

Own Funds, Capital Requirements and Liquidity Reserve

Date:

2019-12-31

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

Allfunds Sweden AB has a Branch in Vilnius, Lithuania since June 2016. The figures shown here are including the Branch.

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 liquidity 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)

106,585

1 Liquidity Reserve

Liquidity Reserve

| (SEK 000s) | |
|-----------------------------------|----------------|
| Deposits with credit institutions | 106,586 |
| Government securities treasuries | 0 |
| Covered bonds | 0 |
| Total liquidity reserve | 106,585 |

2 Financing sources

| (SEK 000s) | |
|----------------------|----------------|
| Own equity | 104,809 |
| Financial institutes | 0 |
| Group internal | 0 |
| Other liabilities | 7,168 |
| Total | 111,976 |

3 Miscellaneous information

| (SEK 000s) | |
|--|--------------|
| Balance sheet total | 111,976 |
| Total liabilities | 7,168 |
| Liquidity reserve/total liabilities | 14.87 |

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 | 52,983 |
| Dividend distributed | 0 |
| Regulatory adjustment | |
| Intangible assets | 0 |
| Deferred tax assets | -42 |
| Common Equity Tier 1/Tier 1/Total Capital | 60,941 |
| Risk exposure amount for Credit and market risk according to Standardised approach | |
| <i>Risk exposure amount for institution</i> | 21,317 |
| <i>Risk exposure amount for business</i> | 704 |
| <i>Risk exposure amount for other items</i> | 0 |
| Total risk exposure amount for credit risk | 22,021 |
| Risk exposure amount market risk | 5,089 |
| Total risk exposure amount for credit and market risk | 27,110 |
| Risk exposure amount operational risk | 57,903 |
| Total risk exposure amount (Pillar I) | 57,903 |
| Capital ratio (CET 1/T1/TC) | 105.25% |
| <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 | 97.2% |
| Internally Assessed Adequate Capital | |
| <i>Capital requirement Pillar I</i> | 4,632 |
| <i>Capital requirement Pillar II</i> | 6,719 |
| Total | 11,351 |
| <i>Capital conservation buffer</i> | 1,448 |