

<b>Capital requirement for the financial conglomerate</b> SEK m	Financial conglomerate 2014-09-30
<b>Capital base</b>	
Shareholders' equity, the Group	747
Less profits that have not been subject to audit	-
Assumed/Proposed dividend	-173
<b>Shareholders' equity, financial conglomerate (primary capital)</b>	<b>574</b>
<i>Less</i>	
Intangible fixed assets and deferred tax receivables	-26
<b>Capital base</b>	<b>548</b>
<b>Capital requirement</b>	
Capital requirement for regulated units within the banking and securities sector	369
Capital requirement for regulated units within the insurance sector	33
Theoretical solvency requirement for non-regulated units	4
<b>Capital requirement</b>	<b>406</b>
<b>Capital surplus</b>	<b>142</b>
<b>Capital base/Capital requirement</b>	<b>1,35</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>Treasury bills eligible for refinancing</b>	210
<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)	8 385
	SEK 8 198
	EUR 55
	USD 122
	Other 10
	<u>8 385</u>
<b>Liquidity reserve</b> , amount to loans to credit institutions and treasury bills eligible for refinancing	<b>8 595</b>
<b>Liquidity reserve/Deposits by the public (excluding client funds )</b>	62%
<b>Loans to the public/Deposits by the public (excluding client funds)</b>	45%

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.