

**APPORTINMENT OF FINANSTILSYNET'S EXPENDITURE 2019 - LEVIES ON SUPERVISION**

Supervised entities	Calculation Basis	Number of entities incl. branches	Share of Finanstilsynets expenses in 2019	Share	Limit for calculation minimum amount. Calculation basis under og equal to:	Limit for calculation maximum amount. Calculation basis under or equal to:	Minimum levy to pay	Maximum levy to pay	Percent of calculation basis
			NOK		Percent	TNOK			
<b>BANKS</b>	Total Assets	138	143 328 000	33,62 %	2 700 000	600 000 000	90 000	57 000 000	0,0036 %
<b>HOLDING COMPANIES</b>									
Holding Copanies in Financial Groups	Total Assets	16	3 788 000	0,89 %	12 100 000	680 000 000	18 000	2 300 000	0,0001 %
<b>INSURANCE</b>									
Life Insurance	Premium income	18	39 701 000	9,31 %	200 000	19 000 000	38 000	12 300 000	0,0447 %
Non-life insurance etc.	Premium income	81	38 805 000	9,10 %	20 500	13 000 000	13 000	10 000 000	0,0687 %
Insurance mediation	Income from licensed activities	103	5 758 000	1,35 %	9 500	300 000	20 000	1 050 000	0,2025 %
<b>PENSION FUNDS AND SCHEMES</b>									
Pension Schemes	Total Assets	1	3 000	0,00 %			3 000	3 000	0,0000 %
Pension Funds	Total Assets	88	11 739 000	2,75 %	500 000	30 000 000	16 000	2 200 000	0,0034 %
<b>FINANCING INSTITUTIONS</b>									
Finance companies	Total Assets	45	7 211 000	1,69 %	200 000	30 000 000	11 000	1 700 000	0,0050 %
Mortgage companies	Total Assets	34	5 699 000	1,34 %	5 100 000	460 000 000	14 000	1 900 000	0,0003 %
<b>AUDIT FIRMS</b>	Income from licensed activities	541	28 516 000	6,69 %	1 230		5 000		0,4028 %
<b>ACCOUNTANTS</b>	Equal share per entity	11 571	20 494 000	4,81 %			1 772		
<b>CAPITAL MARKETS</b>									
Investment firms	Income from licensed activities and ancillary service	119	40 102 000	9,41 %	19 500	3 000 000	50 000	9 000 000	0,3316 %
Fund Management Companies	Income from licensed activities and ancillary service	29	12 794 000	3,00 %	11 000	1 100 000	25 000	2 800 000	0,2054 %
AIFM (alternative investment fund managers)	Income from licensed activities and ancillary service	146	12 543 000	2,94 %	4 500	130 000	30 000	830 000	0,4805 %
<b>INFRASTRUCTURE (1)</b>	Inntekter fra konsesjonspliktig virksomhet	5	9 597 000	2,25 %	20 000	300 000	250 000	4 500 000	1,2053 %
<b>ISSUERS (2)</b>	Equal share per entity	274	25 727 000	6,04 %			30 162	120 645	
<b>ESTATE AGENCY</b>									
Estate agents	Income from licensed activities	496	8 068 000	1,89 %	2 800	500 000	2 700	1 050 000	0,0959 %
Lawyers with estate agency license	Equal share per entity	990	3 480 000	0,82 %			3 516		
<b>DEBT COLLECTION (3)</b>									
Debt collection firms	Income from licensed activities	104	5 226 000	1,23 %	6 800	600 000	10 000	1 000 000	0,1364 %
<b>OTHERS</b>									
Foundations	Total Assets	33	434 000	0,10 %	1 900 000	31 000 000	8 000	120 000	0,0004 %
Samvirkelagenses garantifond	Total Assets	1	53 000	0,01 %			53 284		0,0005 %
Payment institutions/e-money institutions (4)	Income from licensed activities	22	3 202 000	0,75 %	3 500	60 000	50 000	1 500 000	1,3980 %
<b>SUM</b>		<b>14 855</b>	<b>426 268 000</b>	<b>100 %</b>					

(1) Market infrastructure encompasses central securities depositorys, 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 11 356 400 for fees paid for control of Prospectuses

(3) Debt collection firms: The levy is reduced by NOK 255 214 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