

Own Funds, Capital Requirements and Liquidity Reserve

Date:

30/09/2020

Allfunds Sweden AB, Swedish Company Registration No. 556405-0127.

This information is in reference to the information that shall be submitted on a periodic basis in accordance with (FFFS 2014:12), CRR (EU) no 575/2013, and the Swedish Financial Supervisory Authority's ("Finansinspektionen") regulations and general guidelines regarding public disclosure of information concerning capital adequacy, risk management and liquidity (FFFS 2010:7).

In accordance with Finansinspektionen's regulations regarding management of liquidity risks in credit institutions and investment firms (FFFS 2010:7), Allfunds Sweden AB shall hold a liquid reserve to secure its short-term capacity to meet payment obligations. Allfunds Sweden AB's liquidity reserve consists of unencumbered assets that enable the rapid creation of liquidity at foreseeable values, including:

(i) deposits with credit institutions available the following day;

Pursuant to Allfunds Sweden AB's internal Policy, Allfunds Sweden AB shall maintain a liquidity reserve corresponding to three month operational costs. On the balance day Allfunds Sweden AB's liquidity reserve amounted to as shown here.

Total liquidity reserve (SEK 000s) 91.592

1 Liquidity Reserve

Liquidity Reserve

(SEK 000s)	
Deposits with credit institutions	91.592
Government securities treasuries	0
Covered bonds	0
Total liquidity reserve	91.592

2 Financing sources

(SEK 000s)	
Own equity	47.711
Financial institutes	0
Group internal	0
Other liabilities	54.807
Total	102.519

3 Miscellaneous information

(SEK 000s)	
Balance sheet total	102.519
Total liabilities	54.807
Liquidity reserve/total liabilities	1,67

4 PERIODIC INFORMATION ON CAPITAL ADEQUACY,

(SEK 000s)	
Common Equity Tier 1 capital (Instrument and reserves)	
Capital instrument	8.000
Retained earnings and restricted reserve	39.711
Dividend distributed	0
Regulatory adjustment	
Intangible assets	0
Deferred tax assets	-26
Common Equity Tier 1/Tier 1/Total Capital	47.685
Risk exposure amount for Credit and market risk according to Standardised approach	
<i>Risk exposure amount for institution</i>	18.618
<i>Risk exposure amount for business</i>	380
<i>Risk exposure amount for other items</i>	149
Total risk exposure amount for credit risk	19.147
Risk exposure amount market risk	919
Total risk exposure amount for credit and market risk	20.066
Risk exposure amount operational risk	57.903
Total risk exposure amount (Pillar I)	57.903
Capital ratio (CET 1/T1/T2)	82,35%
<small>(Total capital in percentage of total risk exposure amount)</small>	
Capital conservation buffer in % of Total risk exposure amount	2,5%
Common Equity Tier 1 available to meet buffers in % of Total risk exposure amount	74,4%
Internally Assessed Adequate Capital	
<i>Capital requirement Pillar I</i>	4.632
<i>Capital requirement Pillar II</i>	1.454
Total	6.086
<i>Capital conservation buffer</i>	1.448