

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2012-06-30
Capital base	
Shareholders' equity, the Group	766
Less profits that have not been subject to audit	-98
Proposed dividend	0
Shareholders' equity, financial conglomerate (primary capital)	668
Less	
Intangible fixed assets and deferred tax receivables	-58
Capital base	610
Capital requirement	
Capital requirement for regulated units within the banking and securities sector	225
Capital requirement for regulated units within the insurance sector	32
Theoretical solvency requirement for non-regulated units	4
Capital requirement	261
Capital surplus	349
Capital base/Capital requirement	2,34

Capital adequacy SEK m Periodic information according to FFFS 2007:5	Avanza Bank AB 2012-06-30
Capital base	
Shareholders' equity	523
Less profits that have not been subject to audit	-64
Proposed dividend	0
Less	
Intangible assets and deferred tax receivables	-2
Capitalbase, net	457
Capital requirement	
Credit risks, as per standard method	153
Risks in the trading stock	2
Operational risks, base method	70
Total capital requirement	225
Capital surplus	232
Capital base/Capital requirement	2,03

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)	8 341
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Liquidity reserve , amount to loans to credit institutions	SEK	8 204
	EUR	62
	USD	37
	Övriga valutor	38
	Total likviditetsreserv	8 341

Liquidity reserve/deposits by the public (excluding client funds)	72%
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Loans to the public/deposits by the public (excluding client funds)	32%
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