

Sound core values steer the business

Nordax has strong core values that are important to how the company acts and is seen by our various stakeholders. Nordax is a customer-centric bank that is simple, sound and responsible. Nordax was founded by entrepreneurs driven by a strong focus on customers and risk management. This approach is still evident in our day-to-operations and corporate culture.

We are a niche bank that is:

- **Simple** - We are agile and efficient. Our terms for loans and savings accounts are simple and clear.
- **Sound** - Nordax was founded by risk analysts, and risk assessment is part of our DNA. All our decisions are well-founded, and we never take shortcuts. We offer loan products only to customers who are financially stable. Our credit assessment is sound and solid. We have a stable capital position and obtain funding through several sources.

- **Responsible** - Accountability is part of our culture and typifies our business and the way we act towards customers, authorities, investors and employees. We have been regulated by the Swedish Financial Supervisory Authority since 2004. Our risk management, governance and compliance processes all maintain high quality.
- **Customer centric** - We listen to our customers and consistently maintain a high service level. As a customer, you shall be able to make reasoned decisions calmly. We are committed to assisting customers who face financial difficulties.