

## Own Funds, Capital Requirements and Liquidity Reserve

**Date:**

**2020-12-31**

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) 37,782**

### 1 Liquidity Reserve

#### Liquidity Reserve

(SEK 000s)	
Deposits with credit institutions	37,782
Government securities treasuries	0
Covered bonds	0
<b>Total liquidity reserve</b>	<b>37,782</b>

### 2 Financing sources

(SEK 000s)	
Own equity	40,396
Financial institutes	0
Group internal	0
Other liabilities	119,775
<b>Total</b>	<b>160,171</b>

### 3 Miscellaneous information

(SEK 000s)	
Balance sheet total	160,171
Total liabilities	119,775
<b>Liquidity reserve/total liabilities</b>	<b>0.32</b>

#### 4 Periodic information on capital adequacy

<b>(SEK 000s)</b>	
<b>Common Equity Tier 1 capital (Instrument and reserves)</b>	
Capital instrument	8,000
Retained earnings and restricted reserve	32,396
Dividend distributed	0
<b>Regulatory adjustment</b>	
Intangible assets	0
Deferred tax assets	0
<b>Common Equity Tier 1/Tier 1/Total Capital</b>	<b>40,396</b>
<b>Riskexposure amount for Credit and market risk according to Standardised approach</b>	
<i>Risk exposure amount for institution</i>	7,891
<i>Risk exposure amount for business</i>	109,845
<i>Risk exposure amount for other items</i>	0
<b>Total risk exposure amount for credit risk</b>	<b>117,736</b>
<b>Riskexposure amount market risk</b>	<b>6,935</b>
<b>Total riskexposure amount for credit and market risk</b>	<b>124,671</b>
<b>Risk exposure amount operational risk</b>	<b>57,903</b>
<b>Total risk exposure amount (Pillar I)</b>	<b>124,671</b>
<b>Capital ratio (CET 1/T1/T2)</b>	<b>32.40%</b>
<small>(Total capital in percentage of total risk exposure amount)</small>	
<b>Capital conservation buffer in % of Total risk exposure amount</b>	<b>2.5%</b>
<b>Common Equity Tier 1 available to meet buffers in % of Total risk exposure amount</b>	<b>24.4%</b>
<b>Internally Assessed Adequate Capital</b>	
<i>Capital requirement Pillar I</i>	9,974
<i>Capital requirement Pillar II</i>	2,773
<b>Total</b>	<b>12,747</b>
<i>Capital conservation buffer</i>	3,117