

# ***The Supervisory Diamond 30 June 2013***

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*Saxo Bank A/S*

## Introduction

According to the Danish executive order on Financial Reports for Credit institutions and Investment Firms Etc. section 132 b, Saxo Bank is required to disclose information on the five limit values in the Supervisory Diamond based on the values in the Interim Report for Saxo Bank A/S – First Half 2013.

## The five limit values in the Supervisory Diamond

### **Sum of large engagements**

According to the Supervisory Diamond, the sum of large engagement, according to the Financial Business Act section 145, should be less than 125 % of the Capital Base.

For Saxo Bank A/S this value is 0 % at 30 June 2013. Exposures against credit institutions are excluded in the calculation of the sum of large engagements.

### **Lending growth**

According to the Supervisory Diamond, the lending growth should be less than 20 % measured year-on-year.

For Saxo Bank A/S this value is -1.6 % at 30 June 2013.

### **Commercial property exposure**

According to the Supervisory Diamond, the commercial property exposure should be less than 25 % of the total loans and guarantees.

For Saxo Bank A/S this value is 8.8 % at 30 June 2013.

The exposure is against a subsidiary.

### **Stable funding ratio**

According to the Supervisory Diamond, the stable funding ratio should be less than 1.

For Saxo Bank A/S this value is 0.04 at 30 June 2013.

The low value is due to the banks low amount of loans compared to the banks' balance sheet and working capital.

### **Excess liquidity**

According to the Supervisory Diamond, the excess liquidity, according to the Financial Business Act section 152, should be greater than 50 %.

For Saxo Bank A/S the value is 227 % at 30 June 2013.

Hellerup, 22<sup>nd</sup> of August 2013

Saxo Bank