

<i>In NOK thousands</i>	30.09.2017	30.09.2016	31.12.2016
Share capital	200 746	156 000	199 461
Surplus capital	132 911	756	131 534
Not registered capital	0	0	0
Other equity	0	0	0
- Deduction of deferred tax assets and other intangible assets	(33 095)	(18 186)	(22 355)
Common equity Tier 1 capital	300 562	138 570	308 640
Additional Tier 1 capital instruments	26 973	0	0
Tier 1 capital	327 535	138 570	308 640
Subordinated loan capital	35 964	0	0
Tier 2 capital	363 499	138 570	308 640

Capital requirements

Institutions	55 942	7 635	15 703
Loans to customers 75% as of 25.04.17	1 353 616	641 314	843 939
Defaulted loans 100%	105 809	0	0
Covered bonds	3 825	2 017	2 612
Other assets	67 655	24 961	31 642
Corporate	95 030	1 573	98 814
Regional governments or local authorities	38 309	7 546	16 744
Market risk	0	0	0
Operational risk	98 548	99 651	97 561
CVA risk	5	0	0
Total risk-weighted volume and capital requirements	1 818 737	784 697	1 107 015

Common equity Tier 1 capital ratio	16.5 %	17.7 %	27.9 %
Tier 1 capital ratio	18.0 %	17.7 %	27.9 %
Capital ratio	20.0 %	17.7 %	27.9 %

LCR (Liquidity Coverage Ratio) 133% and NSFR (Net stable funding ratio) 153% as of 30.09.2017

In conjunction with the announcement of the third quarter report, the board has decided to announce a planned equity issue of NOK 175 to 225 million as well as an additional repair issue. The background for the increase is to fund the bank's successful growth story as well as to provide the necessary capital for further cross border and credit card expansions.

ABG Sundal Collier ASA and Areto Securities AS are acting as Monobank's advisors in conjunction with the stock issue.

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