

REMUNERATION REPORT 2025

1. Introduction

Summary

Kreditor Finans AS is a financial institution subject to the Norwegian Financial Supervisory Authority supervision. Kreditor Finans is a wholly owned subsidiary of the debt collection company Kreditor AS.

In 2025 the company had 6 employees.

The remuneration of employees is set according to the Standard for remuneration approved by the Board of directors' 14th of March 2025.

Kreditor Finans is not obliged to and has not established a remuneration committee, as a small and non-complex institution according to CRR II. The parent company Kreditor AS does, however, have a remuneration committee, which at a group level sets the framework for remuneration within the Group. The board of directors of Kreditor Finans does, however, set the remuneration level for Kreditor Finans and its employees.

For 2025 the Company had a general remuneration scheme with a bonus for all employees that will be paid out in 2026. The bonus has equal for all employees and below the threshold described in the Norwegian FSA Guidelines 2/2020.

2. Compliance with the Standard for remuneration

Kreditor Finans has reviewed which employees are defined as executive personnel, employees with substantial impact on the company's risk exposure and employees with control functions.

Executive personnel: MD

Employees with substantial impact on the company's risk exposure: None

3. Employees with control functions: Outsourced to Kreditor AS. **Total remuneration for executive personnel**

The board sets the MD's salary. The MD determines the remuneration of the other employees of the company.

The remuneration for executive personnel (MD) consists of fixed cash remuneration, pension plans and other benefits (benefits in kind).

The board considers the remuneration for executive personnel for 2025 to be in compliance with the Standard for remuneration.

Remuneration to Executive Management

		Salary	Bonus	Other compensation	Pension
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Managing Director			-		
Anmol Juneja	01.01.25-31.10.25	2 505	-	37	332
Agnete Enger	01.11.25-31.12.25	253	-	14	26
Remuneration to the Board of Directors					300

Electronically signed by the board of directors