



Stockholm 30 September 2025

The Swedish FSA's annual decision on Pillar 2 requirements and Pillar 2 guidance

On 30 September 2025, SEB received the result of the Swedish Financial Supervisory Authority's (SFSA) annual Supervisory Review and Evaluation Process (SREP).

The SFSA took the following decisions on Pillar 2 requirements and Pillar 2 guidance for SEB on group level:

- A Pillar 2 requirement (P2R) of 2.1 per cent, whereof at least 1.5 per cent shall be met with Common Equity Tier 1 (CET1) capital (compared with P2R of 2.2 per cent, whereof at least 1.5 per cent with CET1 capital in the SFSA's corresponding decision on 30 September 2024).
- A REA-based Pillar 2 guidance (P2G) of 0.5 per cent of the group's total risk-weighted exposure amount and 0.15 per cent of the group's exposure for the leverage ratio-based P2G (compared with 0.5 per cent and 0.50 per cent, respectively, in the SFSA's corresponding decision on 30 September 2024.) The P2G shall be covered by CET1 capital.
- The Pillar 2 liquidity requirements for significant currencies were unchanged compared to 2024.

The decision is applicable as per 30 September 2025.

For further information, contact:

Pawel Wyszynski, Head of Investor Relations
+46 70 462 2111
pawel.wyszynski@seb.se

Petter Brunnberg, Head of Media Relations & External Communication
+46 70 763 5166
petter.brunnberg@seb.se

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