

APPORTIONMENT OF FINANSTILSYNET'S EXPENDITURE 2018 - LEVIES ON SUPERVISION

Supervised entities	Calculation Basis	Number of entities incl. Branches	Share of Finanstilsynet's expenses in 2018	Share in percent	Limit for calc. min amount. Calculation basis under or equal to:	Limit for calc. max amount. Calculation basis under or equal to:	Percent of calculation basis	Minimum levy to pay	Maximum levy to pay
					1000 NOK	1000 NOK			
BANKS	Total Assets	138	127 527 000	32,77 %	2 700 000	600 000 000	0,0034 %	78 000	50 800 000
HOLDING COMPANIES									
Holding Companies in Financial Groups	Total Assets	14	3 052 000	0,78 %	12 100 000	600 000 000	0,0001 %	15 000	2 000 000
INSURANCE									
Life Insurance	Premium income	18	41 723 000	10,72 %	200 000	19 000 000	0,4760 %	40 000	13 000 000
Non-life insurance etc.	Premium income	86	37 122 000	9,54 %	20 500	13 000 000	0,0703 %	13 000	10 000 000
Insurance mediation	Income from licensed activities	105	5 981 000	1,54 %	9 000	300 000	0,2124 %	21 000	1 100 000
PENSION FUNDS AND SCHEMES									
Pension Schemes	Total Assets	1	3 000	0,00 %	-	-	-	-	-
Pension Funds	Total Assets	85	9 715 000	2,50 %	450 000	30 000 000	0,0030 %	14 000	1 900 000
FINANCING INSTITUTIONS									
Finance companies	Total Assets	49	5 095 000	1,31 %	200 000	28 000 000	0,0037 %	8 000	1 300 000
Mortgage companies	Total Assets	35	6 013 000	1,54 %	4 600 000	460 000 000	0,0003 %	14 000	1 900 000
AUDIT FIRMS	Income from licensed activities	556	24 793 000	6,37 %	1 200		0,3482 %	4 000	
ACCOUNTANTS	Equal share per entity	11 347	18 813 000	4,83 %				1 658	1 658
CAPITAL MARKETS									
Investment firms	Income from licensed activities and ancillary service	125	37 917 000	9,74 %	19 500	3 000 000	0,3308 %	50 000	9 000 000
Fund Management Companies	Income from licensed activities and ancillary service	29	14 170 000	3,64 %	11 000	1 100 000	0,2525 %	30 000	3 200 000
AIFM (alternative investment fund managers)	Income from licensed activities and ancillary service	125	9 110 000	2,34 %	5 500	140 000	0,4232 %	25 000	730 000
INFRASTRUCTURE (1)	Income from licensed activities	5	8 206 000	2,11 %	20 000	270 000	1,1164 %	400 000	3 400 000
ISSUERS (2)	Equal share per entity	263	21 857 000	5,62 %				26 051	104 204
ESTATE AGENCY									
Estate agents	Income from licensed activities	504	7 168 000	1,84 %	2 900	500 000	0,0830 %	2 400	900 000
Lawyers with estate agency license	Equal share per entity	1 118	3 318 000	0,85 %				2 968	2 968
DEBT COLLECTION (3)									
Debt collection firms	Income from licensed activities	108	5 039 000	1,29 %	6 800	540 000	0,1465 %	10 000	1 000 000
OTHERS									
Foundations	Total Assets	33	388 000	0,10 %	1 100 000	31 000 000	0,0004 %	7 000	100 000
Samvirkeløstøen Garantifond	Total Assets	1	47 000	0,01 %					
Payment institutions/ e-money institutions (4)	Income from licensed activities	24	2 151 000	0,55 %	2 800	60 000	1,2474 %	35 000	1 000 000
SUM		14 769	389 200 000	100,00 %					

(1) Market infrastructure encompasses central securities depositories, clearing houses, stock exchanges and other regulated markets

(2) Issuers with respect to the IFRS oversight and control of prospectuses. The levy is reduced by NOK 11 193 000 for fees paid for control of Prospectuses

(3) Debt collection firms: The levy is reduced by NOK 297 205 for fees paid for debt collection licenses

(4) Payment institutions: The levy is reduced by NOK 390 000 for fees paid for payment institutions licenses