



PRESS RELEASE, 11 March 2020

Postponement of the contemplated Additional Tier 1 bond due to market volatility

Marginalen Bank Bankaktiebolag (publ) ("Marginalen Bank") has decided to postpone the contemplated issue of an Additional Tier 1 bond due to the corona virus implications on market volatility. Marginalen Bank is grateful for the time and interest that investors have taken in this transaction and will revert in due course.

This is information that Marginalen Bank is obliged to publish in accordance with the EU Market Abuse Regulation. The information was submitted for publication on Mars 11, 2020 at 12.00 CET.

For further information, please contact:

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About Marginalen Bank

Marginalen Bank Bankaktiebolag (publ) is owned by Marginalen AB and is part of ESCO Marginalen's consolidated situation and is under the supervision of Finansinspektionen. Marginalen Bank, which is certified according to ISO 9001: 2015, offers individuals and companies simple and clear banking services in the areas of loans, savings, cards and insurances. The Bank's savings accounts are covered by the State Deposit Guarantee Scheme. The Group also includes Marginalen Core, which offers companies and authorities services in the fields of Law, Debt collection, Finance administration and HR. Marginalen Bank is a parent company in a Group that was formed in connection with the acquisition of the subsidiaries Sergel Finans AB (Sweden), Sergel Finans Oy (Finland) and Sergel Finans AS (Norway) in June 2017. The Sergel Finans companies own and acquire credit portfolios in each respective country. Marginalen Bank has approximately 350 employees in offices in Stockholm, Borås and Sundsvall.