



BNP PARIBAS
LEASING SOLUTIONS

Equipment finance for a changing world

Quarterly Report

Q2 2022



Quarterly Report Q2 2022

BNP PARIBAS LEASING SOLUTIONS AS

BNP Paribas Leasing Solutions AS was founded as Landkreditt Finans AS in October 2007, and received approval as a mortgage company from Finanstilsynet in May 2008. After a change of shareholders in July 2018, Landkreditt Finans AS became BNP Paribas Leasing Solutions AS. The company's purpose is object financing – leasing and sales mortgage financing – as well as activities related to this. BNP Paribas Leasing Solutions AS is headquartered in Ålesund, and has sales offices in Oslo, Gjøvik, Bergen and Trondheim. All shares in the company are owned by BNP Paribas Leasing Solutions SA, Luxembourg since July 2018.

In its third year from the change of ownership, the company is contributing to realizing the owners' strategies for growth in Norway.

HIGHLIGHTS Q2 2022

BNP Paribas Leasing Solutions AS experienced strong growth in revenue for Q2 2022, new sales have been MNOK 629,6 (purchase price of the financed assets). Of this, leasing amounts to MNOK 619,5 and loans to MNOK 10,1. Compared to the same period last year, new sales have increased by about 13%.

Cost of risk is at a low level and balance sheet is robust.

FINANCIAL RISK

BNP Paribas Leasing Solutions AS's activities involve various types of financial risk. Through good work routines and follow-up through internal control procedures, the company seeks to ensure that all types of risks are adequately managed. When implementing Basel III, rules have also been adopted for assessing the capital requirement in relation to other types of risk than credit risk (ICAAP).

At the end of Q2 2022, the book value of leasing and loan commitments was MNOK 2,096 after reduction for write down totaling MNOK 9,3. All agreements are secured in the form of property rights or 1st priority mortgages. To ensure that the company has sound

liquidity, long-term financing agreements have been entered into with the BNP Paribas Group. The company is financed by BNP Paribas S.A. Norway Branch in Oslo and more recently by BNP Paribas Leasing Solutions SA in Luxembourg. These loans have agreements on floating and fixed interest rates.

As of Q2 2022, the liquidity coverage ratio has been at 174,53%. The formal minimum requirement is 100%. BNP Paribas Leasing Solutions AS has only a few loans with a fixed interest rate, i.e. most of the loans and leasing contracts are based on floating interest rates. In practice, this means that within a relatively short period of time, interest rate changes can be implemented on all loans if the market interest rate changes. It is the Board's assessment that financial risk has been treated in a reassuring manner. The company has established an insurance program for all board members and executives. The coverage includes losses incurred by the board members or employees through work for the company and ensures that they do not suffer any personal losses under normal circumstances.

STATEMENT OF THE QUARTERLY REPORT

The book value of the portfolio as of June 30 was MNOK 2 096. Total assets amounted to MNOK 2 370. BNP Paribas Leasing Solutions AS had a profit after tax of MNOK 7,2.

As of 30 June 2022, BNP Paribas Leasing Solutions AS had equity of MNOK 263,2 and a tier 1 capital of MNOK 251,8. The risk-weighted assets amounts to MNOK 1 637,4. The common equity tier 1 capital ratio was thus at 15,38%. The formal minimum requirement for equity means that BNP Paribas Leasing Solutions AS must have a capital adequacy ratio of at least 15%. The unweighted tier 1 capital ratio amounts to 10,62% at the end of the quarter. The minimum requirement is 4,5%.

In the board's opinion, the company has good control and management systems. Internal control is considered satisfactory. After the closing of the accounts, no circumstances have arisen that are of significance for the assessment of the company's position.

FUTURE PROSPECTS

The economic activity picked up again in the beginning of the year and companies registered stronger growth.

Inflationary pressures along with the situation in Ukraine and increasing delivery time create uncertainties.

Nevertheless, the Board considers that BNP Paribas Leasing Solutions is well equipped for further growth in the upcoming months in its core markets and the company will continue to adapt its organization accordingly.

BOARD'S OPINION

The board confirms that the quarterly report gives a true picture of its financial position and results as of 30.06.2022. We confirm that, in accordance with § 3-3a of the Norwegian Accounting Act the going concern assumption is satisfied, and this assumption has been applied in the preparation of the quarterly report.

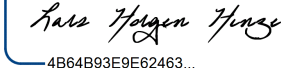
Oslo, 21st of September 2022

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Hans Wolfgang Pinner
Chairman

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Clément Perrin
Board Member

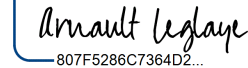
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Board Member

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Board Member

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Claudine Françoise Smith
Board Member

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Arnault Leglaye
CEO

INCOME STATEMENT

(amount in KNOK)	Note	30.06.2022	30.06.2021
Interest income			
Interest income from loans to credit institutions	3	0	0
Interest income from loans to customers	1, 3	520	1 032
Leasing income	1	51 150	44 529
Total interest income		51 670	45 561
Interest expenses			
Interest expenses from credit institutions		17 901	9 272
Interest expenses bonds	15	0	0
Other interest expenses		5	9
Total interest expenses		17 906	9 281
Net interest income		33 763	36 280
Commissions and fees			
Commissions and fees income	4	4 498	4 334
Commissions and fees expenses	5	2 395	2 042
Net commissions and fees		2 103	2 293
Net income from financial instruments		0	0
Other income		200	0
Net Banking Income		36 067	38 573
Total Payroll, fees and other staff cost	14, 16	18 653	15 494
Total other operating expenses	6, 1	5 560	2 447
Depreciation and amortisation		2 301	2 123
Gross Operating Income		9 552	18 509
Cost of Risk	8	391	1 713
Profit before tax		9 161	16 796
Tax		1 923	0
Profit for the period		7 237	16 796

OTHER COMPREHENSIVE INCOME

(amount in KNOK)	Note	30.06.2022	30.06.2021
Other comprehensive income			
Profit for the period		7 237	16 796
Other income and expenses			
Total comprehensive income for the period		7 237	16 796

Total comprehensive income for the period is attributable to

Attributable to shareholders		7 237	16 796
Total Comprehensive income		7 237	16 796

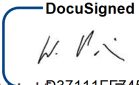
BALANCE SHEET


(amount in KNOK)	Note	30.06.2022	30.06.2021
Assets			
Deposit with credit institutions			
Deposit with credit institutions	9,15	149 053	76 490
Loans and receivables to customers			
Loans to customers	7,8	26 794	43 434
Finance Lease customers	7,8,18	2 068 785	1 718 881
Total loans and receivables from customers		2 095 580	1 762 316
Certificates and bonds			
Certificate with Norwegian State Bank	19	9 910	9 980
Total certificates and bonds		9 910	9 980
Intangible assets			
Intangible assets		4 169	3 141
Total intangible assets		4 169	3 141
Plant, Property and Equipment			
Office equipment		1 729	1 823
Leases (Right to use)		15 285	17 255
Plant, Property and Equipment		17 014	19 078
Prepaid expenses and earned, not received income			
Accounts receivables		17 088	11 253
Other receivables	12	77 671	20 570
Total prepaid expenses and earned, not received income		94 759	31 823
Total assets		2 370 485	1 902 828

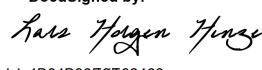
BALANCE SHEET

(amount in KNOK)	Note	30.06.2022	30.06.2021
Liability and equity			
Loan from credit institutions			
Loan from credit institutions	9, 10	1 941 658	1 548 827
Total due to credit institutions		1 941 658	1 548 827
Bonds			
Bonds	11	0	0
Total bonds		0	0
Deferred tax			
Deferred tax		16 982	23 367
Total deferred tax		16 982	23 367
Accrued liabilities and commitments			
Account liabilities		88 903	32 781
Lease liability		15 503	17 669
Payable tax		13 068	-5 642
Dividend		0	0
Accrued expenses	16	28 056	18 467
Public liabilities		3 094	1 896
Total liabilities and commitments		148 623	65 172
Total liabilities		2 107 264	1 637 366
Equity			
Paid equity			
Share capital (100.000.000 shares a kr 1,-)	13	100 000	100 000
Retained earnings		155 984	148 665
Profit of the period		7 237	16 796
Total equity		263 221	265 461
Total liabilities and equity		2 370 485	1 902 828
Contingent liabilities			
Liabilities outside Balance Sheet		0	0
Total contingent liabilities		0	0

Oslo, 21st of September 2022

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 Hans Wolfgang Pfiffer
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 Chairman

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 Clément Perrin
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 Board Member

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 Lars Høgen Høise
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 Board Member

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 Denis Delspaul
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 Board Member

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 Claudine Françoise Smith
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 Board Member

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 Arnault Leglave
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 CEO

NOTE 1 ACCOUNTING PRINCIPLES

BNP Paribas Leasing Solutions AS financial statements are prepared in accordance with International Financial Reporting Standards and related interpretations as adopted by EU, in effect as of 31 December 2021.

All figures and notes were prepared under the assumption that the business is a going concern.

The accounts are presented in Norwegian kroner and had no transactions in foreign currency. All amounts in the accounts and notes are rounded to the nearest NOK 1,000, unless otherwise stated.

There have not been any changes in accounting principles during the Second quarter 2022.

The annual report for 2021 can be obtained by contacting BNP Paribas Leasing Solutions AS or visiting the website www.lesingsolutions.bnpparibas.no.

These interim financial statements were authorised by the Board of Directors on 21 September 2022.

NOTE 2 RISK MANAGEMENT AND INTERNAL CONTROL

The board of BNP Paribas Leasing Solutions AS continues to ensure that the company's operations maintain a low risk profile.

There have not been any changes to the risk management principle during the second quarter 2022. Risk management principles are described in the annual account for 2021.

The annual report for 2021 can be obtained by contacting BNP Paribas Leasing Solutions AS or visiting the website www.lesingsolutions.bnpparibas.no.

NOTE 3 INTEREST INCOME FROM LOANS TO CREDIT INSTITUTIONS AND LOANS TO CUSTOMERS

Interest income from credit institutions consists of interest income on bank account and from Loans and Finance Leases agreements. Interest and similar income from loans to customers apply to interest on repayment loans. Revenue from lease payment is recorded in accordance with the annuity principle.

NOTE 4 COMMISSIONS AND FEES INCOME

	30.06.2022	30.06.2021
Income Fee on Finance Lease	4 465	4 278
Income fee on Loans	33	57
Total Income Fees	4 498	4 334

These are fees associated to the administration of customer lease and loan. It includes establishment fees, reminder fees, invoicing fees and those are earned when the service is rendered and accounted for in the appropriate accounting period. The establishment fees income are spread over the life of the leasing contracts and loans.

NOTE 5 COMMISSIONS AND FEES EXPENSES

Commissions costs consist of brokerage commissions for Loans and Finance Leases agreements with partners.

NOTE 6 OTHER OPERATING EXPENSES

	30.06.2022	30.06.2021
Statutory Audit	168	168
Other assurances services	0	0
Tax advisory fee (incl. Technical assistance with tax return)	34	34
Other assistance	605	119
Total audit Fees	807	320
Office running costs	2096	1 886
External fees (3rd parties providers)	2 656	241
Other Operating Expenses	5 560	2 447

All amounts are exclusive of VAT.

NOTE 7 LOANS AND FINANCE LEASES CONTRACTS

Loans by type of receivable	30.06.2022	30.06.2021
Finance lease contracts	2 078 106	1 730 694
Loans contracts	26 794	43 434
Total gross Loans and Finance Lease	2 104 900	1 774 128
Provision Stage 1	-2 018	-549
Provision Stage 2	-147	-17
Provision Stage 3	-7 155	-11 247
Total Net Loans and Finance Lease	2 095 580	1 762 316

BNP Paribas Leasing Solutions AS has ownership of all leased assets. On loans, 1st priority mortgage security and / or bail has been established. The company has no customers with committed credit facilities.

NOTE 7 LOANS AND FINANCE LEASES CONTRACTS TO CLIENTS

Loan and leasing contracts by geographical area and industry

Loans and Leasing contracts by region	30.06.2022		30.06.2021	
Viken	487 667	23,2%	417 372	23,5%
Vestfold og Telemark	205 609	9,8%	178 994	10,1%
Agder	58 593	2,8%	24 882	1,4%
Troms og Finnmark	123 268	5,9%	79 361	4,5%
Innlandet	382 804	18,2%	313 786	17,7%
Vestland	194 394	9,2%	185 246	10,4%
Møre og Romsdal	136 628	6,5%	95 691	5,4%
Nordland	96 276	4,6%	104 002	5,9%
Trøndelag	263 297	12,5%	230 637	13,0%
Oslo	91 448	4,3%	85 303	4,8%
Rogaland	64 917	3,1%	58 854	3,3%
Total gross Loans and Finance Lease	2 104 900	100%	1 774 128	100%
Divided by industry				
Public administration	87 966	4,2%	68 656	3,9%
Agriculture, forestry and fishing	917 315	43,6%	998 845	56,3%
Construction	600 700	28,5%	356 997	20,1%
Wholesale and retail trade	70 203	3,3%	94 513	5,3%
Transport and storage	81 798	3,9%	29 518	1,7%
Real estate activities	72 380	3,4%	66 298	3,7%
Information and communication	4 980	0,2%	8 250	0,5%
Other services	269 557	12,8%	151 051	8,5%
Total gross Loans and Finance Lease	2 104 900	100,0%	1 774 128	100,0%

NOTE 7 RISK GROUP

Risk Group	BNPP Notation	30.06.2022		30.06.2021	
		Loans & Finance Lease	Doubtful	Loans & Finance Lease	Doubtful
Strong	Ratings 4 - 5+	747 791	0	545 273	0
Good	Ratings 5 - 7+	1 219 516	0	1 161 796	0
Average	Ratings 7- 8+	44 749	0	34 886	0
Weak	Ratings 8 - 10	3 211	0	2 081	0
Default	Ratings 11 -12	89 632	45 170	30 092	40 367
Total gross Loans and Finance Lease		2 104 900	45 170	1 774 128	40 367

Risk Group in %	BNPP Notation	30.06.2022		30.06.2021	
		Loans & Finance Lease	Doubtful in %	Loans & Finance Lease	Doubtful in %
Strong	Ratings 4 - 5+	35,53 %	0,00 %	30,73 %	0,00 %
Good	Ratings 5 - 7+	57,94 %	0,00 %	65,49 %	0,00 %
Average	Ratings 7- 8+	2,13 %	0,00 %	1,97 %	0,00 %
Weak	Ratings 8 - 10	0,15 %	0,00 %	0,12 %	0,00 %
Default	Ratings 11 -12	4,26 %	2,15 %	1,70 %	2,28 %
Total gross Loans and Finance Lease		100,00 %	2,15 %	100,00 %	2,28 %

Accounting default is defined as a commitment with a delay of more than 90 days, or when there is objective evidence of events that indicate a default on the part of the customer. At the end June of 2022, the book value of commitments with arrears over 90 days amounted to NOK 45.170 million.

NOTE 8 PROVISIONS FOR LOSSES ON LOANS AND LEASING CONTRACTS TO CUSTOMERS

Impairment losses in accordance with IFRS 9 are described computed with the same methodology as per the annual report 2021. As stated here, the portfolio as of 30 June 2022 is divided into sectors (industry) for estimating the loss ratio. The estimate is based on historical experience with the individual industry:

	30.06.2022			30.06.2021		
	% Provision	Portfolio	i %	% Provision	Portfolio	i %
Agriculture	0,08 %	917 315	43,58 %	0,04 %	998 845	56,30 %
Contractor	0,28 %	600 700	28,54 %	0,14 %	356 997	20,12 %
Other industries	0,08 %	586 884	27,88 %	0,04 %	418 287	23,58 %
Total Portfolio		2 104 900	100,00 %		1 774 128	100,00 %

As shown in the table above, a large part of BNP Paribas Leasing Solutions AS's portfolio as of 30 June 2022 is contracts to Agriculture and forestry (approx. 43,58%). Customers belonging to Agriculture and forestry have historically shown a pattern for little loss. No factors have been identified that indicate increased risk and thus a need for increased write-downs for this customer group. This also applies to Other industries (27,88%). Furthermore, approximately 28,54% of the portfolio consists of loans to Contractors (industry, construction etc). Based on BNP experience, there is a higher risk of loss in this customer group and that is reflected in calculating the loss provisions in accordance with IFRS 9.

The portfolio is further divided into Stage 1, 2 and 3 are based on default lists. Customers with defaults up to 30 days are considered as Stage 1, customers up to 90 days are considered as Stage 2 and all customers above 91 days are considered as Stage 3.

An individual assessment of customers with an increased risk of loss has also been carried out. This assessment also includes the leasing object's probable net market value. The loss provision after this assessment has been added to Stage 3.

The individual assessment where there is objective evidence of loss takes into consideration:

- Significant financial problems with the debtor
- Default or other significant breach of contract
- Granted deferral of payment or new credit for payment of instalments, agreed changes in the interest rate or in other contract terms as a result of financial problems with the debtor
- It is considered probable that the debtor will enter into debt negotiations, other financial restructuring or that the debtor's estate will be taken into bankruptcy proceedings
- Large mismatch between book value and estimated market value of the fixed asset

The total loss provision as of 30 June amounts to NOK 9.320 million.

NOTE 8 VARIATIONS IN LOSS PROVISION BY STAGE

	STAGE 1 <i>Classification for first-time capitalization and fresh loans.</i> <i>Expected loss over 12 months</i>	STAGE 2 <i>Significant increase in credit risk since the first recognition in the balance sheet.</i> <i>Expected loss over the life of the instrument</i>	STAGE 3 <i>Significant increase in credit risk since initial recognition and objective evidence of losses.</i> <i>Expected loss over the life of the instrument.</i>	TOTAL
Provision for losses 01.01.2022	1 405	146	7 780	9 332
Transfers :				
Transfer from stage 1 to stage 2		28,37		28
Transfer from stage 1 to stage 3	-21,15		2 204,78	2 184
Transfer from stage 2 to stage 3		0		0
Transfer from stage 3 to stage 2		0		0
Transfer from stage 3 to stage 1	2			2
Transfer from stage 2 to stage 1	134	-15		119
Financial assets deducted during the period	-133	-11	-3 076	-3 219
New financial assets issued or acquired	617	22	2 268	2 906
Modification of contractual cash flows from financial assets that have not been derecognised	13	-23	-2 022	-2 032
Provision for losses 30.06.22	2 017	148	7 155	9 320

The tables show the loss provision for the individual stage and how this has changed since 1 January 2022. The total loss provision as of 30 June 2022 amounts to 9,3 MNOK.

EXPLANATION OF THE TABLES ABOVE:

Transfer between stages

Shows the effect of customers who have changed steps during the period. The amounts in the tables show value at the beginning of the period (i.e. 01.01.2022).

New financial assets issued or acquired

Shows the effect of accessing new leases in the financial year.

Financial assets deducted during the period

Shows the effect of access contracts that have been terminated during the financial year.

Modification of contractual cash flows from financial assets that have not been derecognised

Shows the effect of contracts in the portfolio from 01.01.2022 which are still ongoing at the end of the period 30.06.2022, but where the book value has been reduced by instalment payments throughout the year. Also includes changed balance on contracts that have changed steps in the financial year (see transfer between steps).

NOTE 9 TRANSACTIONS AND BALANCES WITH GROUP COMPANIES

	30.06.2022	30.06.2021
Interest and similar income from Loans to and receivables from credit institutions	0	0
Interest and similar costs on debt to credit institutions	17 801	9 156
Management fees	4 305	3 782
Rent for group companies	1 235	1 039
Loans and advances to credit institutions	37 316	60 563
Loans from credit institutions with agreed maturity	-1 941 658	-1 548 827
Accrued expenses and received unearned income	-2 260	0

Transactions with group companies consists of three items :

- Bank borrowing in order to support the activity of the company. All loans granted are a mix of floating and fixed rates based on the market conditions.
- Office rent
- Management fees generated by the central functions of BNP Paribas Leasing Solutions.

NOTE 10 DEBT TO CREDIT INSTITUTIONS

	30.06.2022	30.06.2021
Loans from group companies	1 941 658	1 548 827
Average interest rate	1,84 %	1,18 %

The effective interest rate is calculated as net interest expenses divided by the average debt in the year.

Change in loans from credit institutions during the financial year

Loans from credit institutions 01.01.	1 742 468	1 361 016
Installments Reimbursed	-296 941	-180 044
New loans	495 000	367 892
Increase in accrued interest	1 132	-37
Loans from credit institutions 30.06	1 941 658	1 548 827

NOTE 11 DEBT CREATED BY ISSUING SECURITIES

Securities no.	Begin Date	End Date	Type of Loan	Interest Rates	Next Repricing	30.06.2022	30.06.2021
N00010782576	24.01.2017	24.03.2020	Bullet	3,03 %	-	0	0
N00010798036	21.06.2017	21.09.2020	Bullet	2,74 %	-	0	0
						0	0

During the year 2020 all remaining bonds were reimbursed and replaced by loans from group companies. From 2021 the company is financed by loans from group companies.

Evolution of the securities during the financial year

	30.06.2022	30.06.2021
Securities 01.04. (incl. accrued interest)	0	0
Paid installments	0	0
New loans	0	0
Accrued interest	0	0
Securities 30.06.	0	0

NOTE 12 SPECIFICATION OF OTHER RECEIVABLES

	30.06.2022	30.06.2021
Prepaid costs	804	442
Refund VAT	15 483	8 720
Refund Tax	23	6 648
Other accruals	61 360	4 761
Total other receivables	77 671	20 570

NOTE 13 CAPITAL ADEQUACY

	30.06.2022	30.06.2021
OWN FUNDS	251 771	245 514
TIER 1 CAPITAL	251 771	245 514
COMMON EQUITY TIER 1 CAPITAL	251 771	245 514
Capital instruments eligible as CET1 Capital	100 000	100 000
<i>Paid up capital instruments</i>	<i>100 000</i>	<i>100 000</i>
Retained earnings	155 984	148 665
Adjustments to CET1 due to prudential filters	-10	-10
Other intangible assets	-4 169	-3 141
Total Risk Exposure Amount	3 136 085	2 563 655
Risk Weighted Assets for Credit, Counterparty Credit and Dilution Risks and Free Deliveries	1 498 655	1 217 758
Institutions	29 811	15 298
Corporates	232 054	174 925
Retail	1 008 280	838 665
Exposures in default	40 622	92 597
Other items	187 888	96 273
Total Risk Exposure for Operational Risk	138 775	128 139
OpR Basic indicator Approach (BIA)	138 775	128 139
Overall capital requirement ratio (OCR)	15,38 %	18,24 %
CET1 Capital ratio	15,38 %	18,24 %
T1 Capital ratio	15,38 %	18,24 %
Unweighted tier 1 capital	10,62 %	13,01 %

The current capital structure allows BNP Paribas Leasing Solutions to comply with its regulatory capital expectations, including the CET1 ratio constraint arising from the SREP/Pillar 2 capital requirements decision, set at 15,5% in 2021 and 15,0% in 2022.

NOTE 14 PAYROLL EXPENSES AND REMUNERATION

Payroll Expenses	30.06.2022	30.06.2021
Salaries/wages	13 136	10 665
Social security fees	2 475	1 887
Pension expenses	1 447	1 179
Other remuneration	1 545	1 712
Total Payroll, fees and other staff costs	18 603	15 444

	30.06.2022	30.06.2021
Number of employees	36	29
Number of Full Time Equivalent	36,00	29,00

NOTE 15 RESTRICTED BANK DEPOSITS

As requested, one bank account is tied up to cover the tax deductions.
The current balance is KNOK 1.269

NOTE 16 PENSIONS

The company has established a defined contribution pension scheme for all employees (OTP). The pension scheme meet the requirements of the Act on Mandatory Occupational Pensions. An agreement has also been entered into on the AFP scheme for all employees.

NOTE 17 OBLIGATIONS

BNP Paribas Leasing Solutions AS has no assets that are pledged. The portfolio also does not contain any contracts where the company has guaranteed residual value.

NOTE 18 EARNED INTEREST ON FUTURE SALES OF FINANCE LEASES ASSETS

An estimate of future capital gains from Finance Leases assets has been made using the same approach described in the annual report 2021. The estimation is made on the basis of the leasing portfolio and booked as finance lease customers income in the income statement and as finance lease customers agreements in the balance sheet. In the table below, the amounts recognized as income and accrued interest are specified:

	30.06.2022	30.06.2021
Open Balance	56 129	51 153
Flow of the year	5 182	2 833
Closing Balance	61 310	53 986

Deferred tax has been set aside on the amounts.

NOTE 19 CERTIFICATES - THE NORWEGIAN STATE

Securities number and name	Investment	Risk Category	Procurement Cost	Book Value	Share Listed	Fair Value
NO0010908635	10 000	0 %	9 910	9 910	100 %	9 910

As of June 30 2022, the effective interest rate on investments in interest-bearing securities is 1.12%. The effective interest rate is calculated by taking the nominal interest rate on the investment adjusted for accruals of premiums / discounts. The security is not subject to interest rate adjustment. BNP Paribas Leasing Solutions AS invests in certificates that satisfy the requirements of the Liquidity Coverage Ratio. Due date is December 15, 2022.

DISCLAIMER

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