Press Release
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Instabank ASA enters into an agreement to sell non-performing loans in Finland and Norway

Instabank ASA ("Instabank") has entered into an agreement to sell all its non-performing unsecured loans in Norway and Finland that have been in debt collection for more than six months as at 30 September 2026. The portfolio has a total gross book value of approximately NOK 217 million.

The sale price exceeds the net book value of the portfolio, and the transaction will have a positive effect on Instabank's operating profit. This confirms that the bank's loan loss provisions on these loans have been more than sufficient.

Based on figures as at 30 September 2026, the transaction reduces Instabank's NPL ratio from 8.3% to approximately 6.5% and will strengthen the bank's capital ratios.

Closing is expected before the end of 2026.

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