

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2011-06-30
<b>Capital base</b>	
Shareholders' equity, the Group	778
Less profits that have not been subject to audit	-147
Proposed dividend	-
<b>Shareholders' equity, financial conglomerate (primary capital)</b>	<b>631</b>
Less	
Intangible fixed assets and deferred tax receivables	-27
<b>Capital base</b>	<b>604</b>
<b>Capital requirement</b>	
Capital requirement for regulated units within the banking and securities sector	221
Capital requirement for regulated units within the insurance sector	33
Theoretical solvency requirement for non-regulated units	4
<b>Capital requirement</b>	<b>258</b>
<b>Capital surplus</b>	<b>346</b>
<b>Capital base/Capital requirement</b>	<b>2,34</b>

Capital adequacy SEK m Periodic information according to FFFS 2007:5	Avanza Bank AB 2011-06-30
<b>Capital base</b>	
Shareholders' equity	533
Less profits that have not been subject to audit	-79
Proposed dividend	-
Less	
Intangible assets and deferred tax receivables	-3
<b>Capitalbase, net</b>	<b>451</b>
<b>Capital requirement</b>	
Credit risks, as per standard method	154
Risks in the trading stock	1
Operational risks, base method	66
<b>Total capital requirement</b>	<b>221</b>
<b>Capital surplus</b>	<b>230</b>
<b>Capital adequacy ratio</b>	<b>2,04</b>

#### Information about liquidity risks for Avanza Bank AB, SEK m

Good current liquidity requires liquidity on the assets side of the Balance Sheet. Avanza Bank's assets primarily comprise liquid assets and lending against collateral in listed securities. These securities can, under the terms of agreements with the customers, be pledged as security for Avanza Bank's own financing.

<b>Loans to credit institutions</b> , amount to balance in other institutions on the following day. (Counterparts are Swedish government and major nordic credit institutions)		6 560
<b>Liquidity reserve</b> , amount to loans to credit institutions	SEK	5 863
	USD	20
	<b>Total liquidity reserve</b>	<b>5 883</b>
<b>Liquidity reserve/deposits by the public (excluding client funds )</b>		60%
<b>Loans to the public/deposits by the public (excluding client funds)</b>		43%

This information is published in Swedish and English. In the event of any difference between the English version and the Swedish original, the Swedish version shall prevail.