



AS SEB Pank Group

Capital Adequacy and Risk Management Report (Pillar 3)

2021 Quarter I

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Table 1. Capital adequacy overview

EUR m	31/03/2021	31/12/2020
Own funds		
Common Equity Tier 1 capital	963	962
Tier 1 capital	963	962
Total own funds	968	966
Own funds requirement		
Risk exposure amount	3,258	3,286
Expressed as own funds requirement	261	263
Common Equity Tier 1 capital ratio	29.6%	29.3%
Tier 1 capital ratio	29.6%	29.3%
Total capital ratio	29.7%	29.4%
Own funds in relation to own funds requirement	3.71	3.67
Regulatory Common Equity Tier 1 capital requirement including buffer requirement (Pillar 1 only)	9.0%	9.0%
of which capital conservation buffer requirement	4.5%	4.5%
of which systemic risk buffer requirement	2.5%	2.5%
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)	25.1%	24.8%
Leverage ratio		
Exposure measure for leverage ratio calculation	8,046	7,966
of which on balance sheet items	7,500	7,481
of which off balance sheet items	545	515
Leverage ratio	12.0%	12.0%

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
	31/03/2021	31/12/2020	31/03/2021
Credit risk (excluding counterparty credit risk) (CCR)	2,962	2,947	237
<i>of which standardised approach (SA)</i>	389	402	31
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,218	2,228	177
<i>of which advanced internal rating-based (A-IRB) approach</i>	355	316	28
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	34	46	3
<i>of which standardised approach</i>	34	46	3
Large exposures	0	0	0
Operational risk	130	133	10
<i>of which advanced measurement approach</i>	130	133	10
Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
Additional stricter prudential requirements based on Art 458	132	160	11
<b>Total</b>	<b>3,258</b>	<b>3,286</b>	<b>261</b>

Total REA in reporting period decreased by EUR 29m to EUR 3,258m as a result of natural changes in business.