

## Result of the Swedish FSA's Supervisory Review and Evaluation Process (SREP)

**The Swedish Financial Supervisory Authority ("Swedish FSA") has carried out a review and evaluation of Norion Bank AB ("Norion Bank") and decided upon special capital base requirements and Pillar 2 Guidance. The Bank's previous internally calculated capital requirements have been confirmed and the Swedish FSA has decided upon a Pillar 2 Guidance of 0% of the total risk exposure amount ("REA") and 0.5% of the leverage ratio-based requirement.**

The Swedish FSA has informed Norion Bank of a special capital base requirement regarding concentration risk for credit risk, interest rate risk and other market risks in other operations of 1.0% of the total risk exposure amount as of 31 December 2022. The decision is in line with the bank's previous internal calculations within the framework of internal capital and liquidity evaluation.

The Swedish FSA has furthermore decided upon a REA-based Pillar 2 Guidance of 0%. The bank's total risk based capital requirement is therefore unchanged and amounted to 13.1% as of 30 June 2023. As of this date, the reported total capital ratio amounted to 16.1%.

The Swedish FSA has also decided upon a leverage based Pillar 2 Guidance of 0.50%. The bank's total leverage ratio requirement, including Pillar 2 Guidance, would hence have amounted to 3.50% as of 30 June 2023. As of this date, the reported leverage ratio amounted to 14.1%.

**For more information, please contact:**

Madeleine Mörch, Head of IR & Communications

Phone: +46 73 712 04 52

E-mail: [madeleine.morch@norionbank.se](mailto:madeleine.morch@norionbank.se)

**About Norion Bank**

Norion Bank Group is a business-oriented Nordic financing bank. The Group's brands – Norion Bank, Walley and Collector – offer customized financing solutions that meet distinct needs in three customer segments: medium-sized corporates and real estate companies, merchants, and private individuals. As a specialist in financing solutions, Norion Bank Group is a leading complement to traditional large banks, with a vision of being the leading Nordic financing bank in its chosen segments.

Norion Bank offers corporate and real estate loans, as well as factoring for medium-sized corporates and real estate companies. The Walley brand offers flexible payment and checkout solutions to merchants and private individuals. The Collector brand offers personal loans and credit cards to private customers, as well as savings accounts to private individuals and companies. Norion Bank Group (formerly Collector Bank) was founded in 1999 and has offices in Gothenburg, Stockholm, Helsingborg, Oslo and Helsinki. Business is conducted through Norion Bank AB (public), which is listed on Nasdaq Stockholm.

## Attachments

[Result of the Swedish FSA's Supervisory Review and Evaluation Process \(SREP\)](#)