BluOr Bank AS
Disclosure Information Statement
The 1st half of the year 2026

BluOr Bank

BluOr Bank AS (hereinafter – the Bank) hereby publishes the disclosure statement containing information for the first half of 2026 in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012.

For disclosure purposes regarding the first half of 2026, the Bank uses the template set out in Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 (hereinafter – Regulation 2024/3172). The figures are stated in thousands of euros (EUR '000) as at the end of the reporting period (30 June 2026).

The disclosure statement is provided at the level of the prudential consolidation group (hereinafter – the Group).

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Template EU KM1 – Key metrics template.

EUR'000

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	90 956	90 446	82 112	81 981	81 817
2	Tier 1 capital	100 715	100 205	91 871	91 740	90 526
3	Total capital	127 420	127 728	119 807	120 089	119 277
	Risk-weighted exposure amounts					
4	Total risk exposure amount	759 055	680 905	603 136	640 433	605 453
4.a	Total risk exposure pre-floor	-	-	-	-	-
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	11.9828%	13.2831%	13.6142%	12.8008%	13.5134%
5.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
5.b	Common Equity Tier 1 ratio considering unfloored TREA (%)	11.9828%	13.2831%	13.6142%	12.8008%	13.5134%
6	Tier 1 ratio (%)	13.2685%	14.7164%	15.2323%	14.3246%	14.9519%
6.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
6.b	Tier 1 ratio considering unfloored TREA (%)	13.2685%	14.7164%	15.2323%	14.3246%	14.9519%
7	Total capital ratio (%)	16.7867%	18.7585%	19.8641%	18.7512%	19.7005%
7.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
7.b	Total capital ratio considering unfloored TREA (%)	16.7867%	18.7585%	19.8641%	18.7512%	19.7005%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7.d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.8000%	1.9000%	1.9000%	1.9000%	2.2000%
EU 7.e	of which: to be made up of CET1 capital (percentage points)	1.0125%	1.0688%	1.0688%	1.0688%	1.2375%
EU 7.f	of which: to be made up of Tier 1 capital (percentage points)	1.3500%	1.4250%	1.4250%	1.4250%	1.6500%
EU 7.g	Total SREP own funds requirements (%)	9.8000%	9.9000%	9.9000%	9.9000%	10.2000%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
9	Institution specific countercyclical capital buffer (%)	0.8647%	0.8612%	0.5101%	0.8338%	0.4917%
EU 9.a	Systemic risk buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
10	Global Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 10.a	Other Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.2500%	0.2500%	0.2500%
11	Combined buffer requirement (%)	3.3647%	3.3612%	3.2601%	3.5838%	3.2417%
EU 11.a	Overall capital requirements (%)	13.1647%	13.2612%	13.1601%	13.4838%	13.1417%
12	CET1 available after meeting the total SREP own funds requirements (%)	5.9185%	7.2914%	7.8073%	6.8996%	7.5269%
	Leverage ratio					
13	Total exposure measure	1 243 629	1 211 858	1 097 808	1 272 611	1 084 893
14	Leverage ratio (%)	8.0985%	8.2687%	8.3686%	7.2088%	8.3443%

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	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14c	Total SREP leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14.d	Leverage ratio buffer requirement (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.e	Overall leverage ratio requirement (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	387 969	425 301	419 727	438 420	367 314
EU 16.a	Cash outflows - Total weighted value	286 046	309 390	280 694	341 744	286 085
EU 16.b	Cash inflows - Total weighted value	19 357	16 119	17 746	25 360	18 657
16	Total net cash outflows (adjusted value)	266 690	293 272	262 948	316 384	267 428
17	Liquidity coverage ratio (%)	145.4759%	145.0196%	159.6236%	138.5724%	137.3508%
	Net Stable Funding Ratio					
18	Total available stable funding	710 875	717 599	648 054	620 249	588 879
19	Total required stable funding	570 961	505 397	490 490	482 996	457 785
20	NSFR ratio (%)	121.7616%	138.6088%	128.8400%	124.9218%	123.4500%

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