

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2012-09-30
Capital base	
Shareholders' equity, the Group	798
Less profits that have not been subject to audit	0
Proposed dividend	-119
Shareholders' equity, financial conglomerate (primary capital)	679
Less	
Intangible fixed assets and deferred tax receivables	-25
Capital base	654
Capital requirement	
Capital requirement for regulated units within the banking and securities sector	237
Capital requirement for regulated units within the insurance sector	31
Theoretical solvency requirement for non-regulated units	3
Capital requirement	271
Capital surplus	383
Capital base/Capital requirement	2,41

Capital adequacy SEK m Periodic information according to FFFS 2007:5	Avanza Bank AB 2012-09-30
Capital base	
Shareholders' equity	553
Less profits that have not been subject to audit	0
Proposed dividend	-90
Less	
Intangible assets and deferred tax receivables	-2
Capitalbase, net	461
Capital requirement	
Credit risks, as per standard method	166
Risks in the trading stock	0
Operational risks, base method	70
Total capital requirement	236
Capital surplus	225
Capital base/Capital requirement	1,95

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)	8 950
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Liquidity reserve , amount to loans to credit institutions	SEK	8 765
	EUR	48
	USD	60
	Övriga valutor	77
	Total likviditetsreserv	8 950

Liquidity reserve/deposits by the public (excluding client funds)	77%
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Loans to the public/deposits by the public (excluding client funds)	32%
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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.