

Development of Capital Base (100 % Core Capital)

Capital base, MSEK	30 Sept, 2020	Dec 31, 2020	March 31, 2021	June 30, 2021	Sept 30, 2021	Dec 31, 2021
Total	2 066	2 066	2 212	2 212	2 212	2 212
of which core capital:						
Share capital	50	50	50	50	50	50
Contributions	2 016	2 016	2 162	2 162	2 162	2 162
Total Core Capital	2 066	2 066	2 212	2 212	2 212	2 212

Development of risk weighted exposures, capital requirements and buffers

All amounts in MSEK	30 Sept, 2020	Dec 31, 2020	March 31, 2021	June 30, 2021	Sept 30, 2021	Dec 31, 2021
TOTAL RISK EXPOSURE AMOUNT	12 621	13 253	13 078	13 530	13 497	13 546
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT AND COUNTERPARTY RISKS IN TOTAL, Standardised approach	12 241	12 860	13 267	13 089	13 054	13 106
<i>Institutions</i>	54	55	54	55	54	54
<i>Corporates</i>	7 812	9 520	9 883	9 764	9 695	9 678
<i>Retail (all SME Corporates)</i>	4 280	3 154	3 102	3 142	3 164	3 202
<i>Other exposures</i>	96	131	136	128	141	173
<i>Exposures in default</i>	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT FOR FOREIGN EXCHANGE RISKS, Standardised Approach	25	25	22	17	18	24
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK, Basic indicator approach	340	340	402	402	402	402
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT, Standardised method	15	28	17	22	24	15
Estimated additional capital requirement due to concentration risk in leasing portfolio according to the Company's internal Capital and Liquidity Assessment Process.	127	134	138	136	136	136
Capital conservation buffer, MSEK	315	331	343	338	337	339
Countercyclical capital buffer, MSEK	0	0	0	0	0	0

Development of Core Capital Ratio

30 Sept, 2020	Dec 31, 2020	March 31, 2021	June 30, 2021	Sept 30, 2021	Dec 31, 2021
16,37%	15,59%	16,13%	16,35%	16,39%	16,32%

Development of calculated interest rate risk

	30 Sept, 2020	Dec 31, 2020	March 31, 2021	June 30, 2021	Sept 30, 2021	Dec 31, 2021
Interest rate risk, MSEK	± 12,7	± 13,8	± 12,9	± 13,6	± 13,6	± 13,2
As a percentage of the capital base	± 0.61%	± 0.67%	± 0.63%	± 0.62%	± 0.62%	± 0.60%

Development of Liquidity Cover Ratio Ratio

	30 Sept, 2020	Dec 31, 2020	March 31, 2021	June 30, 2021	Sept 30, 2021	Dec 31, 2021
Liquidity Coverage Ratio, LCR, %	126%	134%	126%	130%	132%	129%

Development of Liquidity Reserve

	30 Sept, 2020	Dec 31, 2020	March 31, 2021	June 30, 2021	Sept 30, 2021	Dec 31, 2021
Total amount, Msek	684,9	658	709,2	693,5	693,6	708,7