

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2012-12-31
Capital base	
Shareholders' equity, the Group	828
Less profits that have not been subject to audit	0
Proposed dividend	-231
Shareholders' equity, financial conglomerate (primary capital)	597
Less	
Intangible fixed assets and deferred tax receivables	-24
Capital base	573
Capital requirement	
Capital requirement for regulated units within the banking and securities sector	226
Capital requirement for regulated units within the insurance sector	30
Theoretical solvency requirement for non-regulated units	3
Capital requirement	259
Capital surplus	314
Capital base/Capital requirement	2,21

Capital adequacy SEK m	Avanza
Periodic information according to FFFS 2007:5	Bank AB 2012-12-31
Capital base	
Shareholders' equity	576
Less profits that have not been subject to audit	0
Proposed dividend	-99
Less	
Intangible assets and deferred tax receivables	-1
Capitalbase, net	476
Capital requirement	
Credit risks, as per standard method	152
Risks in the trading stock	0
Operational risks, base method	74
Total capital requirement	226
Capital surplus	250
Capital base/Capital requirement	2,11

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)	7 989
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Liquidity reserve , amount to loans to credit institutions	SEK	7 819
	EUR	67
	USD	61
	Övriga valutor	42
	Total likviditetsreserv	7 989

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)	33%
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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.