



Press release 19 March 2025

Result of the Swedish Financial Supervisory Authority's Review and Evaluation (SREP)

The Swedish Financial Supervisory Authority (the "Swedish FSA") has carried out a review and evaluation of TF Bank AB ("TF Bank" or "the Bank") and decided upon special capital 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 TF Bank of a special capital requirement regarding concentration risk for credit risk, interest rate risk and other market risks in other operations of 1.2 % of the total risk exposure amount as of 30 June 2024. 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 12.9 % as of 31 December 2024. As of this date, the reported total capital ratio amounted to 16.7 %.

The Swedish FSA has also decided upon a leverage-based Pillar 2 Guidance of 0.5 %. The Bank's total leverage ratio requirement, including Pillar 2 Guidance, would hence have amounted to 3.5 % as of 31 December 2024. As of this date, the reported leverage ratio amounted to 9.9 %.

Considering the result from the Swedish FSA's review, and in accordance with previous communication, the Bank intends to publish new financial targets in connection with the publication of the interim report for January-March 2025.

For further information, please contact:

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TF Bank in brief

TF Bank was founded 1987 and is a digital bank offering consumer banking services and e-commerce solutions through a proprietary IT platform with a high degree of automation. Lending and deposit activities are conducted in Sweden, Finland, Norway, Denmark, Estonia, Latvia, Lithuania, Poland, Germany, Austria, Spain, Ireland, the Netherlands and Italy through subsidiary, branch or cross-border banking with the support of the Swedish banking license. The operations are divided into three segments: Credit Cards, Ecommerce Solutions and Consumer Lending. TF Bank is listed on Nasdaq Stockholm.

This is information which TF Bank is required to disclose under the EU Market Abuse Regulation. The information was provided for publication, through the agency of the contact person set out above, on 19 March 2025 at 15:45 CET.