



AS SEB Pank Group

Capital Adequacy and Risk Management Report (Pillar 3)

2020 Quarter I

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Table 1. Capital adequacy overview

EUR m	31/03/2020	31/12/2019
Own funds		
Common Equity Tier 1 capital	1,057	1,057
Tier 1 capital	1,057	1,057
Total own funds	1,057	1,057
Own funds requirement		
Risk exposure amount	3,219	2,981
Expressed as own funds requirement	258	238
Common Equity Tier 1 capital ratio	32.8%	35.4%
Tier 1 capital ratio	32.8%	35.4%
Total capital ratio	32.8%	35.4%
Own funds in relation to own funds requirement	4.1	4.4
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)	28.3%	30.9%
Leverage ratio		
Exposure measure for leverage ratio calculation	7,733	7,344
of which on balance sheet items	7,213	6,850
of which off balance sheet items	519	494
Leverage ratio	13.7%	14.4%

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
	31/03/2020	31/12/2019	31/03/2020
Credit risk (excluding counterparty credit risk) (CCR)	2,925	2,693	234
of which standardised approach (SA)	415	406	33
of which foundation internal rating-based (F-IRB) approach	2,179	1,958	174
of which advanced internal rating-based (A-IRB) approach	331	330	26
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	30	22	2
of which standardised approach	30	22	2
Large exposures	0	0	0
Operational risk	122	127	10
of which advanced measurement approach	122	127	10
Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
Additional stricter prudential requirements based on Art 458	141	139	11
<b>Total</b>	<b>3,219</b>	<b>2,981</b>	<b>258</b>

Total REA in reporting period increased by EUR 237m to EUR 3,219m as a result of natural growth in business.