

Development of Capital Base (100 % Core Capital)

Capital base, MSEK	Sept 30, 2022	December 31, 2022	March 31, 2023	June 30, 2023	Sept 30, 2023	December 31, 2023
Total	2 377	2 377	2 377	2 541	2 541	2 541
of which core capital:						
Share capital	50	50	50	50	50	50
Contributions	2 327	2 327	2 327	2 491	2 491	2 491
Total Core Capital	2 377	2 377	2 377	2 541	2 541	2 541

Development of risk weighted exposures, capital requirements and buffers

All amounts in MSEK	Sept 30, 2022	Dec 31, 2022	March 31, 2023	June 30, 2023	Sept 30, 2023	Dec 31, 2023
TOTAL RISK EXPOSURE AMOUNT	14 239	14 401	13 814	14 572	14 374	14 789
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT AND COUNTERPARTY RISKS IN TOTAL, Standardised approach	13 745	13 905	13 249	14 014	13 787	14 201
<i>Institutions</i>	54	54	54	83	59	60
<i>Corporates</i>	10 666	9 873	7 925	8 540	8 308	8 862
<i>Retail (all SME Corporates)</i>	3 450	3 705	4 969	5 244	5 268	4 988
<i>Other exposures</i>	175	272	301	147	153	291
<i>Exposures in default</i>	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT FOR FOREIGN EXCHANGE RISKS, Standardised Approach	25	29	51	47	35	30
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK, Basic indicator approach	450	450	490	490	490	490
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT, Standardised method	20	17	23	21	61	68
Estimated additional capital requirement due to concentration risk in leasing portfolio according to the Company's internal Capital and Liquidity Assessment Process.	144	143	138	146	143	148
Capital conservation buffer, MSEK	358	356	345	364	359	370
Countercyclical capital buffer, MSEK	0	143	138	291	287	295

Development of Core Capital Ratio

Sept 30, 2022	Dec 31, 2022	March 31, 2023	June 30, 2023	Sept 30, 2023	Dec 31, 2023
16,69%	16,50%	17,21%	17,44%	17,68%	17,18%

Development of calculated interest rate risk

	Sept 30, 2022	Dec 31, 2022	March 31, 2023	June 30, 2023	Sept 30, 2023	Dec 31, 2023
Interest rate risk, MSEK	± 12,0	± 13,1	± 16,4	± 16,7	± 14,5	± 15,5
As a percentage of the capital base	± 0.50%	± 0.55%	± 0.69%	± 0.66%	± 0.57%	± 0.61%

Development of Liquidity Cover Ratio

	Sept 30, 2022	Dec 31, 2022	March 31, 2023	June 30, 2023	Sept 30, 2023	Dec 31, 2023
Liquidity Coverage Ratio, LCR, %	128%	121%	128%	127%	126%	126%

Development of required Liquidity Reserve

	Sept 30, 2022	Dec 31, 2022	March 31, 2023	June 30, 2023	Sept 30, 2023	Dec 31, 2023
Total amount, Msek	776,4	795	935,2	976,4	929,7	969,4