

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2013-06-30
<b>Capital base</b>	
Shareholders' equity, the Group	678
Less profits that have not been subject to audit	-77
Proposed dividend	-
<b>Shareholders' equity, financial conglomerate (primary capital)</b>	<b>601</b>
Less	
Intangible fixed assets and deferred tax receivables	-24
<b>Capital base</b>	<b>577</b>
<b>Capital requirement</b>	
Capital requirement for regulated units within the banking and securities sector	228
Capital requirement for regulated units within the insurance sector	30
Theoretical solvency requirement for non-regulated units	3
<b>Capital requirement</b>	<b>261</b>
<b>Capital surplus</b>	<b>316</b>
<b>Capital base/Capital requirement</b>	<b>2,21</b>

Capital adequacy SEK m Periodic information according to FFFS 2007:5	Avanza Bank AB 2013-06-30
<b>Capital base</b>	
Shareholders' equity	523
Less profits that have not been subject to audit	-47
Proposed dividend	-
Less	
Intangible assets and deferred tax receivables	-1
<b>Capitalbase, net</b>	<b>475</b>
<b>Capital requirement</b>	
Credit risks, as per standard method	154
Risks in the trading stock	0
Operational risks, base method	73
<b>Total capital requirement</b>	<b>227</b>
<b>Capital surplus</b>	<b>248</b>
<b>Capital base/Capital requirement</b>	<b>2,09</b>

#### 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.

<b>Loans to credit institutions</b> , amount to balance in other institutions on the following day. (Counterparts are Swedish government and major nordic credit institutions)	8 288
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<b>Liquidity reserve</b> , amount to loans to credit institutions	SEK	8 192
	EUR	39
	USD	50
	Övriga valutor	7
	<b>Total likviditetsreserv</b>	<b>8 288</b>

<b>Liquidity reserve/deposits by the public (excluding client funds )</b>	70%
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<b>Loans to the public/deposits by the public (excluding client funds)</b>	34%
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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.