

**Nordiska Financial Partner Norway AS.**

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**PILLAR III (EU KM1)**

**2023**

# Pillar III

(Amounts in KNOK)	2023 Q4	2023 Q3	2023 Q2	2023 Q1	2022 Q4
<b>Available own funds (amounts)</b>					
Common Equity Tier 1 (CET1) capital	77 776	77 970	78 843	80 296	57 570
Tier 1 capital	77 776	77 970	78 843	80 296	57 570
Total capital	106 051	107 077	110 014	113 369	90 662
<b>Risk-weighted exposure amounts</b>					
Total risk-weighted exposure amount	186 099	228 306	225 650	223 703	209 671
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
Common Equity Tier 1 ratio (%)	41,8%	34,2%	34,9%	35,9%	27,5%
Tier 1 ratio (%)	41,8%	34,2%	34,9%	35,9%	27,5%
Total capital ratio (%)	57,0%	46,9%	48,8%	50,7%	43,2%
<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 (%)	2,5%	2,5%	2,4%	2,4%	1,7%
Systemic risk buffer (%)	4,5%	3,0%	3,0%	3,0%	3,0%
Global Systemically Important Institution buffer (%)					
Other Systemically Important Institution buffer					
Combined buffer requirement (%)	9,5%	8,0%	7,9%	7,9%	7,2%
Overall capital requirements (%)	19,6%	18,1%	18,0%	18,0%	17,3%
CET1 available after meeting the total SREP own funds requirements (%)	22,2%	16,1%	16,9%	17,9%	10,2%
<b>Leverage ratio</b>					
Leverage ratio total exposure measure	247 103	216 852	216 852	210 499	165 588
Leverage ratio	31%	36%	36%	38%	35%
<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)	2 202	2 108	2 111	2 114	2 097
Total net cash outflows (adjusted value)	1 893	1 751	1 890	1 891	1 882
Liquidity coverage ratio (%)	116%	120%	112%	112%	111%
<b>Net Stable Funding Ratio</b>					
Total available stable funding	208 008	193 087	178 483	178 483	147 508
Total required stable funding	155 560	142 934	147 392	147 392	118 062
NSFR ratio (%)	134%	135%	121%	121%	125%

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