

**Nordiska Financial Partner Norway AS.**

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**PILLAR III (EU KM1)**

**2024**

# Pillar III

(Amounts in KNOK)	2024 Q4	2024 Q3	2024 Q2	2024 Q1	2023 Q4
<b>Available own funds (amounts)</b>					
Common Equity Tier 1 (CET1) capital	80 546	80 108	79 125	77 870	77 776
Tier 1 capital	80 546	80 108	79 125	77 870	77 776
Total capital	102 314	103 634	103 580	104 406	106 051
<b>Risk-weighted exposure amounts</b>					
Total risk-weighted exposure amount	104 743	151 862	201 625	194 779	186 099
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
Common Equity Tier 1 ratio (%)	76,9%	52,8%	39,2%	40,0%	41,8%
Tier 1 ratio (%)	76,9%	52,8%	39,2%	40,0%	41,8%
Total capital ratio (%)	97,7%	68,2%	51,4%	53,6%	57,0%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>					
Additional CET1 SREP requirements (%)	5,60%	5,60%	5,60%	5,60%	5,60%
Additional AT1 SREP requirements (%)					
Additional T2 SREP requirements (%)					
Total SREP own funds requirements (%)	5,60%	5,60%	5,60%	5,60%	5,60%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>					
Capital conservation buffer (%)	2,5%	2,5%	2,5%	2,5%	2,5%
<b>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)</b>					
Institution specific countercyclical capital buffer (%)	2,4%	2,5%	2,5%	2,4%	2,5%
Systemic risk buffer (%)	4,5%	3,0%	3,0%	3,0%	4,5%
Global Systemically Important Institution buffer (%)					
Other Systemically Important Institution buffer					
Combined buffer requirement (%)	9,4%	8,0%	8,0%	7,9%	9,5%
Overall capital requirements (%)	19,5%	18,1%	18,1%	18,0%	19,6%
CET1 available after meeting the total SREP own funds requirements (%)	57,4%	34,7%	21,2%	22,0%	22,2%
<b>Leverage ratio</b>					
Leverage ratio total exposure measure	128 835	199 522	239 650	229 040	247 103
Leverage ratio	63%	40%	33%	34%	31%
<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)</b>					
Additional CET1 leverage ratio requirements (%)					
Additional AT1 leverage ratio requirements (%)					
Additional T2 leverage ratio requirements (%)					
Total SREP leverage ratio requirements (%)	0,0%	0,0%	0,0%	0,0%	0,0%
Applicable leverage buffer	0,0%	0,0%	0,0%	0,0%	0,0%
Overall leverage ratio requirements (%)	3,0%	3,0%	3,0%	3,0%	3,0%
<b>Liquidity Coverage Ratio</b>					
Total high-quality liquid assets (HQLA) (Weighted value - average)	2 235	2 277	2 245	2 233	2 202
Total net cash outflows (adjusted value)	501	501	653	654	1 893
Liquidity coverage ratio (%)	44,6%	45,4%	34,4%	34,1%	11,6%
<b>Net Stable Funding Ratio</b>					
Total available stable funding	104 027	156 916	211 387	208 008	208 008
Total required stable funding	30 502	127 901	174 186	168 408	155 560
NSFR ratio (%)	341%	123%	121%	124%	134%

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