

Results of the Swedish Financial Supervisory Authority's review and evaluation

The Swedish Financial Supervisory Authority has carried out a review and evaluation with special capital base requirements, liquidity requirements and Pillar 2 Guidance of Resurs Bank.

On 22 June 2023, the Swedish Financial Supervisory Authority announced its consideration of deciding that the bank must, as of 31/12/2022, meet a special capital base requirement regarding concentration risk for credit risk, interest rate risk and other market risks in other operations of 1.9 percent of the total risk-weighted assets, which means a total capital base requirement of 13.5 percent. This is in line with the bank's internal calculations as of 12/31/2022.

Furthermore, the Swedish Financial Supervisory Authority announced that the bank should hold additional capital (Pillar 2 Guidance) corresponding to 0 percent of the institution's total risk-weighted assets, which means a total capital base requirement and Pillar 2 Guidance of 13.5 percent.

In the consideration, the Swedish Financial Supervisory Authority proposes that the bank, for capital base requirements relating to leverage ratio, should hold additional capital (Pillar 2 Guidance) corresponding to 0.50 percent of the institution's total risk-weighted assets, which means a total leverage requirement and Pillar 2 Guidance of 3.5 percent.

The bank has been given the opportunity to comment on the Swedish Financial Supervisory Authority's consideration by August 16 at the latest, which the bank does not intend to do.

MORE INFORMATION:

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ABOUT RESURS HOLDING

Resurs Holding (Resurs) operates through its subsidiary Resurs Bank and has since 1977 built up a customer base of 6 million customers in the Nordic region and has established itself as a leading partner in retail and e-commerce. Resurs wants to create balance in people's personal finances. On that foundation, we develop offers and services within loans, savings and payments that are based on people's everyday lives. Resurs Bank has had a banking license since 2001 and is supervised by the Swedish Financial Supervisory Authority. The Resurs Group operates in Sweden, Denmark, Norway, and Finland. At the end of the first quarter of 2023, the Group had 654 employees and a loan portfolio of SEK 37.5 billion. Resurs is listed on Nasdaq Stockholm.

Attachments

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