

29 April 2025

# NOBA Bank Group AB (publ) - result of the Swedish Financial Supervisory Authority's review and evaluation (SREP)

As part of its routine supervisory review and evaluation process considering specific capital base requirements (Pillar 2 requirements), the Swedish Financial Supervisory Authority has decided that NOBA Bank Group AB (publ) ("NOBA") at the group level must meet a specific capital base requirement of 1.40 percent, expressed as a percentage of the group's total risk-weighted exposure amount. For NOBA at the individual level, it was decided that the corresponding requirement is set at 1.41 percent of the total risk-weighted exposure amount.

The review and evaluation has been conducted based on the information in the internal capital and liquidity assessment (IKLU) and other information that the Swedish Financial Supervisory Authority has received during its supervision, and the outcome of the Authority's decision is in line with the Bank's previous internal calculations and assessments. The Swedish Financial Supervisory Authority has also, in connection with its review and evaluation, decided on a Pillar 2 guidance equivalent to 0 percent of the total risk-weighted exposure amount. NOBA thus continues to have a significant margin to the risk-based regulatory capital requirements.

The Swedish Financial Supervisory Authority has also decided on a Pillar 2 guidance regarding leverage ratio. NOBA is expected, at the group level, to hold additional capital (Pillar 2 guidance) equivalent to 1 percent of the total exposure amount for the leverage ratio. The Bank's total leverage ratio requirement including Pillar 2 guidance thus amounts to 4 percent. NOBA's leverage ratio as of December 31, 2024, was 9.7 percent.

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## **About NOBA Bank Group**

*With a diversified offering through three brands, Nordax Bank, Bank Norwegian and Svensk Hypotekspension and over 2 million consumers, we have the size, skill, and scale to enable healthier finances for more. NOBA collects specialized, customer centric financial offerings that are sustainable for the individual, the bank and society at large, today and tomorrow. NOBA Bank Group AB (publ) ("NOBA") is owned by Nordic Capital Fund IX, Nordic Capital Fund VIII and Sampo. The NOBA group has approximately 650 employees and is active in 8 markets.*

Read more about NOBA and our brands at [www.noba.bank](http://www.noba.bank).