

Capital requirement for the financial conglomerate SEK m	Financial conglomerate 2013-09-30
Capital base	
Shareholders' equity, the Group	740
Less profits that have not been subject to audit	-
Proposed dividend	-130
Shareholders' equity, financial conglomerate (primary capital)	610
<i>Less</i>	
Intangible fixed assets and deferred tax receivables	-25
Capital base	585
Capital requirement	
Capital requirement for regulated units within the banking and securities sector	230
Capital requirement for regulated units within the insurance sector	30
Theoretical solvency requirement for non-regulated units	3
Capital requirement	263
Capital surplus	322
Capital base/Capital requirement	2,22

Capital adequacy SEK m Periodic information according to FFFS 2007:5	Avanza Bank AB 2013-09-30
Capital base	
Shareholders' equity	561
Less profits that have not been subject to audit	-
Proposed dividend	-84
<i>Less</i>	
Intangible assets and deferred tax receivables	-1
Capitalbase, net	476
Capital requirement	
Credit risks, as per standard method	157
Risks in the trading stock	0
Operational risks, base method	73
Total capital requirement	230
Capital surplus	246
Capital base/Capital requirement	2,07

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.

Treasury bills eligible for refinancing	165
Loans to credit institutions , amount to balance in other institutions on the following day. (Counterparts are Swedish government and major nordic credit institutions)	8 868
	SEK 8 738
	EUR 33
	USD 93
	Other 4
	<u>8 868</u>
Liquidity reserve , amount to loans to credit institutions and treasury bills eligible for refinancing	9 033
Liquidity reserve/deposits by the public (excluding client funds)	71%
Loans to the public/deposits by the public (excluding client funds)	34%

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.