

3rd Quarter 2026 Results Presentation

Q3 2026 highlights

Continued earnings growth and commercial progress

Financial performance and capital position

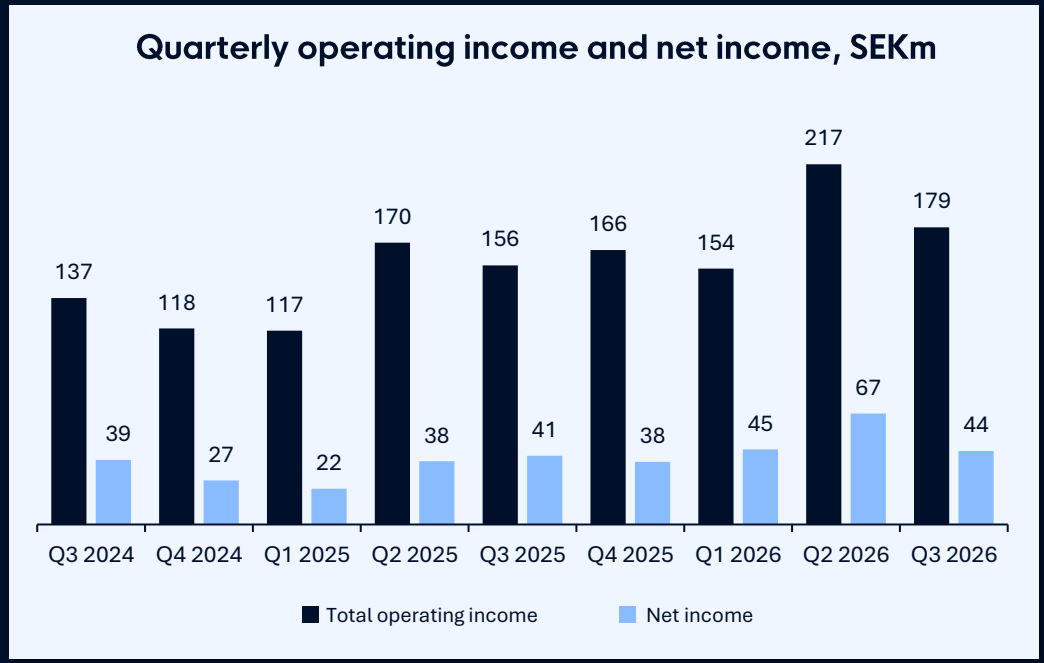
- Total operating income increased to SEK 179m and earnings before tax to SEK 60m, both up approximately 15% year-on-year. Net income amounted to SEK 44m
- The loan book reached SEK 11.4bn, up 13% year-on-year, driven by Real Estate, Leasing and Consumer Finance
- Net interest margin increased to 5.4%, while the loan loss ratio was 0.5%
- The CET1 ratio was 14.2% and the total capital ratio was 19.5%, meeting Nordiska's target of a buffer exceeding the regulatory capital requirements by at least 300 bps

SAS launch and new Miles & More partnership

- Nordiska successfully launched the SAS EuroBonus Executive Business Card in Sweden, Norway and Denmark, marking an important step in commercialising its Card-as-a-Service platform
- An agreement was signed with Miles & More, Lufthansa Group's loyalty programme, to launch co-branded credit cards in Sweden and Norway, with initial launches planned for early 2027

Continued integration and operational development

- Q3 was the first full quarter with Bliq in the Group. Its operations were largely transferred to Nordiska during the quarter, further integrating the Swedish consumer finance business
- Personnel from Nordic Bridge Services transferred to Nordiska's Finnish branch, establishing a local organisation to support further development of the Finnish platform
- Leasing loan book grew by 26% year-on-year to SEK 2.5bn. A new office in Malmö strengthened Release Finans' presence in southern Sweden



KPIs Q3 2026 (YoY change)

Loan book	Total operating income	CET1 / Total cap ratio
SEK 11.4bn	**SEK 179.3m**	**14.2% / 19.5%**
+13.3%	+14.6%	+0.8 p.p. / +1.2 p.p.

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Key Financials – Nordiska Group

			Q3 2026	Q2 2026	Q3 2025	JAN-SEP 2026	JAN-SEP 2025	FY 2025
Net interest income	SEKk	01	153 488	138 338	128 030	416 258	345 641	483 610
Total operating income	SEKk	02	179 312	217 372	156 420	551 018	443 527	609 180
Earnings before taxes	SEKk	03	60 027	57 878	52 051	174 361	129 640	188 795
Net income	SEKk	03	44 357	66 964	41 411	156 630	101 150	138 898
Earnings per share[1]	SEK		0.71	1.13	0.74	2.64	1.81	2.48
Net interest margin	%		5.4	5.1	5.1	5.2	4.8	4.8
Loan loss ratio	%	04	0.5	1.7	0.5	0.8	0.8	0.7
C/I ratio	%		59.5	54.4	58.8	56.7	57.4	57.9
Return on equity	%	05	12.8	21.9	16.9	17.0	13.3	14.1
CET1 capital ratio	%	06	14.2	14.6	13.4	14.2	13.4	12.0
Tier 1 capital ratio[3]	%	06	16.7	17.2	14.9	16.7	14.9	13.4
Total capital ratio[3]	%	06	19.5	20.1	18.3	19.5	18.3	16.4
LCR	%		784.2	777.5	663.3	784.2	663.3	526.7
NSFR	%		123.0	123.0	123.1	123.0	123.1	121.4

01 Net interest income increased, primarily attributable to Bliq, with Q3 reflecting three full months of interest income compared with only a partial-quarter contribution in Q2. This was partly offset by somewhat higher interest expenses.

02 Total operating income decreased QoQ due to a non-recurring gain of SEK ~40m related to the NFPN[2] transaction recognised in Q2. Adjusting for non-recurring items, operating income increased QoQ.

03 Earnings before taxes reached an all time high, driven by a full-quarter recognition of Bliq on a consolidated level. The net income, however, decreased QoQ due to a large non-recurring tax income effect in Q2 2026.

04 The loan loss ratio reverted back to a normalised state compared with the preceding quarter, in which there was a SEK 35m of day-one IFRS9 effects on the group's net credit losses pertinent to the Bliq acquisition.

05 RoE declined from 21.9% to 12.8%, driven by lower net income (SEK 44.4m vs SEK 67.0m), mainly due to a positive one-off tax adjustment in Q2.

06 Nordiska maintains a strong capital position with headroom exceeding the stated target of 300 bps in excess of regulatory requirements.

Note: (1) Net income during the period divided by average outstanding common shares during the period; (2) Nordiska Financial Partner Norway AS; (3) Q2 2026 Tier 1 and total capital ratios are adjusted to exclude AT1 instruments redeemed on 1 July 2026.

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Agenda

- **Nordiska at a glance**
- Presentation Q3 2026
- Appendix

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Nordiska group at a glance

Licensed Swedish bank providing diversified lending, leasing and payment solutions to SMEs and consumers across the Nordics

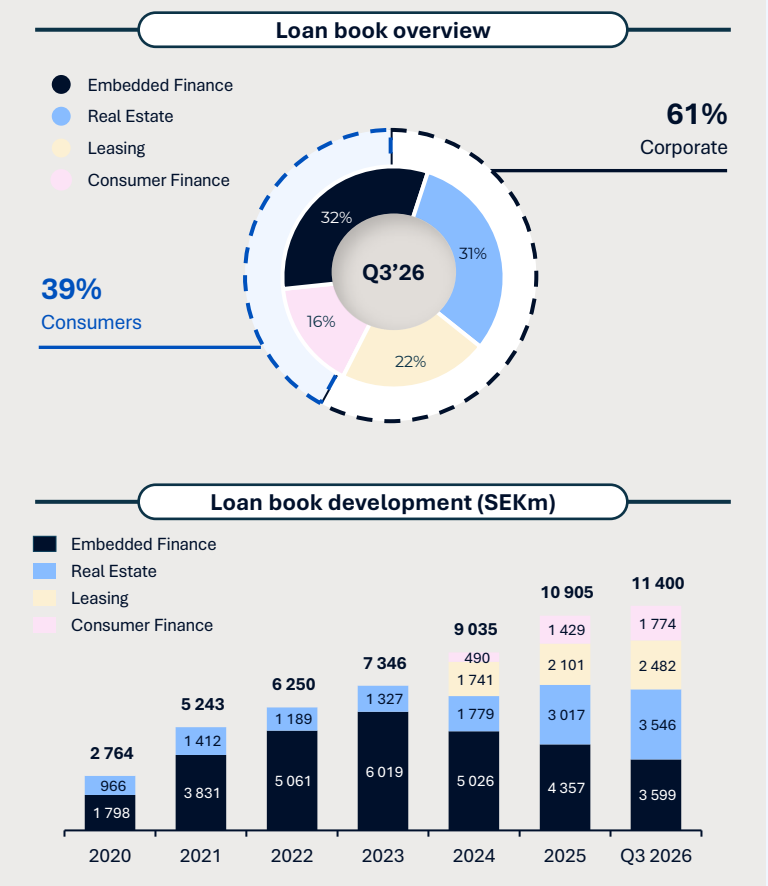
Bankaktiebolaget Nordiska in brief

- Bankaktiebolaget Nordiska is a Swedish licensed bank and embedded finance platform, serving corporates and consumers through a proprietary technology infrastructure and a network of channel partners and distribution platforms
- Founded in 2014, the Company operates across four complementary business segments: Embedded Finance, Real Estate, Leasing and Consumer Finance – with a banking licence obtained in Q4 2024
- Headquartered in Stockholm with operations primarily in Sweden and Finland, funded mainly through retail deposits with state deposit guarantees
- The company has a loan book of SEK 11.4bn as of Q3 2026, having grown at approximately +28% CAGR since 2020, supported by 230 FTEs(1) across the Group

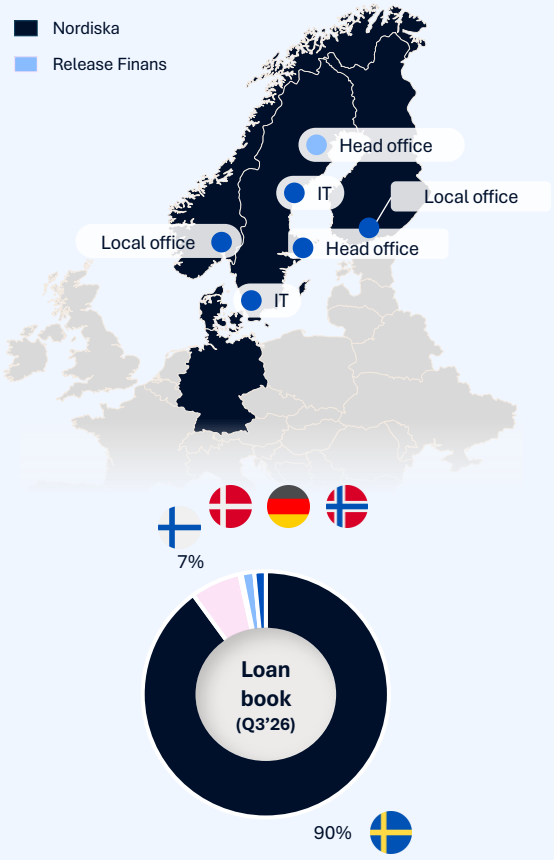
Selected KPIs(1)

SEK 179m Operating income	**SEK 60m** Earnings before tax	**0.5%** Loan loss ratio
SEK 11.4bn Total loan book	**230 FTEs** Nordiska Group	**13%** Return on equity

Loan book by business segment



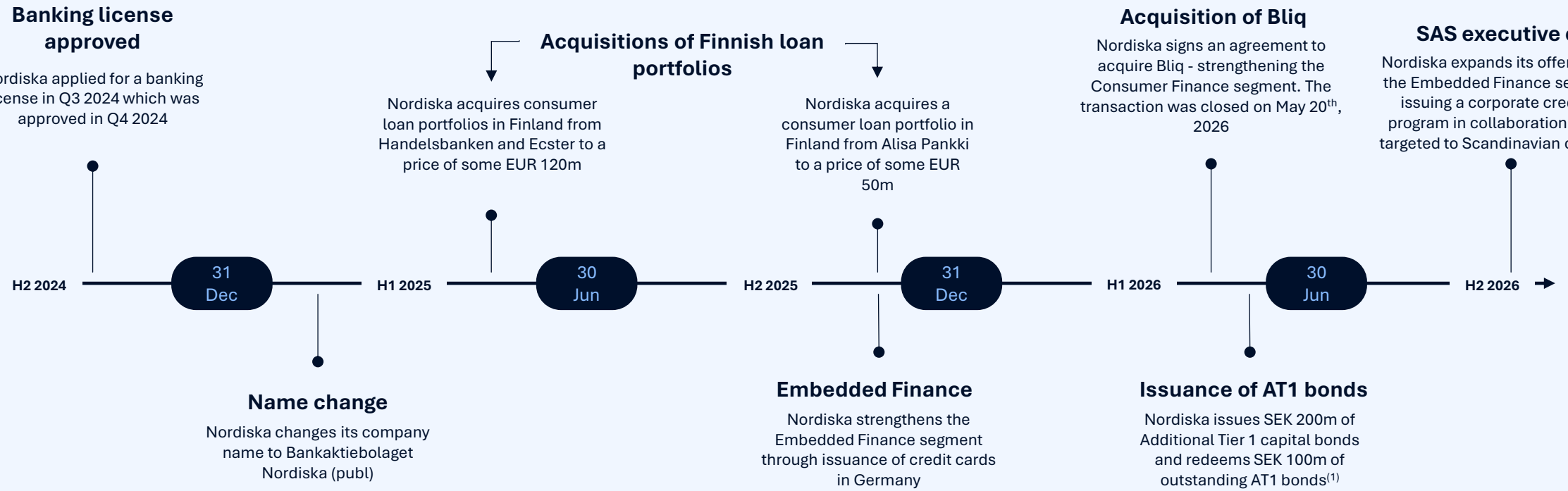
Geographical presence



Note: (1) KPIs as of Q3 2026.

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Recent highlights



Note: (1) Redemption of outstanding AT1 bonds was carried out 1 July 2026

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Launching the commercial collaboration with SAS

A premium corporate credit card for Scandinavian businesses

This project marks the inception of the CaaS structure to the European airline market with SAS pioneering the model. The card is a premium corporate credit card for SAS and Eurobonus in Sweden, Norway and Denmark. The project was officially launched in September 2026.

Partners

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Card Issuer	Credit Provider	App, front-end Expense mgmt	Processor	Scheme	Program Owner - Marketing, distribution

Card overview

20,000
Annual level points

SAS
Access to all SAS lounges

1,800
Additional lounges via Priority Pass

25 EB
Per 100 SEK/NOK/DKK

599 (499)
SEK/NOK (DKK) per card and month

SAS

EuroBonus Executive Business Card



SEK **NOK** **DKK**

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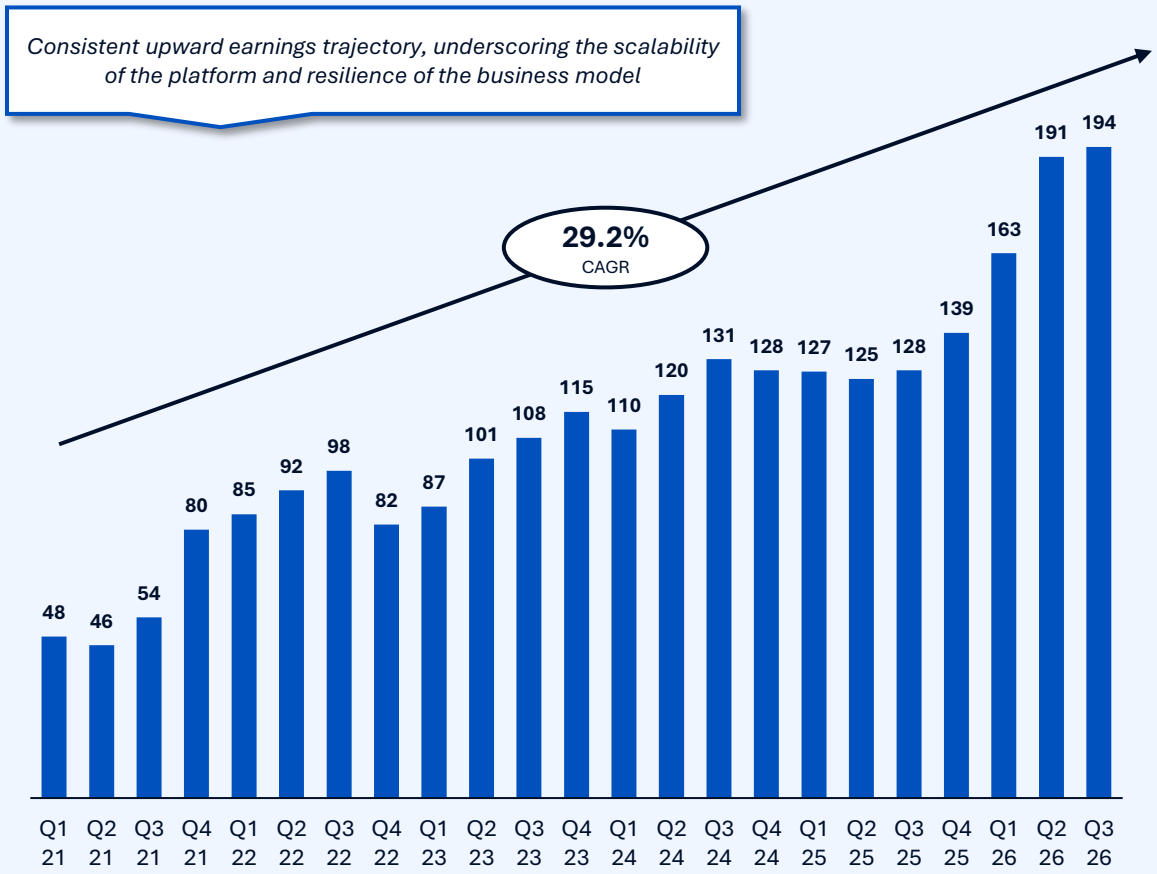
Financial performance & ambitions

Financial goals and targets

Profitability	Growth	Capital Adequacy
ACTUAL	**ACTUAL**	**ACTUAL**
16.1% ROE As of Q3 LTM 2026	**13.3%** Annual loan book growth As of Q3 2026	**>300bps** CET1 / Tier 1 / Total capital headroom
GOAL	**GOAL**	**GOAL** ✓
>20% RoE Over time	**25%** Annual growth Over time	**300bps** Margin to regulatory requirements

LTM Quarterly net profit

Consistent upward earnings trajectory, underscoring the scalability of the platform and resilience of the business model



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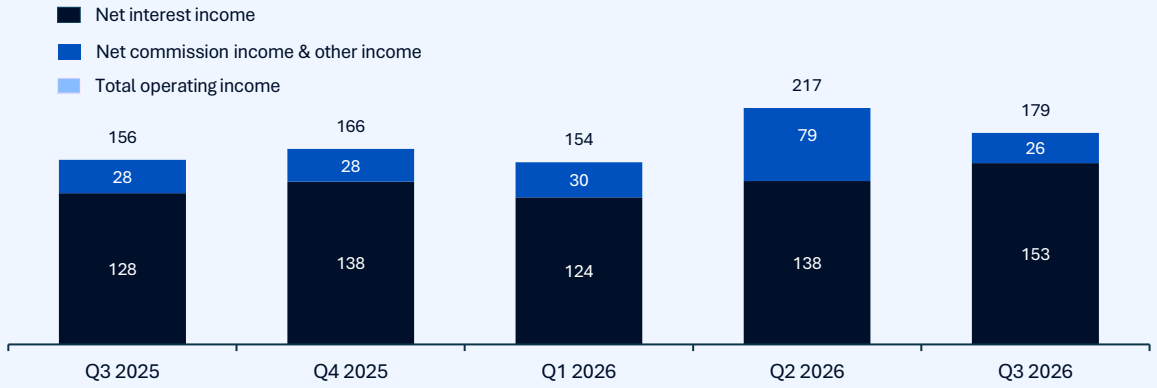
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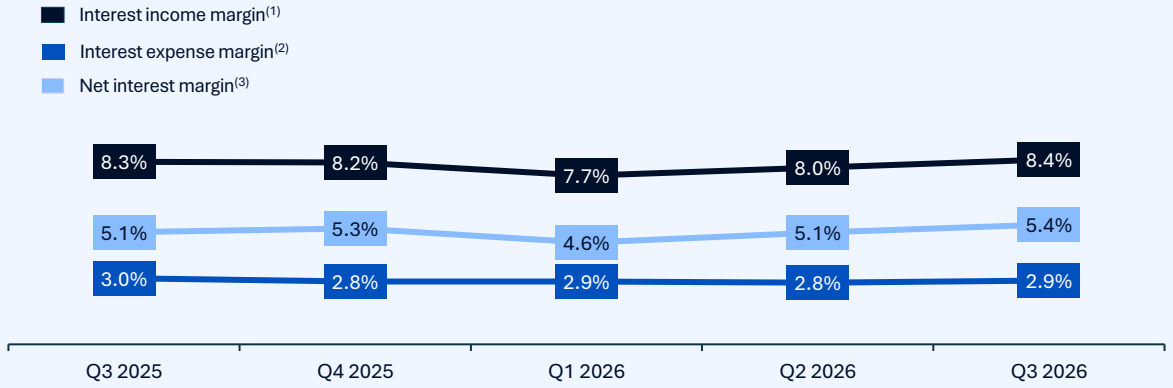
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Stable underlying performance – transaction-related items affect QoQ comparability

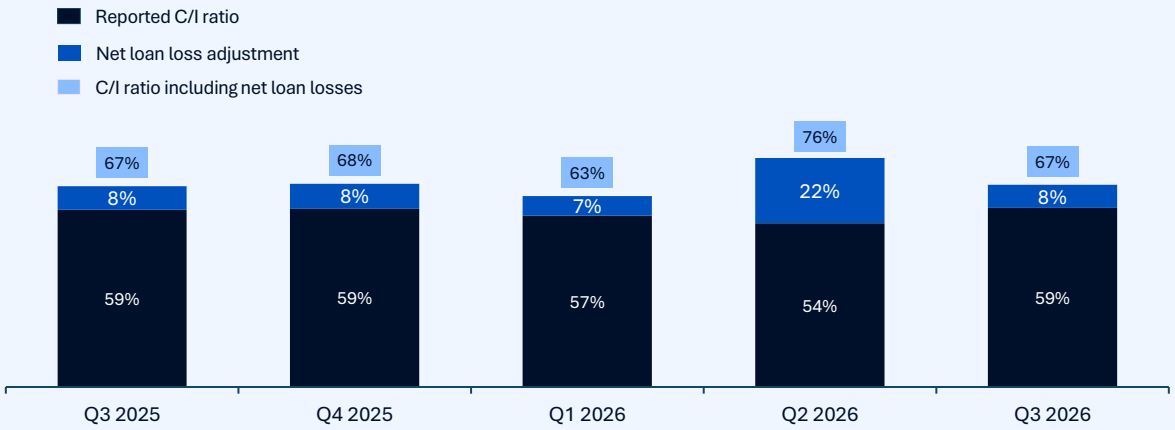
Total operating income (SEKm)



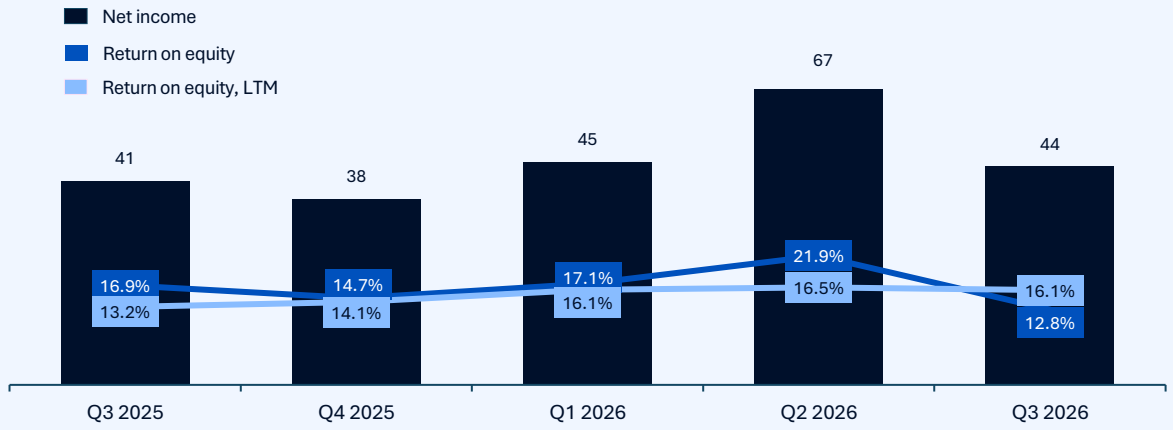
Interest margins (%)



Cost-to-income ratio (%)



Net income (SEKm) & Return on equity (%)



- Note: (1) Interest income / Average Lending from the Public; (2) Interest expenses / Average Deposits from the Public; (3) Net interest income / Average Lending from the Public

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Diversified business model across four segments

Four complementary business segments providing diversified revenue streams across both corporate and consumer lending

Loan book share (%)[2] | *Consumers loan book split (%)* | *Corporates loan book split (%)*

Embedded Finance

- Embedded financial infrastructure enabling fintechs, neobanks and other channel partners to originate and distribute lending and payment products utilising Nordiska's deposit-funded balance sheet
- Partners generally cover potential credit losses through buyback obligations, resulting in close to zero credit losses for Nordiska

74% | 26%

32%

4.4% Operating income margin[1]

~0.0% Credit losses[1,3]

23 Number of partners[2]

SEK3.6bn Embedded finance portfolio[2]

Real Estate

- Secured lending to Swedish real estate companies and housing cooperatives, with collateral comprising property mortgages at conservative LTVs of <50% on average
- Relationship-based lending complementing traditional bank financing, with focus on strict underwriting criteria in terms of LTV, property type, counterparty and location

0% | 100%

31%

4.2% Operating income margin[1]

~0.0% Credit losses[1]

SEK27.5m Average loan volume[2]

SEK3.5bn Real Estate portfolio[2]

Leasing

- Operated through subsidiary Release Finans, the segment provides flexible leasing and rental solutions to Swedish SMEs across four product verticals: leasing, rental, functional rent and rent & return
- Distribution through a well-established and diversified B2B partner network of 1,000+ partners, enabling scalable origination without direct customer acquisition costs

0% | 100%

22%

8.8% Operating income margin[1]

0.7% Credit losses[1]

SEK89k Average lease agreement[2]

SEK2.5bn Leasing portfolio[2]

Consumer Finance

- Consumer lending primarily in Finland and Sweden, encompassing unsecured consumer loans, card products and digital payment solutions – originally established through the acquisition of Rocker
- Portfolio further expanded through acquisitions of consumer loan portfolios in Finland from Handelsbanken, Ecster and Alisa Pankki and recently Bliq

100% | 0%

16%

12.9% Operating income margin[1]

3.4% Credit losses[1]

8 Number of acquired portfolios[4]

SEK1.8bn Consumer finance portfolio[2]

Note: (1) As of Q3 LTM 2026; (2) As of Q3 2026; (3) Partners cover potential credit losses via forward-flow agreements and cash collateral; (4) Includes one portfolio from Rocker (2024), one portfolio from SHB (2025), 4 portfolios from Ecster (2025), one portfolio from Alisa Pankki (2025) & one portfolio from Bliq (2026)

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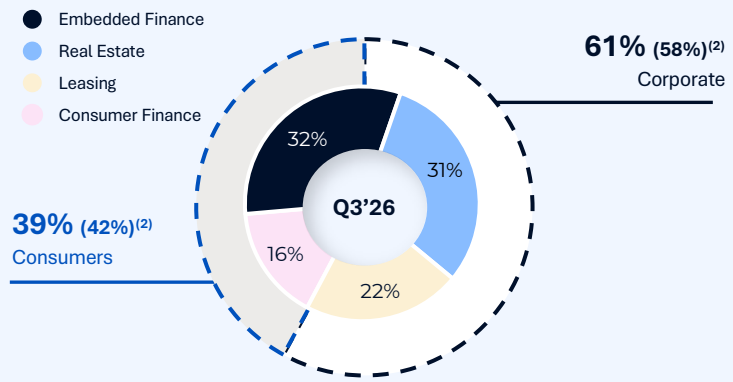
Loan book breakdown

Highly diversified portfolio with a large network of distribution channels

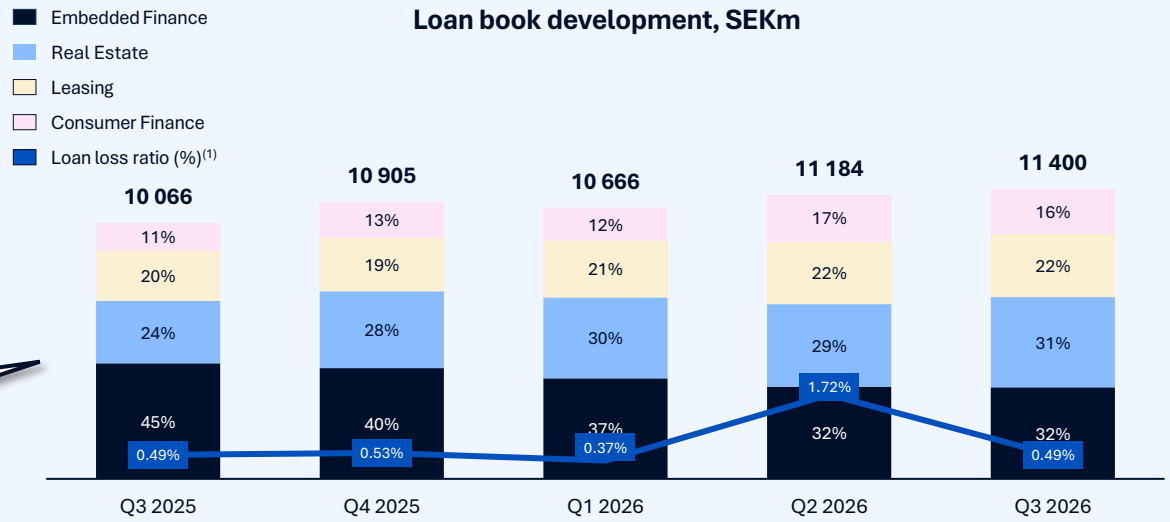
- Deliberate shift from an Embedded Finance-heavy model towards a more diversified loan book across Real Estate, Leasing and Consumer Finance
- Real Estate remains the strongest growth contributor LTM, growing from 24% to 31% of total lending
- Consumer Finance volumes grew significantly in Q2 2026 with the inclusion of the acquired Bliq portfolio
- Underlying loan loss ratio maintained at stable levels[1] while credit losses are expected to increase somewhat as the lending mix shifts from a higher proportion within Embedded Finance where partners take on the credit risk

Lending mix shifting from primarily Embedded Finance to a more diverse business model with complementary distribution channels in-house. 68% proprietary lending in Q3 2026 compared to 55% in Q3 2025.

Q3 2026



Loan book development, SEKm

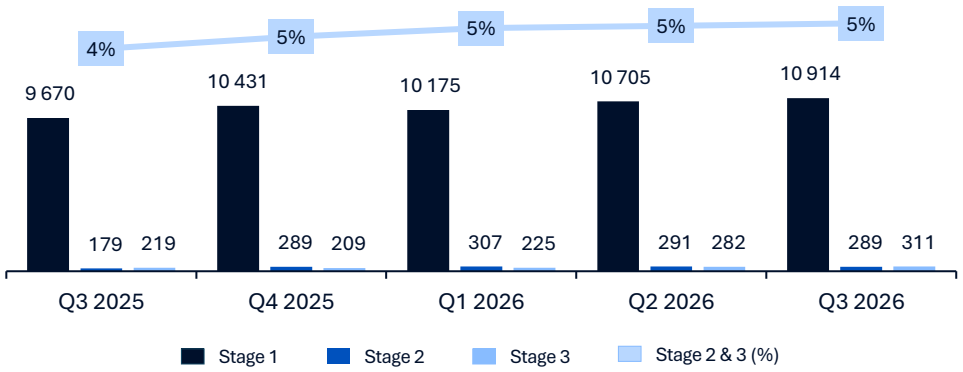


Note: (1) Loan loss ratio affected by an ECL accounting effect related to acquired portfolios in Q2 2026 (Bliq); (2) vs Q2 2026

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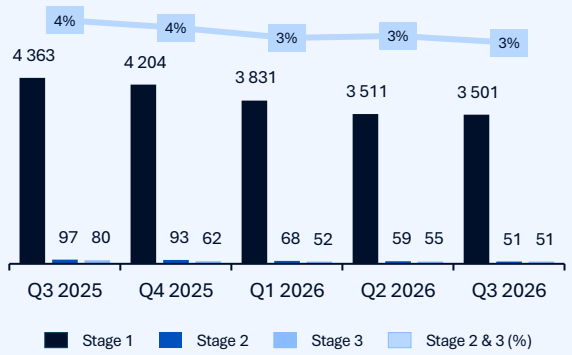
Robust asset quality with high diversification

Nordiska Group loan book(1, 2) (SEKm)

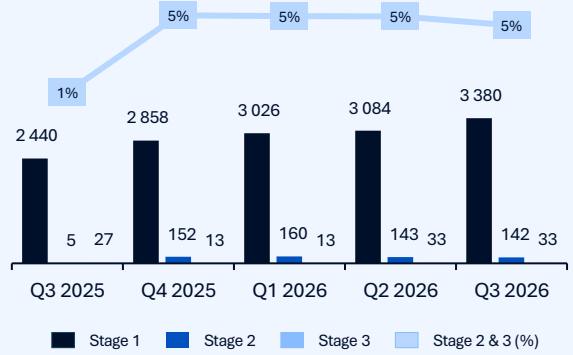


- The Group's total loan book grew by 2% QoQ to SEK 11.4bn, with growth primarily being concentrated to the Real Estate segment.
- Real Estate was the fastest growing segment quarter-on-quarter with a growth in lending reaching 9%
- Leasing recorded a quarter-on-quarter growth in lending and expanded its commercial reach by opening a new office in Malmö during the quarter
- Credit quality remains robust, with stage 2 and 3 exposures low across all segments, supported by risk-mitigating features including forward-flow agreements (Embedded Finance), secured structures (Real Estate) and asset-backed collateral (Leasing)

Embedded Finance loan book(1) (SEKm)

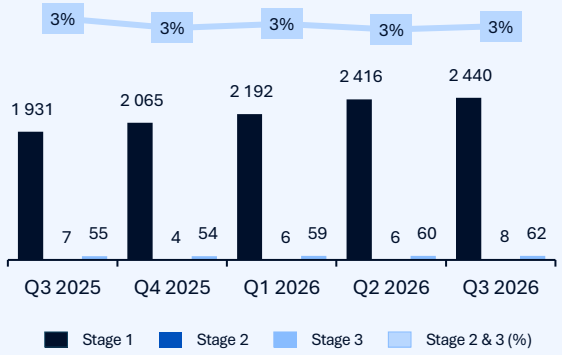


Real estate loan book(1) (SEKm)

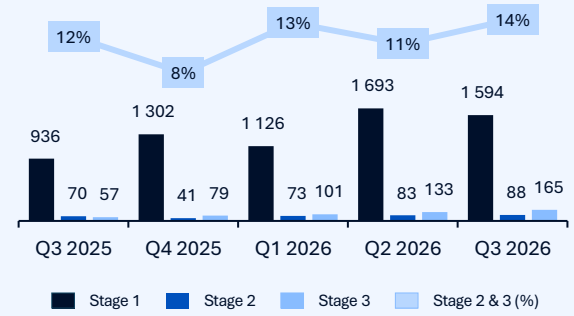


Leasing loan book(1) (SEKm)

RELEASE FINANS



Consumer Finance loan book(1, 2) (SEKm)



Note: (1) Gross loan book before ECL provisions; (2) Excluding Purchased or Originated Credit Impaired (POCI) loans in stage 3 of SEK ~99m in Q3 2025, SEK ~85m in Q4 2025, SEK ~74m in Q1 2026, ~66m in Q2 2026 and ~59m in Q3 2026

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Capital situation

Summary Q3:

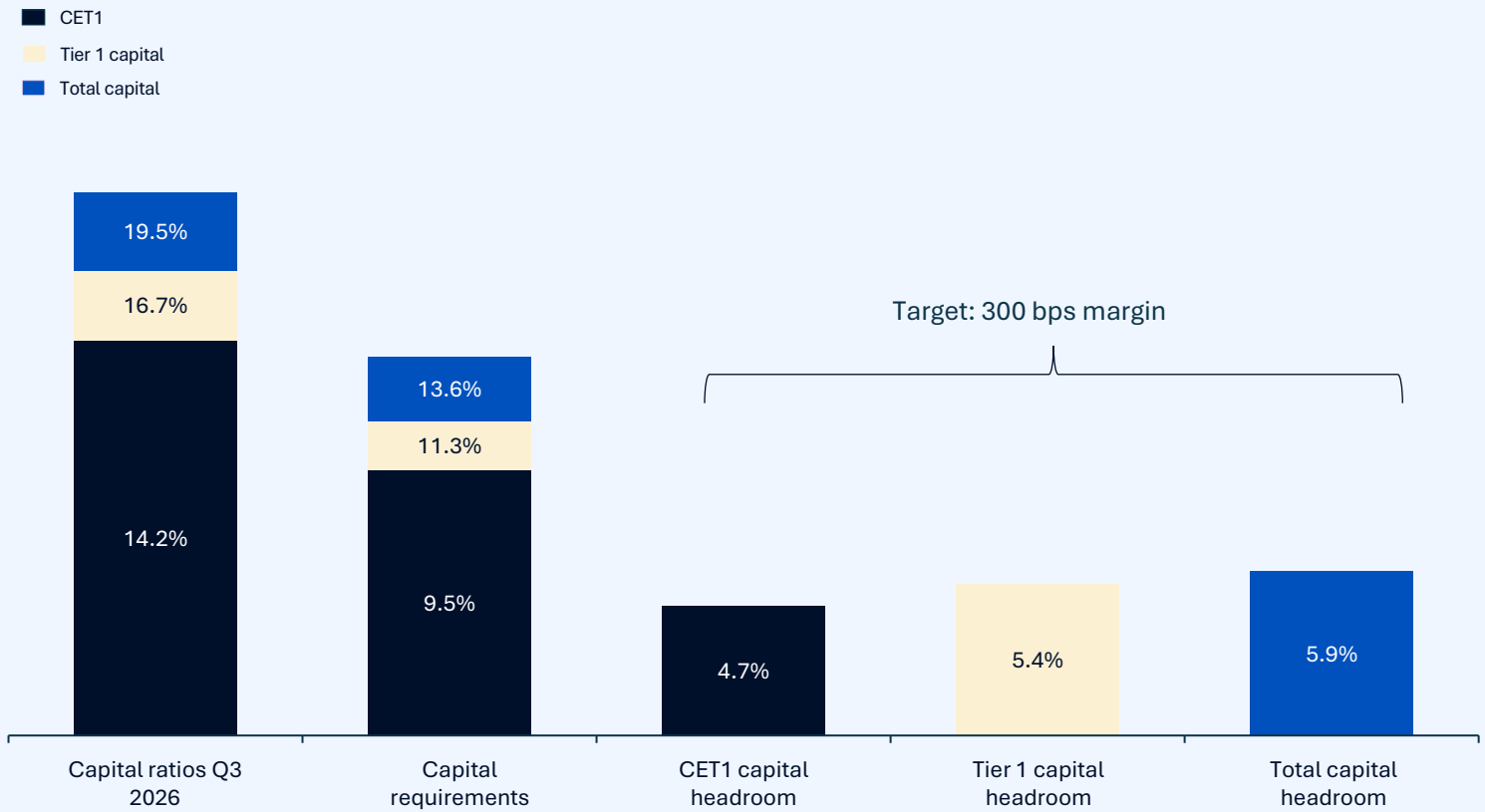
- CET1 capital increased with retained earnings June - September
- REA (credit risk) increased as a result of loan book growth during the quarter
- Nordiska is well above its capital target of 300bps margin to regulatory requirements

REA headrooms[1]:

CET1 – SEK 3.9bn

Tier 1 – SEK 3.8bn

Total capital – SEK 3.4bn



Note: (1) Headroom to regulatory requirements

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Income Statement, Group

SEK thousands

Income Statement	Q3 2026	Q2 2026	Q3 2025	JAN-SEP 2026	JAN-SEP 2025	Full Year 2025
Interest income	236 751	219 098	208 440	662 210	606 608	822 829
Interest expenses	-83 263	-80 759	-80 410	-245 952	-260 967	-339 219
Net interest income	**153 488**	**138 338**	**128 030**	**416 258**	**345 641**	**483 610**
Commission income	34 936	31 577	27 197	93 920	81 527	109 609
Commission expenses	-13 550	-5 149	-6 240	-24 640	-18 196	-24 148
Net commission income	**21 386**	**26 428**	**20 957**	**69 280**	**63 331**	**85 461**
Net result from financial transactions	2 798	44 157	5 099	52 845	27 725	31 368
Other operating income	1 640	8 449	2 334	12 635	6 830	8 741
Total operating income	**179 312**	**217 372**	**156 420**	**551 018**	**443 527**	**609 180**
General administrative expenses	-97 199	-107 647	-84 325	-284 152	-232 189	-323 113
Depreciation & Amortization	-9 412	-10 487	-7 610	-28 355	-21 819	-28 942
Other operating expenses	-19	-33	-84	-79	-705	-719
Operating expenses	**-106 630**	**-118 167**	**-92 019**	**-312 586**	**-254 713**	**-352 774**
Profit before loan losses	**72 682**	**99 204**	**64 401**	**238 432**	**188 814**	**256 406**
Net loan losses	-13 955	-47 040	-12 350	-71 084	-59 174	-73 079
Share of result from associated companies	1 300	5 714	-	7 014	-	5 469
Earnings before taxes	**60 027**	**57 878**	**52 051**	**174 361**	**129 640**	**188 795**
Income tax	-15 670	9 086	-10 640	-17 732	-28 490	-49 897
Net Income	**44 357**	**66 964**	**41 411**	**156 630**	**101 150**	**138 898**

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Balance sheet, Group

SEK thousands

ASSETS	2026-09-30	2025-12-31	2025-09-30
Treasury bills and other interest-bearing securities	1 093 596	928 401	1 241 428
Lending to credit institutions	837 059	819 587	873 784
Lending to the public	11 400 458	10 904 735	10 065 967
Derivatives	-	3 427	1 320
Shares and participations	116 686	13 799	13 977
Investments in associates	24 839	17 431	11 963
Intangible assets	153 829	103 939	104 192
Right of use assets	19 144	24 607	25 863
Tangible assets	9 382	6 321	6 262
Other assets	155 893	87 141	86 560
Deferred tax assets	20 604	-	18 688
Prepaid expenses and accrued income	33 781	27 443	48 754
TOTAL ASSETS	**13 865 271**	**12 936 831**	**12 498 757**

SEK thousands

LIABILITIES AND EQUITY	2026-09-30	2025-12-31	2025-09-30
Liabilities to credit institutions	0	10	0
Deposits from the public	11 695 415	11 182 478	10 783 900
Derivatives	3 854	2 053	379
Other liabilities	381 096	329 293	353 537
Deferred tax liabilites	12 369	2 468	11 918
Leasing liabilities	14 970	24 765	25 978
Tax liabilities	2 082	27 289	0
Accrued expenses and deferred income	65 007	120 559	107 149
Subordinated debt	181 672	181 209	181 055
Total liabilities	**12 356 465**	**11 870 125**	**11 463 916**
Equity			
Share capital	63 218	56 307	56 307
Other contributed equity	525 720	339 195	339 195
Additional Tier 1 capital	196 221	98 969	98 969
Retained earnings	566 865	433 185	439 067
Profit/loss for the year	156 630	138 898	101 150
Equity attributable to owners of the parent	**1 508 654**	**1 066 554**	**1 034 689**
Non-controlling interest	152	152	152
TOTAL LIABILITIES AND EQUITY	**13 865 271**	**12 936 831**	**12 498 757**

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Agenda

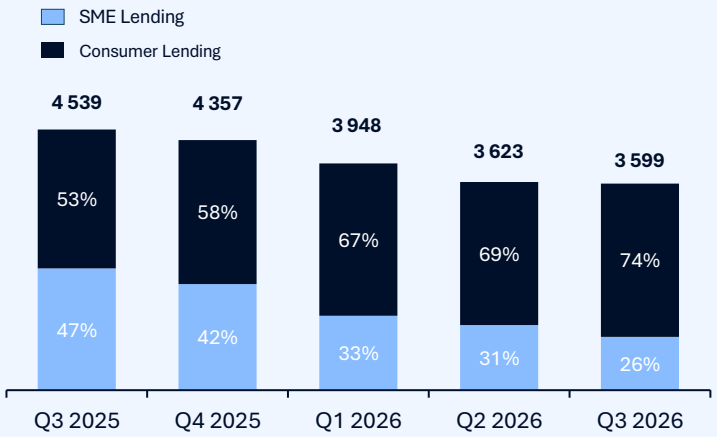
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Embedded Finance

- Regulated banking platform enabling fintechs, neobanks and payment institutions to offer lending, payment and card products under their own brand
- Nordiska retains credit assessment, AML and credit decisions; partners handle customer sourcing and assume credit risk through contractual buyback obligations – resulting in close to zero credit losses
- 23 active Partners
- Partners include SME lenders, Leasing companies, Consumer lenders, BNPL players, an airline & a premium car manufacturer

Embedded Finance Loan book (SEKm)



Market update Q3:

- Thoughtful shift towards greater on-balance sheet lending across Real Estate, Leasing and Consumer Finance to reduce single-segment dependency
- Evolving regulatory landscape requiring consumer lending partners to obtain their own banking licences, leading to natural attrition – though many partners with banking license are expected to continue utilising (or return to) Nordiska's funding platform
- Whilst evolving regulations have led to natural partner churn, a new category of partners is emerging – licensed institutions utilising Nordiska's balance sheet to grow beyond their own capital constraints
- Recent onboardings include a leading German automotive OEM and expansion into credit cards in Germany as well as a CaaS program for SAS in the Nordics

Key loan book characteristics

CONSUMER (Embedded Finance)

Avg. duration at issue:	CoR%:	Avg. volume:
2.6yrs	**0.0%(1)**	**SEK 18k(2)**

SME (Embedded Finance)

Avg. duration at issue:	CoR%:	Avg. volume:
4.1yrs	**0.0%(1)**	**SEK 129k(3)**

Note: (1) Partners cover potential credit losses via forward-flow agreements and cash collateral; (2) Median volume 5k; (3) Median volume SEK 7.5k

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Real Estate

- Secured lending to Swedish real estate companies, investment funds and housing cooperatives, with all loans collateralised by property mortgages and guarantors
- Prudent underwriting approach with mandatory site visits, independent property valuations and credit committee approval on every loan, with strict focus in Stockholm and other attractive locations in Sweden

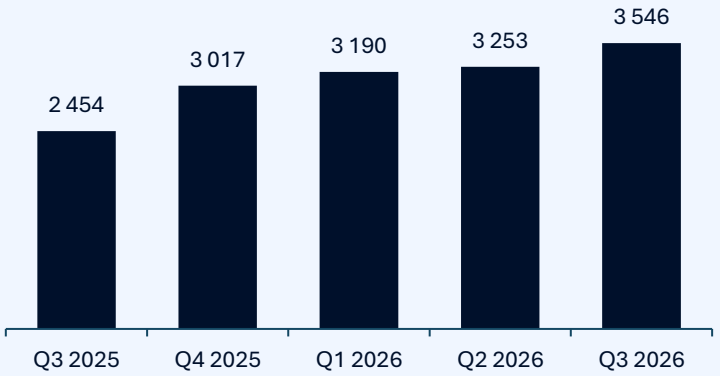
Underwriting criteria

- ☑ Senior secured or similar collateral
- ☑ Cash flow generating assets
- ☑ Solid and known counterparties
- ☑ Sweden's largest cities/attractive locations

Main counter-parties

- ☑ Real estate companies
- ☑ Investment funds
- ☑ Housing cooperative loans

Real Estate Loan book (SEKm)



Key loan book characteristics

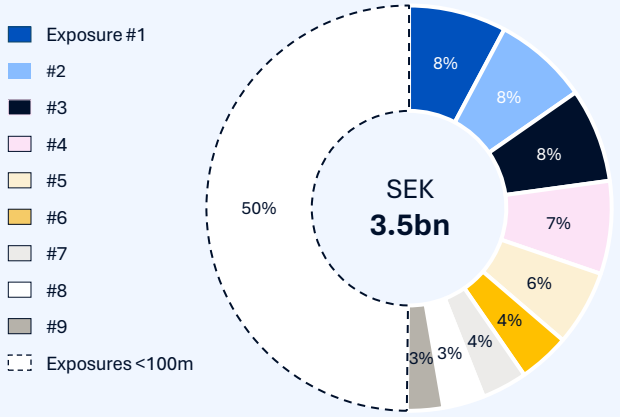
REAL ESTATE

Avg. duration at issue:	Max. LTV(1)	Avg. LTV	Avg. Volume:
2.6 yrs	**70-85%**	**<50%**	**SEK 27.5m**

Market update Q3:

- Nordiska was quite cautious in recent years to observe the market during interest hikes. Since the credit losses were kept at low levels, Nordiska started to underwrite more and larger loans but with strict underwriting criteria in terms of LTV, property type, counterparty and location
- Lending momentum strengthened in Q3, with the loan book growing by approximately SEK 293m (9%) QoQ to SEK 3.5bn.

Loan book diversification



Note: (1) 85% for residential and 70% for commercial use. Average LTV is well-below max. level

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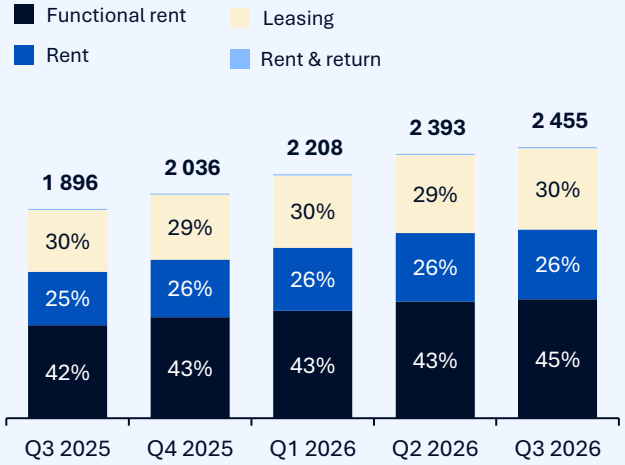
Leasing

- Operated through subsidiary Umeå Release Finans AB (“**Release**”) acquired by Nordiska in Q1 2024, now fully consolidated into the Group
- Flexible small-ticket leasing and rental solutions to Swedish SMEs
- Distribution through a well-established and diversified B2B partner network with significant reach across the Swedish SME market

Key KPIs

+1 000 Partners	**+35 000** Customer agreements
+18 000 End customers	**74** FTEs

Leasing Loan book (SEKm)[1]



Four different verticals targeting the SME market

Leasing
Pure financing solution of e.g., industrial equipment and machinery

Similar usage as hire purchase

Rental
Most common financing solutions for office equipment etc.

Flexible solution where products return to seller

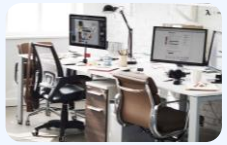
Functional rent
Additional services are attached for a full as-a service. Usually cleaning equipment and other office equipment

Rent and return
A fully circular offering where products are always reused

Key loan book characteristics

Avg. duration at issue:	Avg. interest %:	Avg. volume:
3.8 yrs	8.3%	SEK 89k


E.g. Industrial equipment and machinery


E.g. Office


E.g. Cleaning equipment


E.g. Cellphones

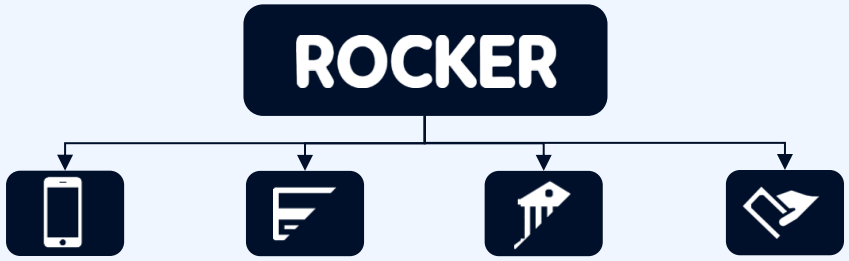
Note: (1) Loan book of subsidiary Release Finans, excluding group adjustments to the Leasing segment (PPA)

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Consumer Finance

- Consumer lending primarily in Finland and Sweden, originally established through the acquisition of Rocker in 2024 and now operating directly on Nordiska's balance sheet
- Product offering encompasses consumer loans, the Rocker app, payment cards and Rocker Pay – a checkout solution for C2C platforms
- Portfolio significantly expanded during 2025 through acquisitions of consumer loan portfolios in Finland from Handelsbanken, Ecster and Alisa Pankki
- Continued M&A momentum with the acquisition of Swedish consumer credit institute Bliq AB

State-of-the-art tech platform



Rocker app
Digital banking app with integrated savings accounts and third-party financial services

Payment cards
Tailored card offerings across debit and credit

Consumer lending
Unsecured consumer loans in Sweden and Finland, with an average loan volume of SEK 17k

Rocker Pay
Checkout solution for C2C and B2C platforms, enabling secure payments

Fully integrated digital platform enabling rapid deployment of new products and seamless migration of acquired portfolios

KPIs - Consumer Finance

Operating income margin:	Total Consumer Finance portfolio:	Credit loss ratio:
12.9%(1)	**SEK 1.8bn**	**3.4%(1,2)**

Market update Q3:

- Strong growth within the segment during 2025 driven by portfolio acquisitions in Finland in Q1, Q2 & Q4. Growth continued in Q2 2026 after the acquisition of Bliq
- During the third quarter 2026, personnel from Nordic Bridge Services Oy, which manages the Finnish consumer lending operations, was transferred to Nordiska's newly established Finnish branch

Consumer finance loan book (SEKm)(3)



Note: (1) As of Q3 LTM 2026; (2) Credit losses elevated by acquisition-related ECL bookings; (3) Excluding Purchased or Originated Credit Impaired (POCI) loans in stage 3 of SEK ~146m in Q2 2025, SEK ~99m in Q3 2025, SEK ~85m in Q4 2025, SEK ~74m in Q1 2026, ~66m in Q2 2026 and ~59m in Q3 2026

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Terms and definitions

Term	Definition
B2B	Business-to-Business
B2B2B	Business-to-Business-to-Business
B2C	Business-to-Consumer
BNPL	Buy-Now-Pay-Later
C/I ratio	Cost-to-Income ratio - Operating expenses in relation to total operating income
CET1 ratio	Common Equity Tier 1 ratio - Common equity Tier 1 in relation to total Risk Exposure Amount
CoF	Cost-of-Funds
CoR	Cost-of-Risk - net loan losses in relation to average lending to the public
DPD	Days-Past-Due
EAD	Exposure at Default -The estimated outstanding amount in case of default
ECL	Expected Credit Loss - The expected loss of a credit over time. Estimated by the formula PD * EAD * LGD
FTE	Full-time-equivalent
Interest expense margin	Interest expenses in relation to average deposits from the public, annualized
Interest income margin	Interest income in relation to average lending to the public, annualized
KPI	Key-Performance-Indicator
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default - The share of the credit that is lost if a borrower defaults.

Term	Definition
Loan loss ratio	Net loan losses in relation to average lending to the public
LTM	Last-Twelve-Months
LTV	Loan-To-Value
Net interest margin	Net interest income in relation to average lending to the public, annualized
NSFR	Net Stable Funding Ratio
PD	Probability of Default – Estimated likelihood of default within 12 months (stage 1) or during lifetime of the asset (stage 2,3)
REA	Risk Exposure Amount
Return on Equity	Net profit/loss attributable to shareholders (AT1 interest deducted) in relation to average book value of equity (excluding AT1 instruments)
SME	Small and Medium-sized Enterprises
Stage 1	Exposures that are no more than 30 days past due and for which credit risk has not increased significantly since initial recognition.
Stage 2	Exposures that are 31–90 days past due, or for which credit risk has increased significantly since initial recognition, but which are not credit-impaired.
Stage 3	Exposures that are more than 90 days past due, or for which there is objective evidence of credit impairment.
Tier 1 capital ratio	Tier 1 capital in relation to total Risk Exposure Amount
Total capital ratio	Total capital in relation to total Risk Exposure Amount

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