

### Development of Capital Base (100 % Core Capital)

Capital base, MSEK	June 30, 2019	Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020
<b>Total</b>	1 961	1 961	1 961	2 066	2 066	2 066
of which core capital:						
Share capital	50	50	50	50	50	50
Contributions	1 911	1 911	1 911	2 016	2 016	2 016
<b>Total Core Capital</b>	1 961	1 961	1 961	2 066	2 066	2 066

### Development of risk weighted exposures, capital requirements and buffers

All amounts in MSEK	June 30, 2019	Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>12 846</b>	<b>13 433</b>	<b>13 494</b>	<b>14 429</b>	<b>12 726</b>	<b>12 621</b>
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT AND COUNTERPARTY RISKS IN TOTAL, Standardised approach	12 516	13 111	13 170	14 048	12 338	12 241
<i>Institutions</i>	54	54	54	54	54	54
<i>Corporates</i>	9 640	10 056	10 052	10 758	8 043	7 812
<i>Retail (all SME Corporates)</i>	2 797	2 898	2 946	3 167	4 130	4 280
<i>Other exposures</i>	25	103	117	69	110	96
<i>Exposures in default</i>	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT FOR FOREIGN EXCHANGE RISKS, Standardised Approach	35	33	25	26	25	25
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK, Basic indicator approach	280	280	280	340	340	340
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT, Standardised method	15	10	18	15	23	15
<b>Estimated additional capital requirement due to concentration risk in leasing portfolio according to the Company's internal Capital and Liquidity Assessment Process.</b>	<b>80</b>	<b>84</b>	<b>105</b>	<b>146</b>	<b>128</b>	<b>127</b>
Capital conservation buffer, MSEK	321	336	337	361	318	315
Countercyclical capital buffer, MSEK	257	289	288	0	0	0

### Development of Core Capital Ratio

June 30, 2019	Sept30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020
15,26%	14,60%	14,53%	14,32%	16,24%	16,37%

### Development of calculated interest rate risk

	June 30, 2019	Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020
Interest rate risk, MSEK	± 13	± 13	± 13	± 13	± 13,1	± 12,7
As a percentage of the capital base	± 0.64%	± 0.65%	± 0.65%	± 0.65%	± 0.67%	± 0.61%

### Development of Liquidity Cover Ratio Ratio

	June 30, 2019	Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020
Liquidity Coverage Ratio, LCR, %	122%	114%	117%	112%	126%	126%