

Resurs Bank AB has received approval to change method for calculating capital requirement for operational risk

The Swedish Financial Supervisory Authority has approved Resurs' s application to use the standardised approach for calculating the capital base requirement for operational risks. The approval has strengthened Resurs's capital situation.

This decision means that Resurs Bank is changing its method for calculating operational risk from the standardised approach to the alternative standardised approach. Applied to the reported total capital ratio and Common Equity Tier 1 ratio for the consolidated situation as per 30 September 2022, the total capital ratio would have increased from 15,8 per cent to 17,2 per cent, compared with the regulatory requirement of 13,5 per cent, previously 13,4 per cent. The Common Equity Tier 1 ratio would have increased from 14,2 per cent to 15,4 per cent, compared with the regulatory requirement of 9,1 per cent, previously 9,0 per cent.

MORE INFORMATION

Stefan Noderén, Interim CFO & Head of IR, stefan.noderen@resurs.se, +46 70 816 02 24

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 third quarter of 2022, the Group had 606 employees and a loan portfolio of SEK 35.7 billion. Resurs Holding is listed on Nasdaq Stockholm.

Attachments

[Resurs Bank AB has received approval to change method for calculating capital requirement for operational risk](#)