
Credit institutions	66	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	817	800	17	-	-	-	2	2	-	-	-	-	-	390	-
Households	115	78	37	-	-	-	-	-	-	-	-	-	-	7	-
<b>Total</b>	<b>7,779</b>	<b>7,143</b>	<b>347</b>	<b>44</b>	<b>2</b>	<b>42</b>	<b>-13</b>	<b>-7</b>	<b>-6</b>	<b>-15</b>	<b>-</b>	<b>-15</b>	<b>0</b>	<b>4,757</b>	<b>23</b>

Table 19. EU CR1 - Performing and non-performing exposures and related provisions (continued)

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposure			Non-performing exposure			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
	30 Jun 2020, EUR m														
Loans and advances	6,936	6,617	319	49	3	46	10	7	4	17	0	17	0	4,253	25
Central banks	1,125	1,125	-	-	-	-	-	-	-	-	-	-	-	-	-
Central governments	224	224	0	-	-	-	0	0	-	-	-	-	-	4	-
Credit institutions	7	7	0	-	-	-	0	0	0	-	-	-	-	-	-
Other financial corporations	48	28	20	-	-	-	0	0	0	-	-	-	-	26	-
Non-financial corporations	2,691	2,584	107	23	0	23	5	4	1	9	0	9	0	1,749	8
Of which SMEs	1,512	1,429	84	21	0	21	3	2	1	8	0	8	0	1,054	7
Households	2,839	2,648	191	26	3	23	5	2	2	8	0	8	-	2,474	17
Debt securities	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central governments	239	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,138	1,028	68	0	0	-	-1	-1	0	0	0	0	-	-	-
Central banks	30	30	-	-	-	-	0	0	-	-	-	-	-	-	-
Central governments	49	49	0	0	0	-	0	0	-	-	-	-	-	-	-
Credit institutions	45	3	-	-	-	-	0	0	-	-	-	-	-	-	-
Other financial corporations	186	184	2	0	0	-	0	0	0	0	0	0	-	-	-
Non-financial corporations	713	685	28	0	0	-	-1	-1	0	0	-	0	-	-	-
Households	115	77	38	0	0	-	0	0	0	0	0	0	-	-	-
<b>Total</b>	<b>8,313</b>	<b>7,645</b>	<b>387</b>	<b>49</b>	<b>3</b>	<b>46</b>	<b>9</b>	<b>5</b>	<b>3</b>	<b>17</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>4,253</b>	<b>25</b>

Table 20. EU CQ7 - Collateral obtained by taking possession and execution processes

AS SEB Pank Group does not have on its balance sheet any collaterals taken into possession.

Table 21. EU CR2-A - Changes in stock of general and specific risk adjustments

	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
<b>EUR m</b>		
<b>Opening balance, 30 Jun 2020</b>	<b>28</b>	<b>-</b>
Increases due to amounts set aside for estimated loan losses during the period	5	-
Decreases due to amounts reversed for estimated loan losses during the period	-2	-
Decreases due to amounts taken against accumulated credit risk adjustments	0	-
Transfers between credit risk adjustments	-	-
Impact of exchange rate differences	-	-
Business combinations, including acquisitions and disposals of subsidiaries	-	-
Other adjustments	0	-
<b>Closing balance, 31 Dec 2020</b>	<b>31</b>	<b>-</b>
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	1	-
Specific credit risk adjustments directly recorded to the statement of profit or loss	0	-
<b>EUR m</b>		
<b>Opening balance, 01 Jan 2020</b>	<b>20</b>	<b>-</b>
Increases due to amounts set aside for estimated loan losses during the period	8	-
Decreases due to amounts reversed for estimated loan losses during the period	0	-
Decreases due to amounts taken against accumulated credit risk adjustments	0	-
Transfers between credit risk adjustments	-	-
Impact of exchange rate differences	-	-
Business combinations, including acquisitions and disposals of subsidiaries	-	-
Other adjustments	0	-
<b>Closing balance, 30 Jun 2020</b>	<b>28</b>	<b>-</b>
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	1	-
Specific credit risk adjustments directly recorded to the statement of profit or loss	-1	-

Table 22. EU CR2-B - Changes in stock of defaulted and impaired loans and debt securities

EUR m	Gross carrying value defaulted exposures
<b>Opening balance, 30 Jun 2020</b>	<b>46</b>
Loans and debt securities that have defaulted or impaired since the last reporting period	3
Returned to non-defaulted status	-2
Amounts written off	0
Other changes *	-6
<b>Closing balance, 31 Dec 2020</b>	<b>42</b>

EUR m	Gross carrying value defaulted exposures
<b>Opening balance, 01 Jan 2020</b>	<b>48</b>
Loans and debt securities that have defaulted or impaired since the last reporting period	4
Returned to non-defaulted status	-2
Amounts written off	-1
Other changes *	-3
<b>Closing balance, 30 Jun 2020</b>	<b>46</b>

\*Category "Other changes" consists repaid loans

Table 23. Information on loans and advances subject to legislative and non-legislative moratoria

	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount	
	Performing			Non performing			Performing			Non performing				
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Inflows to non-performing exposures
<b>31 Dec 2020, EUR m</b>														
<b>Loans and advances subject to moratorium</b>	22	22	0	2	0	-	-	0	0	0	0	0	-	-
<i>of which: Households</i>	22	22	-	2	0	-	-	0	0	-	0	0	-	-
<i>of which: Collateralised by residential immovable</i>	22	21	-	2	0	-	-	0	0	-	0	0	-	-
<i>of which: Non-financial corporations</i>	1	1	0	-	-	-	-	0	0	0	0	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>	1	1	0	-	-	-	-	0	0	0	0	-	-	-
<i>of which: Collateralised by commercial immovable</i>	-	-	0	-	-	-	-	0	0	0	0	-	-	-
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount	
	Performing			Non performing			Performing			Non performing				
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Inflows to non-performing exposures
<b>30 Jun 2020, EUR m</b>														
<b>Loans and advances subject to moratorium</b>	136	136	2	14	0	-	-	-1	-1	0	0	0	-	-
<i>of which: Households</i>	91	91	0	10	0	-	-	0	0	0	0	0	-	-
<i>of which: Collateralised by residential immovable</i>	86	86	0	9	0	-	-	0	0	0	0	0	-	-
<i>of which: Non-financial corporations</i>	45	45	2	4	-	-	-	0	0	0	0	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>	45	45	2	4	-	-	-	0	0	0	0	-	-	-
<i>of which: Collateralised by commercial immovable</i>	31	31	-	1	-	-	-	0	0	-	0	-	-	-

Table 24. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	Number of obligors		Gross carrying amount						
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
<b>31 Dec 2020, EUR m</b>									
<b>Loans and advances for which moratorium was offered</b>	2,229	138	-	116	8	12	3	-	-
Loans and advances subject to moratorium (granted)	2,229	138	-	70	8	12	3	-	-
<i>of which: Households</i>		-	-	64	7	12	3	-	-
<i>of which: Collateralised by residential immovable property</i>		-	-	46	-	-	-	-	-
<i>of which: Non-financial corporations</i>		-	-	46	-	-	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>		-	-	27	-	-	-	-	-
<i>of which: Collateralised by commercial immovable property</i>		-	-	-	-	-	-	-	-
<b>30 Jun 2020, EUR m</b>									
<b>Loans and advances for which moratorium was offered</b>	2,131	145	-	9	64	60	3	9	1
Loans and advances subject to moratorium (granted)	2,131	145	-	9	64	60	3	9	1
<i>of which: Households</i>		-	-	2	39	40	3	9	1
<i>of which: Collateralised by residential immovable property</i>		-	-	1	35	39	3	9	1
<i>of which: Non-financial corporations</i>		-	-	7	24	20	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>		-	-	7	24	20	-	-	-
<i>of which: Collateralised by commercial immovable property</i>		-	-	1	14	16	-	-	-

Table 25. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forborne	Public guarantees received	Inflows to non-performing exposures
<b>31 Dec 2020, EUR m</b>				
<b>Newly originated loans and advances subject to public guarantee schemes</b>	1	-	0	-
<i>of which: Households</i>	-			-
<i>of which: Collateralised by residential immovable property</i>	-			-
<i>of which: Non-financial corporations</i>	1	-	0	-
<i>of which: Small and Medium-sized Enterprises</i>	1			-
<i>of which: Collateralised by commercial immovable property</i>	0			-
<b>30 Jun 2020, EUR m</b>				
<b>Newly originated loans and advances subject to public guarantee schemes</b>	1	-	0	-
<i>of which: Households</i>				-
<i>of which: Collateralised by residential immovable property</i>				-
<i>of which: Non-financial corporations</i>	1	-	0	-
<i>of which: Small and Medium-sized Enterprises</i>	1			-
<i>of which: Collateralised by commercial immovable property</i>	0			-