

Capital requirement for the financial conglomerate	Financial conglomerate
SEK m	2014-06-30
Capital base	
Shareholders' equity, the Group	683
Less profits that have not been subject to audit	-121
Proposed dividend	-
Shareholders' equity, financial conglomerate (primary capital)	562
Less	
Intangible fixed assets and deferred tax receivables	-24
Capital base	538
Capital requirement	
Capital requirement for regulated units within the banking and securities sector	302
Capital requirement for regulated units within the insurance sector	33
Theoretical solvency requirement for non-regulated units	3
Capital requirement	338
Capital surplus	200
Capital base/Capital requirement	1,59

Capital requirement for Avanza Bank AB	Avanza Bank AB
Periodic information according to FFFS 2007:5	2014-06-30
SEK m	
Capital base	
Shareholders' equity	520
Less profits that have not been subject to audit	-73
Proposed dividend	-
Less	
Intangible assets and deferred tax receivables	-2
Capitalbase, net	446
Capital requirement	
Credit risks, as per standard method	231
Risks in the trading stock	1
Operational risks, base method	70
Total capital requirement	302
Capital surplus	144
Capital base/Capital requirement	1,48

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	160
Loans to credit institutions , amount to balance in other institutions on the following day. (Counterparts are Swedish government and major nordic credit institutions)	8 988
	SEK 8 860
	EUR 37
	USD 75
	Other 16
	<u>8 988</u>

Liquidity reserve, amount to loans to credit institutions and treasury bills eligible for refinancing **9 148**

Liquidity reserve/Deposits by the public (excluding client funds) 65%

Loans to the public/Deposits by the public (excluding client funds) 40%

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.