

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2011-09-30
Capital base	
Shareholders' equity, the Group	840
Less profits that have not been subject to audit	-
Proposed dividend	-213
Shareholders' equity, financial conglomerate (primary capital)	627
<i>Less</i>	
Intangible fixed assets and deferred tax receivables	-27
Capital base	600
Capital requirement	
Capital requirement for regulated units within the banking and securities sector	251
Capital requirement for regulated units within the insurance sector	33
Theoretical solvency requirement for non-regulated units	4
Capital requirement	288
Capital surplus	312
Capital base/Capital requirement	2,08

Capital adequacy SEK m Periodic information according to FFFS 2007:5	Avanza Bank AB 2011-09-30
Capital base	
Shareholders' equity	575
Less profits that have not been subject to audit	-
Proposed dividend	-60
<i>Less</i>	
Intangible assets and deferred tax receivables	-3
Capitalbase, net	512
Capital requirement	
Credit risks, as per standard method	184
Risks in the trading stock	1
Operational risks, base method	66
Total capital requirement	251
Capital surplus	261
Capital adequacy ratio	2,04

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.

Loans to credit institutions , amount to balance in other institutions on the following day. (Counterparts are Swedish government and major nordic credit institutions)		9 162
Liquidity reserve , amount to loans to credit institutions	SEK	8 673
	USD	13
	Total liquidity reserve	8 686
Liquidity reserve/deposits by the public (excluding client funds)		79%
Loans to the public/deposits by the public (excluding client funds)		26%

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.