Nordiska Financial Partner Norway AS.

INTERIM REPORT

APRIL - JUNE 2026

Report for second quarter 2026

Following the acquisition in 2021 by Nordiska Kreditmarknadsaktiebolaget (Nordiska), Nordiska FPN changed its operations from issuing small unsecured loans and revolving credits to the private consumer segment in Norway and Sweden to implementing Nordiska's business strategy and Partner Banking model with a focus on the Norwegian market. Nordiska's Partner Banking model focuses on partnerships with other financial companies who act as financial agents where Nordiska provides loans to customers mediated by Nordiska's Partners who function as distribution channel towards the customers.

Nordiska FPN prepares its financial statements in accordance with IFRS; see section 3-9 of the Norwegian Accounting Act. As of 30 June 2026, the company consisted only of the Norwegian company Nordiska FPN AS and the non-operating Swedish branch. Nordiska has established a branch in Norway, Bankaktiebolaget Nordiska (Publ) NUF (Nordiska NUF). The operation in Norway is conducted through the branch, and the portfolios in Nordiska FPN were transferred to Nordiska NUF beginning November 2025. As Nordiska's operation in Norway through Nordiska FPN is terminated Nordiska is presently pursuing to change the business of Nordiska FPN to instead operate as a credit intermediator of consumer credits.

Total interest income amounted to 269 TNOK in Q2 2026 compared to 955 TNOK in Q2 2025 as the customer portfolios was transferred to the Branch beginning November 2025. As in Q1 the income was thus mainly bank interest income as the cash holding amounted 104 MNOK at the end of Q2.

Net change in value on securities and currency were positive also in Q2 2026 with 1 318 TNOK compared to -423 TNOK in Q2 2025. The currency effect was limited during Q2 for the NOK vs. SEK and USD so the main driver was the increase in the value of the Visa share portfolio mainly due to increase in the share price. A process for selling the Visa A-shares were inititated in Q2.

Personnel- and other operating expenses amounted to 808 TNOK in Q2 2026 compared to 876 TNOK in Q2 2025. The employee- and main operational agreements were transferred to Nordiska NUF in November 2025. The employee agreements was moved back from Nordiska NUF to Nordiska FPN during Q1 as the company will continue as a licensed company until the outcome of the process to the change the business of the company is clearified.

As the portfolios were transferred to Nordiska NUF losses on loans were 0 also in Q2. The losses on loans in 2025 were positive due to recoveries from profit sharing of previously sold defaulted loans.

The result before tax was positive with 115 TNOK in Q2 2026 compared -1 188 TNOK in Q2 2025. The capital adequacy ratio was 84.3% in Q2 2026, compared to 100% in Q2 2025 and 65.7% at the end of 2025.

For further information, please contact:

General manager, Jens Schau-Hansen

+47 45 00 23 54, jens.schau-hansen@nordiska.com

Statement of comprehensive income (NOK)

	Note	2026 Q2	2025 Q2	2026 YTD	2025 YTD	2025 YE
Interest income - assets measured at amortised cost		269	955	521	1 853	3 046
Interest expenses		-692	-699	-1 324	-1 383	-2 772
Net interest income		**-423**	**256**	**-803**	**471**	**274**
Fee and comission expenses		0	-122	-48	-187	-108
Net change in value on securities and currency		1 318	-423	-419	155	-424
Other income		27	6	41	13	77
Net income from financial assets		**922**	**-283**	**-1 229**	**452**	**-181**
Personnel expenses		-307	-189	-418	-517	-880
Depreciation, amortisation and impairment		0	-72	0	-143	-235
Other operating expenses		-500	-687	-709	-1 420	-2 576
Net operating income before losses on loans		**115**	**-1 231**	**-2 356**	**-1 628**	**-3 871**
Losses on loans	1	0	42	0	84	151
Result before tax		**115**	**-1 188**	**-2 356**	**-1 544**	**-3 720**
Tax		0	0	0	1	0
Result after tax		**115**	**-1 188**	**-2 356**	**-1 543**	**-3 720**
Items to be recycled to profit and loss						
Exchange differences on translating foreign operations		-95	119	3 053	285	560
Sum other comprehensive income		**-95**	**119**	**3 053**	**285**	**560**
Total comprehensive income		**20**	**-1 069**	**697**	**-1 258**	**-3 160**

Statement of financial position (NOK)

	Note	2026 Q2	2025 Q2	2025 YE
ASSETS				
Loans and deposits to credit institutions		104 337	75 460	111 662
Loans to customers	2	0	30 573	0
Investment securities		12 659	12 326	13 105
Derivatives		0	-	0
Tangible assets		0	143	0
Other assets		9 874	2 879	12 341
Prepaid and deposits		52	3 823	63
Total assets		**126 921**	**125 203**	**137 171**
LIABILITIES				
Debt to credit institutions		76	2 790	6 936
Derivatives		0	191	-
Other liabilities		13 168	5 300	14 162
Subordinated loan		36 205	37 629	38 683
Total liabilities		**49 449**	**45 910**	**59 781**
EQUITY				
Share capital		96 123	96 123	96 123
Share premium		84 414	79 262	79 262
Other paid in equity		0	5 151	5 151
Retained earnings		-103 064	-101 244	-103 146
Total equity		**77 473**	**79 293**	**77 391**
Total liabilities and equity		**126 921**	**125 203**	**137 171**

Notes to the financial statements

	2026 Q2	2025 Q2	2025 YE
1. CREDIT LOSSES			
Actual specified credit losses	0	0	0
Write-back of specified credit losses	0	42	148
Provisions during the period	0	0	0
Sum (NOK)	**0**	**42**	**148**
2. CREDIT LOSSES / DEFAULTED			
Defaulted loans*	0	0	0
Accumulated provision for credit losses	0	0	0
Net (NOK)	**0**	**0**	**0**
* loans are classified as defaulted 90 days past due			
3. OFF BALANCE SHEET ITEMS			
Undisposed credit (SEK facility)	0	0	0
Sum (NOK)	**0**	**0**	**0**
4. CAPITAL ADEQUACY			
Capital requirement	7 310	6 400	11 150
Capital base	76 997	80 004	91 632
Capital ratio	**84,3 %**	**100,0 %**	**65,7%**

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Org.no 990 892 040
nfp@nordiska.com

Dronning Eufemias gate 16
0191 Oslo, Norge