

Alternative Performance Measures

	Q2 (Ytd)	Q4 (full Year)	Q2 (Ytd)	Jan-Jun	Jan-Jun
	2017	2016	2016	2017	2016
Average equity, Msek	24 863	22 428	20 575	24 863	20 575
Net profit attributable to shareholders (annualised); Msek	5 715	5 586	5 245	5 715	5 245
Return on equity, %	23,0%	24,9%	25,5%	23,0%	25,5%
Total operating income, TSEK	4 092 192	7 701 876	3 630 095	4 092 192	3 630 095
Total operating expenses	428 499	540 512	267 998	428 499	267 998
Cost/income ratio, %	10,5%	7,0%	7,4%	10,5%	7,4%
Impaired loans: (+) Tsek	626 054	620 547	593 872	626 054	593 872
Loans and receivables before allowances (+) Tsek	545 740 727	534 399 635	521 067 138	545 740 727	521 067 138
Impairment rate, gross (bps)	11,5	11,6	11,4	11,5	11,4
Impaired loans and receivables: (+) Tsek	626 054	620 547	593 872	626 054	593 872
Allowances for individually assessed impaired loans (-) Tsek	-16 200	-16 200	-16 200	-16 200	-16 200
Loans and receivables before allowances (/) Tsek	545 740 727	534 399 635	521 067 138	545 740 727	521 067 138
Impairment rate, net (bps)	11,2	11,3	11,1	11,2	11,1
Total allowances Tsek	61 589	64 628	64 941	61 589	64 941
Loans and receivables before allowances (+) Tsek	545 740 727	534 399 635	521 067 138	545 740 727	521 067 138
Total allowance ratio (bps)	1,1	1,2	1,2	1,1	1,2
Allowances for individually assessed impaired loans (-) Tsek	16 200	16 200	16 200	16 200	16 200
Impaired loans and receivables: (+) Tsek	626 054	620 547	593 872	626 054	593 872
Allowances in relation to impaired loans, %	2,6%	2,6%	2,7%	2,6%	2,7%
Total allowances Tsek	61 589	64 628	64 941	61 589	64 941
Impaired loans: (+) Tsek	626 054	620 547	593 872	626 054	593 872
Total allowance in relation to gross impaired loans (%) (provisioning ratio)	9,8%	10,4%	10,9%	9,8%	10,9%
Risk exposure amount, excl. Basel I floor ¹ SEKbn	39,5	34,9	36,5	39,5	36,5
CET 1 capital ²	23,1	23,1	21,7	23,1	21,7
Common Equity Tier 1 capital ratio, excl. Basel I floor ^{1,2} %	58,4%	66,0%	59,6%	58,4%	59,6%
Risk exposure amount, incl. Basel I floor ¹ , SEKbn	279,9	273,8	268,3	279,9	268,3
CET 1 capital ²	23,1	23,1	21,7	23,1	21,7
IRB Shortfall	-0,1	-0,1	-0,1	-0,1	-0,1
Common Equity Tier 1 capital ratio, incl. Basel I floor ^{1,2} , %	8,3%	8,5%	8,1%	8,3%	8,1%
Tier 1 capital ^{1,2} , SEKbn	23,1	23,1	21,7	23,1	21,7
Risk exposure amount, excl. Basel I floor ¹ SEKbn	39,5	34,9	36,5	39,5	36,5
Tier 1 capital ratio, excl. Basel I floor ^{1,2} %	58,4%	66,0%	59,6%	58,4%	59,6%
Risk exposure amount, excl. Basel I floor ^{1,4} SEKbn	39,5	34,9	36,5	39,5	36,5
Total Own funds ²	26,2	26,2	26,5	26,2	26,5
Total capital ratio, excl. Basel I floor ^{1,2} %	66,3%	74,9%	72,5%	66,3%	72,5%

¹End of period.

² Includes the result for the period for the full year 2016 but not for Q2 2017 and Q2 2016.