

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2013-03-31
Capital base	
Shareholders' equity, the Group	873
Less profits that have not been subject to audit	-45
Proposed dividend	-231
Shareholders' equity, financial conglomerate (primary capital)	597
<i>Less</i>	
Intangible fixed assets and deferred tax receivables	-24
Capital base	573
Capital requirement	
Capital requirement for regulated units within the banking and securities sector	219
Capital requirement for regulated units within the insurance sector	30
Theoretical solvency requirement for non-regulated units	3
Capital requirement	252
Capital surplus	321
Capital base/Capital requirement	2,28

Capital adequacy SEK m Periodic information according to FFFS 2007:5	Avanza Bank AB 2013-03-31
Capital base	
Shareholders' equity	609
Less profits that have not been subject to audit	-33
Proposed dividend	-99
<i>Less</i>	
Intangible assets and deferred tax receivables	-1
Capitalbase, net	476
Capital requirement	
Credit risks, as per standard method	144
Risks in the trading stock	0
Operational risks, base method	74
Total capital requirement	218
Capital surplus	258
Capital base/Capital requirement	2,18

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)	7 597
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Liquidity reserve , amount to loans to credit institutions	SEK	7 396
	EUR	69
	USD	84
	Övriga valutor	48
	Total likviditetsreserv	7 597

Liquidity reserve/deposits by the public (excluding client funds)	71%
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Loans to the public/deposits by the public (excluding client funds)	38%
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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.