

Pillar III disclosure – Ekspres Bank A/S

As of the reporting year 2025, Ekspres Bank is considered a non-listed ‘small non-complex institution’ (SNCI) in the European Capital Requirements Regulation (CRR) context. This implies that Pillar III disclosure is to be provided in accordance with the requirements set out in Article 433b (2) in CRR, which currently includes publishing key metrics.

Key metrics (EU KM1)

The bank's capital base has remained stable in 2025, and with the bank entering into full run-off in the beginning of the year, where no new loans are granted, credit risk-weighted exposure amount, and ultimately the bank's total risk-weighted exposure amount, has decreased significantly, as existing loans have amortized. A stable capital base combined with a drop in total risk-weighted exposure amount implies that the bank's capital ratios have increased significantly. Additional own funds requirements have also increased in 2025 following the Internal Capital Adequacy Assessment Process.

The bank's leverage ratio exposure has dropped due to the loan balance declining in run-off, and with the capital base remaining stable, the overall leverage ratio has increased. The bank's liquidity coverage ratio has seen a significant increase in 2025 with funding being adjusted to meet the business activity in run-off. The same rationale applies for the increase in the bank's net stable funding ratio.

DKK million		Q4/2025	Q4/2024
Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	2.748	2.680
2	Tier 1 capital	2.748	2.680
3	Total capital	3.186	3.093
Risk-weighted exposure amounts			
4	Total risk-weighted exposure amount	5.998	8.493
4a	Total risk exposure pre-floor	5.998	8.493
Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	45,8	31,6
5a	Not applicable		
6	Tier 1 ratio (%)	45,8	31,6
6a	Not applicable		
7	Total capital ratio (%)	53,1	36,4
7a	Not applicable		
7b	Total capital ratio considering unfloored TREA (%)	53,1	36,4
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	6,3	2,3
EU-7e	<i>Of which to be made up of CET1 capital (percentage points)</i>	3,6	1,3
EU-7f	<i>Of which to be made up of Tier 1 capital (percentage points)</i>	4,7	1,7
EU-7g	Total SREP own funds requirements (%)	14,0	10,3

Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2,5	2,5
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-
9	Institution specific countercyclical capital buffer (%)	2,2	2,2
EU-9a	Systemic risk buffer (%)	-	-
10	Global Systemically Important Institution buffer (%)	-	-
EU-10a	Other Systemically Important Institution buffer	-	-
11	Combined buffer requirement (%)	4,7	4,7
EU-11a	Overall capital requirements (%)	19,0	15,0
12	CET1 available after meeting the total SREP own funds requirements (%)	35,1	23,8
Leverage ratio			
13	Leverage ratio total exposure measure	7.311	9.671
14	Leverage ratio (%)	37,6	27,7
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)			
EU-14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-14b	<i>Of which to be made up of CET1 capital (percentage points)</i>	-	-
EU-14c	Total SREP leverage ratio requirements (%)	3,0	3,0
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU-14d	Leverage ratio buffer requirement (%)	-	-
EU-14e	Overall leverage ratio requirements (%)	3,0	3,0
Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	345	477
EU-16a	Cash outflows - Total weighted value	176	436
EU-16b	Cash inflows - Total weighted value	157	371
16	Total net cash outflows (adjusted value)	19	66
17	Liquidity coverage ratio (%)	1.843	729
Net Stable Funding Ratio			
18	Total available stable funding	6.640	8.453
19	Total required stable funding	5.177	7.026
20	NSFR ratio (%)	128,3	120,3