

## CLIENT PROFILE for non-professional client (legal entity)

Pursuant to the Norwegian Securities Trading Act dated 29.06.2007, the Norwegian regulation on securities firms and regulated markets dated 04.12.2017 (the MiFID II regulation) and Markets in Financial Instruments Directive 2014/65/EU (MiFID II), security dealers are required to obtain certain information about their customers in order to make an appropriateness assessment related to receipt and execution of orders (a service that is normally offered when entering orders and trading in other financial instruments) and to make a suitability assessment in connection with investment advice.

Client name: \_\_\_\_\_

Name of the individual(s) who is (are) responsible for investment in financial instruments:

\_\_\_\_\_

### Purpose of investment / Investment strategy (please tick at least one)

This information is used to assess how Swedbank can best provide suitable and tailored advice on investments;

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Preservation       | <input type="checkbox"/> Growth            | <input type="checkbox"/> Income               |
| <input type="checkbox"/> Hedging            | <input type="checkbox"/> Leveraged return  | <input type="checkbox"/> Liquidity management |
| <input type="checkbox"/> Securities lending | <input type="checkbox"/> Corporate actions |   |

### Investment horizon (please tick just one only)

The client's investment horizon is an important factor in selecting investments that match their requirements in terms of risk exposure and product liquidity. The client must specify their planned investment timeframe, which is how long they plan to invest in financial instruments. This investment timeframe has a significant impact on Swedbank's evaluation of single exposure risks and their potential impact on the client's investment.

- Very short: < 1 year       Short: 1-3 year       Medium: > 3-5 year       Long: > 5 year

Comments regarding investment objective(s) and investment horizon;

\_\_\_\_\_

\_\_\_\_\_

## Financial situation / ability to bear losses (all fields to be filled out)

This information will be used to assess the investment advice required as well as enabling ongoing monitoring and control, as required under current money laundry regulations.

### Currency (just one currency);

Which currency is primarily used by the client for daily operations and trading of financial instruments?  
(DKK, EUR, GBP, NOK, SEK, USD): \_\_\_\_\_

Please provide estimates in whole numbers in the above currency;

Date of numbers, e.g. accounting date:	
Financial assets:	
Debt:	
Total balance:	
Annual turnover:	
Annual profit:	
Solidity:	
Net debt / EBITDA:	

*Swedbank will obtain credit information including any payment remarks.*

Comments regarding the financial situation and ability to bear losses;

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## Risk tolerance (appetite) which the client wants for the portfolio in Swedbank

(please tick just one only)

The following risk profiles are based on the fact that Swedbank, as a commercial bank, has a broad range of different products such as deposits, loans and savings as well as various investment products. Please note that examples of products in each category are indicative and for the purpose of guidance only. This means that individual products, or products connected with certain companies, may fall into a different category than described in the examples below.

<p><b>Low Risk:</b></p>	<input type="checkbox"/>	<p><b>Risk considerations:</b></p> <ul style="list-style-type: none"> <li>• Probability of loss: Remote</li> <li>• Potential loss: <b>Invested amount is generally not prone to significant losses</b></li> <li>• Liquidity: Possibility for realization at short notice without significant cost</li> <li>• Volatility: Small to moderate fluctuations in value from day-to-day can be expected.</li> <li>• Complexity: Non-complex products</li> <li>• Expected return: In line with bank deposits, with the risk of minor deviations from this.</li> </ul> <p><b>Examples of products that normally fall in to a Low Risk category:</b></p> <ul style="list-style-type: none"> <li>• Bank deposits</li> <li>• Fund products in lower risk categories such as investment grade (IG) bonds and money market funds</li> <li>• Individual investments in government bonds issued in domestic currency</li> <li>• Covered bonds in domestic currency.</li> </ul>
<p><b>Medium Risk:</b></p>	<input type="checkbox"/>	<p><b>Risk considerations:</b></p> <ul style="list-style-type: none"> <li>• Probability of loss: Moderate</li> <li>• Potential loss: <b>Risk of total or partial loss of investments</b></li> <li>• Liquidity: Realization of investments may take time, and rapid realization may increase losses</li> <li>• Volatility: Significant fluctuations in value from day-to-day must be expected</li> <li>• Complexity: Non-complex and complex products</li> <li>• Expected return: In line with the high yield bond- or stock market returns, but with the risk of major deviations from market development</li> </ul> <p><b>Examples of products that normally fall into a Medium Risk category:</b></p> <ul style="list-style-type: none"> <li>• Listed shares / equity certificates</li> <li>• ETFs, ETNs and ETCs</li> <li>• High yield bond funds</li> <li>• Equity funds</li> <li>• Bonds: Investment Grade (IG), High Yield (HY), Subordinated debt (Tier 2)</li> </ul>
<p><b>High Risk:</b></p>	<input type="checkbox"/>	<p><b>Risk Considerations:</b></p> <ul style="list-style-type: none"> <li>• Probability of loss: Significant</li> <li>• Potential loss: <b>There is a risk of loss greater than the invested amount</b></li> <li>• Liquidity: Realization of investments may take time, and rapid realization may increase losses</li> <li>• Volatility: There is a risk of losing the entire investment due to large fluctuations in the underlying products during short periods</li> <li>• Complexity: Non-complex and complex products</li> <li>• Expected return: Significantly higher returns than the high yield bond market or general stock market movements</li> </ul> <p><b>Examples of products that normally fall into a High Risk category</b></p> <ul style="list-style-type: none"> <li>• Unlisted shares</li> <li>• Contingent Convertible bonds (CoCos). <b>(Please note that a separate statement is required)</b></li> <li>• ETFs (with gearing, non-UCITS)</li> <li>• ETNs (with gearing)</li> <li>• Leverage financing (gearing) of products like stocks and bonds</li> <li>• Short trading</li> <li>• Interest rate derivatives / Currency Derivatives / Equity Derivatives / Credit Derivatives / Commodity derivatives. [The above derivatives may include amongst others, warrants, options, futures, forwards, swaps, synthetic products].</li> </ul>

## Knowledge and experience (referring to the person(s) responsible for the client's investments)

Does he or she have any professional experience in managing investments of financial instruments or investment services?

- Yes       No

Please confirm the highest level of education achieved (tick one only)

- Primary School  
 High School  
 University / college, not an economics degree  
 University / college, economics degree

Professional title: \_\_\_\_\_

## Investment experience (of the person(s) responsible for the client's investments)

Investment experience in the following categories: (please tick)	None	Has awareness*	Has traded during the last 3 years**		Active trading ***
			Yes	No	
P 1 - Money-market instruments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 2 - Shares and subscription rights traded on stock exchange	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 3 - Funds and non-complex ETF	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 4 - Non-complex bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 5 - Complex bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 6 - Convertible bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 7 - Stock loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 8 - ETF with gearing, complex (Bull, Bear, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 9 - Equity derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 10 - Warrants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 11 - Equity swaps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 12 - Currency derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 13 - Interest rate derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 14 - Equity indexed bonds with protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Investment experience in the following categories: (please tick)	None	Has awareness*	Has traded during the last 3 years**		Active trading ***
			Yes	No	
P 15 - Equity indexed bonds without protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 16 - Investment certificates - credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 17 - Autocalls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 18 - Investment certificates with complex characteristics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 19 - Bull/Bear certificates with leverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P 20 - Structured complex bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**\* Has awareness**

He or she has undertaken some transactions with a product in the outlined category

**\*\* Has traded during the last 3 years**

He or she has traded with some of the products in the outlined category over the past 3 years.

**\*\*\* Active Trading**

He or she has carried out trading transactions of significant size in the relevant market, on average more than ten times per quarter over the previous four quarters.

He or she has previously used the following investment services:	Yes	No
Leverage financing (gearing) of financial instruments	<input type="checkbox"/>	<input type="checkbox"/>
Ordering / execution of orders	<input type="checkbox"/>	<input type="checkbox"/>
Investment advice	<input type="checkbox"/>	<input type="checkbox"/>
Discretionary investment management	<input type="checkbox"/>	<input type="checkbox"/>
Purchase of / subscription to financial instruments in connection with share issues or initial public offerings	<input type="checkbox"/>	<input type="checkbox"/>

## Type of transaction

Is it the intention of this client relationship to pursue investments in unlisted equities?

Yes  No (please tick)

Is it the intention of this client relationship to pursue short trading?

Yes  No (please tick)

Is it the intention of this client relationship to pursue investments outside of the Nordic countries?

Yes  No (please tick)

## On behalf of the company/legal entity:

I/we confirm that the information given above is correct and complete. I/we will notify Swedbank Norway if there are changes in our financial situation that affects the answers given above.

\_\_\_\_\_  
Client Signature (in accordance with the Certificate of Registration)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Capital letters

\_\_\_\_\_  
Client Signature (in accordance with the Certificate of Registration)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Capital letters