

Development of Capital Base (100 % Core Capital)

Capital base, MSEK	Sept 30, 2018	Dec 31, 2018	March 31, 2019	June 30, 2019	Sept 30, 2019	Dec 31, 2019
Total	1 826	1 826	1 961	1 961	1 961	1 961
of which core capital:						
Share capital	50	50	50	50	50	50
Contributions	1 776	1 776	1 911	1 911	1 911	1 911
Total Core Capital	1 826	1 826	1 961	1 961	1 961	1 961

Development of risk weighted exposures, capital requirements and buffers

All amounts in MSEK	Sept 30, 2018	Dec 31, 2018	March 31, 2019	June 30, 2019	Sept 30, 2019	Dec 31, 2019
TOTAL RISK EXPOSURE AMOUNT	11 965	11 815	12 911	12 846	13 433	13 494
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT AND COUNTERPARTY RISKS IN TOTAL, Standardised approach	11 700	11 536	12 573	12 516	13 111	13 170
<i>Institutions</i>	56	55	56	54	54	54
<i>Corporates</i>	9 573	8 829	10 089	9 640	10 056	10 052
<i>Retail (all SME Corporates)</i>	2 044	2 614	2 411	2 797	2 898	2 946
<i>Other exposures</i>	27	37	17	25	103	117
<i>Exposures in default</i>	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT FOR FOREIGN EXCHANGE RISKS, Standardised Approach	26	30	27	35	33	25
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK, Basic indicator approach	236	236	280	280	280	280
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT, Standardised method	3	13	32	15	10	18
Estimated additional capital requirement due to concentration risk in leasing portfolio according to the Company's internal Capital and Liquidity Assessment Process.	75	74	80	80	84	84
Capital conservation buffer, MSEK	299	295	322	321	336	337
Countercyclical capital buffer, MSEK	239	236	258	257	289	288

Development of Core Capital Ratio

Sept 30, 2018	Dec 31, 2018	March 31, 2019	June 30, 2019	Sept 30, 2019	Dec 31, 2019
15,26%	15,45%	15,19%	15,26%	14,60%	14,53%

Development of calculated interest rate risk

	Sept 30, 2018	Dec 31, 2018	March 31, 2019	June 30, 2019	Sept 30, 2019	Dec 31, 2019
Interest rate risk, MSEK	± 12	± 12	± 12	± 13	± 13	± 13
As a percentage of the capital base	± 0.66%	± 0.64%	± 0.64%	± 0.64%	± 0.65%	± 0.65%

Development of Liquidity Cover Ratio Ratio

	Sept 30, 2018	Dec 31, 2018	March 31, 2019	June 30, 2019	Sept 30, 2019	Dec 31, 2019
Liquidity Coverage Ratio, LCR, %	122%	120%	123%	122%	114%	117%