

Development of Capital Base (100 % Core Capital)

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

Development of risk weighted exposures, capital requirements and buffers

All amounts in MSEK	Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020	Dec 31, 2020
TOTAL RISK EXPOSURE AMOUNT	13 433	13 494	14 429	12 726	12 621	13 253
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT AND COUNTERPARTY RISKS IN TOTAL, Standardised approach	13 111	13 170	14 048	12 338	12 241	12 860
<i>Institutions</i>	54	54	54	54	54	55
<i>Corporates</i>	10 056	10 052	10 758	8 043	7 812	9 520
<i>Retail (all SME Corporates)</i>	2 898	2 946	3 167	4 130	4 280	3 154
<i>Other exposures</i>	103	117	69	110	96	131
<i>Exposures in default</i>	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT FOR FOREIGN EXCHANGE RISKS, Standardised Approach	33	25	26	25	25	25
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK, Basic indicator approach	280	280	340	340	340	340
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT, Standardised method	10	18	15	23	15	28
Estimated additional capital requirement due to concentration risk in leasing portfolio according to the Company's internal Capital and Liquidity Assessment Process.	84	105	146	128	127	134
Capital conservation buffer, MSEK	336	337	361	318	315	331
Countercyclical capital buffer, MSEK	289	288	0	0	0	0

Development of Core Capital Ratio

Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020	Dec 31, 2020
14,60%	14,53%	14,32%	16,24%	16,37%	15,59%

Development of calculated interest rate risk

	Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020	Dec 30, 2020
Interest rate risk, MSEK	± 13	± 13	± 13	± 13,1	± 12,7	± 13,8
As a percentage of the capital base	± 0.65%	± 0.65%	± 0.65%	± 0.67%	± 0.61%	± 0.67%

Development of Liquidity Cover Ratio Ratio

	Sept 30, 2019	Dec 31, 2019	March 31, 2020	June 30, 2020	Sept 30, 2020	Dec 30, 2020
Liquidity Coverage Ratio, LCR, %	114%	117%	112%	126%	126%	134%