

# FINANCIAL ABBREVIATIONS GLOSSARY

## English - Norwegian Translation Guide

### For Investment Term Sheet Discussions

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## SECTION 1: INVESTMENT & SECURITIES TERMS

Abbreviation	English Full Form	Norwegian Translation
IPO	Initial Public Offering	Børsintroduksjon / Børsnotering
VC	Venture Capital	Venturekapital / Risikokapital
PE	Private Equity	Private Equity / Oppkjøpskapital
LP	Limited Partner	Kommandittist
GP	General Partner	Komplementar
TS	Term Sheet	Intensjonsavtale / Vilkårsark
DD	Due Diligence	Aktsomhetsvurdering / Due Diligence
LOI	Letter of Intent	Intensjonsbrev
NDA	Non-Disclosure Agreement	Taushetserklæring
SPA	Share Purchase Agreement	Aksjekjøpsavtale
SHA	Shareholders Agreement	Aksjonæravtale
ESOP	Employee Stock Ownership Plan	Ansattaksjeprogramm
SAFE	Simple Agreement for Future Equity	Enkel avtale for fremtidig egenkapital
PIPE	Private Investment in Public Equity	Privat investering i børsnotert selskap
SPAC	Special Purpose Acquisition Company	Oppkjøpsselskap for særlig formål
SPV	Special Purpose Vehicle	Særskilt formålsselskap
AUM	Assets Under Management	Forvaltningskapital
IRR	Internal Rate of Return	Internrente
MOIC	Multiple on Invested Capital	Avkastningsfaktor på investert kapital
DPI	Distributions to Paid-In Capital	Utdelinger til innbetalt kapital
TVPI	Total Value to Paid-In Capital	Totalverdi til innbetalt kapital

## SECTION 2: FINANCIAL STATEMENTS & ACCOUNTING

Abbreviation	English Full Form	Norwegian Translation
GAAP	Generally Accepted Accounting Principles	Allmenne regnskapsprinsipper

IFRS	International Financial Reporting Standards	Internasjonale regnskapsstandarder
P&L	Profit & Loss Statement	Resultatregnskap
BS	Balance Sheet	Balanse
CF	Cash Flow	Kontantstrøm
EBITDA	Earnings Before Interest, Taxes, Depreciation & Amortization	Resultat før renter, skatt, avskrivninger
EBIT	Earnings Before Interest and Taxes	Resultat før renter og skatt
EBT	Earnings Before Tax	Resultat før skatt
EPS	Earnings Per Share	Resultat per aksje
COGS	Cost of Goods Sold	Varekostnad
SG&A	Selling, General & Administrative	Salgs-, general- og administrasjonskostnader
R&D	Research & Development	Forskning og utvikling
CAPEX	Capital Expenditures	Kapitalutgifter / Investeringer
OPEX	Operating Expenses	Driftskostnader
WC	Working Capital	Arbeidskapital
AR	Accounts Receivable	Kundefordringer
AP	Accounts Payable	Leverandørgjeld
PPE	Property, Plant & Equipment	Varige driftsmidler
A/R	Accounts Receivable	Kundefordringer
A/P	Accounts Payable	Leverandørgjeld
CAGR	Compound Annual Growth Rate	Sammensatt årlig vekstrate

### SECTION 3: CORPORATE STRUCTURE & GOVERNANCE

Abbreviation	English Full Form	Norwegian Translation
CEO	Chief Executive Officer	Administrerende direktør
CFO	Chief Financial Officer	Finansdirektør
COO	Chief Operating Officer	Driftsdirektør
CTO	Chief Technology Officer	Teknologidirektør
CLO	Chief Legal Officer	Juridisk direktør
CHRO	Chief Human Resources Officer	Personaldirektør
CMO	Chief Marketing Officer	Markedsdirektør
CRO	Chief Risk Officer	Risikodirektør

CCO	Chief Compliance Officer	Compliance-direktør
BOD	Board of Directors	Styre
AGM	Annual General Meeting	Ordinær generalforsamling
EGM	Extraordinary General Meeting	Ekstraordinær generalforsamling
AOA	Articles of Association	Vedtekter
MOA	Memorandum of Association	Stiftelsesdokument
LLC	Limited Liability Company	Aksjeselskap (tilsvarende)
Inc	Incorporated	Aksjeselskap
Corp	Corporation	Selskap / Korporasjon
Ltd	Limited	Begrenset ansvar
AS	Aksjeselskap (Norwegian)	Joint Stock Company
ASA	Allmennaksjeselskap (Norwegian)	Public Limited Company

## SECTION 4: STOCK EXCHANGE & PUBLIC MARKETS

Abbreviation	English Full Form	Norwegian Translation
NYSE	New York Stock Exchange	New York-børsen
NASDAQ	National Association of Securities Dealers Automated Quotations	NASDAQ-børsen
OTC	Over-The-Counter	Over-the-counter marked
OTCQX	OTC Markets Premium Tier	OTC Markets premium-nivå
OTCQB	OTC Markets Venture Tier	OTC Markets venture-nivå
OSE	Oslo Stock Exchange	Oslo Børs
SEC	Securities and Exchange Commission	Amerikanske verdipapirtilsyn
FINRA	Financial Industry Regulatory Authority	Finansnæringens reguleringsmyndighet
EDGAR	Electronic Data Gathering and Retrieval	Elektronisk datainnsamlingssystem
S-1	SEC Registration Statement	SEC-registreringserklæring
10-K	Annual Report	Årsrapport til SEC
10-Q	Quarterly Report	Kvartalsrapport til SEC
8-K	Current Report	Løpende rapport til SEC
DEF 14A	Proxy Statement	Fullmaktserklæring
13D	Beneficial Ownership Report	Eierrapport

13G	Beneficial Ownership Report (Passive)	Passiv eierrapport
144	Rule 144 (Restricted Securities)	Regel 144 (begrensede verdipapirer)
ADR	American Depositary Receipt	Amerikansk depotbevis
GDR	Global Depositary Receipt	Globalt depotbevis
VWAP	Volume Weighted Average Price	Volumvektet gjennomsnittspris
TWAP	Time Weighted Average Price	Tidsvektet gjennomsnittspris

## SECTION 5: VALUATION & PRICING

Abbreviation	English Full Form	Norwegian Translation
P/E	Price-to-Earnings Ratio	Pris/fortjeneste-forhold
P/B	Price-to-Book Ratio	Pris/bok-forhold
P/S	Price-to-Sales Ratio	Pris/salg-forhold
EV	Enterprise Value	Selskapsverdi
EV/EBITDA	Enterprise Value to EBITDA	Selskapsverdi/EBITDA
EV/Sales	Enterprise Value to Sales	Selskapsverdi/omsetning
PEG	Price/Earnings to Growth	Pris/fortjeneste til vekst
DCF	Discounted Cash Flow	Neddiskontert kontantstrøm
NPV	Net Present Value	Netto nåverdi
FV	Fair Value	Virkelig verdi
MV	Market Value	Markedsverdi
BV	Book Value	Bokført verdi
NAV	Net Asset Value	Netto aktivaverdi
LTV	Loan-to-Value	Belåningsgrad
WACC	Weighted Average Cost of Capital	Vektet gjennomsnittlig kapitalkostnad
ROIC	Return on Invested Capital	Avkastning på investert kapital
ROE	Return on Equity	Egenkapitalrentabilitet
ROA	Return on Assets	Totalkapitalrentabilitet
ROAS	Return on Advertising Spend	Avkastning på annonseutgifter
LTV/CAC	Lifetime Value to Customer Acquisition Cost	Livstidsverdi/kundekostnad

## SECTION 6: LEGAL & REGULATORY

Abbreviation	English Full Form	Norwegian Translation
SOX	Sarbanes-Oxley Act	Sarbanes-Oxley-loven
PCAOB	Public Company Accounting Oversight Board	Regnskapstilsyn for børsnoterte selskap
COSO	Committee of Sponsoring Organizations	Komit� for sponsororganisasjoner
GDPR	General Data Protection Regulation	Personvernforordningen
AML	Anti-Money Laundering	Anti-hvitvasking
KYC	Know Your Customer	Kjenn din kunde
FCPA	Foreign Corrupt Practices Act	Lov om utenlandsk korrupsjon
OFAC	Office of Foreign Assets Control	Kontor for utenlandsk aktivakontroll
FOIA	Freedom of Information Act	Lov om informasjonsfrihet
HIPAA	Health Insurance Portability and Accountability Act	Helseforsikringslov
COPPA	Children's Online Privacy Protection Act	Lov om barns personvern p� nett
DMCA	Digital Millennium Copyright Act	Digital opphavsrettslov
IP	Intellectual Property	Immaterielle rettigheter
USPTO	United States Patent and Trademark Office	Amerikanske patent- og varemerkekontor
WIPO	World Intellectual Property Organization	Verdens immaterielle rettighetsorganisasjon
M&A	Mergers & Acquisitions	Fusjoner og oppkj�p
HSR	Hart-Scott-Rodino Act	Hart-Scott-Rodino-loven
DOJ	Department of Justice	Justisdepartementet
FTC	Federal Trade Commission	F�derale handelskommisjon

## SECTION 7: BANKING & FINANCE

Abbreviation	English Full Form	Norwegian Translation
APR	Annual Percentage Rate	Årlig prosentsats
APY	Annual Percentage Yield	Årlig prosentavkastning
LIBOR	London Interbank Offered Rate	London interbankrente
SOFR	Secured Overnight Financing Rate	Sikret overnattingsfinansieringsrente
EURIBOR	Euro Interbank Offered Rate	Euro interbankrente
NIBOR	Norwegian Interbank Offered Rate	Norsk interbankrente
LTV	Loan-to-Value	Belåningsgrad
DTI	Debt-to-Income	Gjeld-til-inntekt
DSO	Days Sales Outstanding	Gjennomsnittlig kredittid
DPO	Days Payable Outstanding	Gjennomsnittlig betalingstid
DIO	Days Inventory Outstanding	Gjennomsnittlig lagertid
CCC	Cash Conversion Cycle	Kontantkonverteringssyklus
LOC	Line of Credit	Kredittramme
L/C	Letter of Credit	Remburs
BG	Bank Guarantee	Bankgaranti
SWIFT	Society for Worldwide Interbank Financial Telecommunication	Internasjonal betalingsformidling
ACH	Automated Clearing House	Automatisert oppgjørshus
SEPA	Single Euro Payments Area	Felles eurobetalingsområde
IBAN	International Bank Account Number	Internasjonalt bankkontonummer
BIC	Bank Identifier Code	Bankidentifikasjonskode

## SECTION 8: PERFORMANCE METRICS

Abbreviation	English Full Form	Norwegian Translation
KPI	Key Performance Indicator	Nøkkelprestasjonsindikator
OKR	Objectives and Key Results	Mål og nøkkelresultater
SLA	Service Level Agreement	Tjenestenivåavtale
NPS	Net Promoter Score	Netto promotørskår
CSAT	Customer Satisfaction	Kundetilfredshet
CES	Customer Effort Score	Kundeinnsatsskår
CLV	Customer Lifetime Value	Kundens livstidsverdi
CAC	Customer Acquisition Cost	Kundekostnad

ARPU	Average Revenue Per User	Gjennomsnittlig inntekt per bruker
ARPPU	Average Revenue Per Paying User	Gjennomsnittlig inntekt per betalende bruker
MRR	Monthly Recurring Revenue	Månedlig gjentakende inntekt
ARR	Annual Recurring Revenue	Årlig gjentakende inntekt
LTV	Lifetime Value	Livstidsverdi
CAC	Customer Acquisition Cost	Kundekostnad
ROAS	Return on Ad Spend	Avkastning på annonseutgifter
CPC	Cost Per Click	Kostnad per klikk
CPM	Cost Per Mille (Thousand)	Kostnad per tusen visninger
CTR	Click-Through Rate	Klikkfrekvens
CRO	Conversion Rate Optimization	Konverteringsoptimalisering
A/B	A/B Testing	A/B-testing

## SECTION 9: MARITIME & INDUSTRY SPECIFIC

Abbreviation	English Full Form	Norwegian Translation
IMO	International Maritime Organization	Internasjonale sjøfartsorganisasjon
MARPOL	Marine Pollution Convention	Konvensjon om marin forurensning
SOLAS	Safety of Life at Sea	Sikkerhet for menneskeliv til sjøs
ISM	International Safety Management	Internasjonal sikkerhetsledelse
ISPS	International Ship and Port Facility Security	Internasjonal skip- og havnesikkerhet
MLC	Maritime Labour Convention	Sjøarbeidskonvensjon
STCW	Standards of Training, Certification and Watchkeeping	Standarder for opplæring og sertifisering
PSC	Port State Control	Havnestatskontroll
FSC	Flag State Control	Flaggstatskontroll
DWT	Deadweight Tonnage	Dødvektstonn
GRT	Gross Register Tonnage	Bruttotonn
NRT	Net Register Tonnage	Nettotonn



TEU	Twenty-foot Equivalent Unit	Tjue-fots ekvivalentenhet
FEU	Forty-foot Equivalent Unit	Førti-fots ekvivalentenhet
B/L	Bill of Lading	Konnossement
C/P	Charter Party	Certeparti
FOB	Free on Board	Fritt om bord
CIF	Cost, Insurance and Freight	Kostnad, forsikring og frakt
CFR	Cost and Freight	Kostnad og frakt
EXW	Ex Works	Fra fabrikk
DDP	Delivered Duty Paid	Leverert toll betalt

## SECTION 10: GENERAL BUSINESS TERMS

Abbreviation	English Full Form	Norwegian Translation
B2B	Business-to-Business	Bedrift-til-bedrift
B2C	Business-to-Consumer	Bedrift-til-forbruker
B2G	Business-to-Government	Bedrift-til-offentlig sektor
SaaS	Software as a Service	Programvare som tjeneste
PaaS	Platform as a Service	Plattform som tjeneste
IaaS	Infrastructure as a Service	Infrastruktur som tjeneste
API	Application Programming Interface	Applikasjonsprogrammeringsgrensesnitt
CRM	Customer Relationship Management	Kunderelasjonsadministrasjon
ERP	Enterprise Resource Planning	Virksomhetsressursplanlegging
SCM	Supply Chain Management	Forsyningskjedestyring
HR	Human Resources	Personalressurser
IT	Information Technology	Informasjonsteknologi
AI	Artificial Intelligence	Kunstig intelligens
ML	Machine Learning	Maskinlæring
IoT	Internet of Things	Tingenes internett
UI	User Interface	Bruker grensesnitt
UX	User Experience	Brukeropplevelse

QA	Quality Assurance	Kvalitetssikring
QC	Quality Control	Kvalitetskontroll
ISO	International Organization for Standardization	Internasjonale standardiseringsorganisasjon
GDP	Gross Domestic Product	Bruttonasjonalprodukt
CPI	Consumer Price Index	Konsumprisindeks
PPI	Producer Price Index	Produsentprisindeks

## TERM SHEET SPECIFIC ABBREVIATIONS

Abbreviation	English Full Form	Norwegian Translation
VWAP	Volume Weighted Average Price	Volumvektet gjennomsnittspris
PUT	Put Option (Right to Sell)	Salgsopsjon
CALL	Call Option (Right to Buy)	Kjøpsopsjon
SOX	Sarbanes-Oxley Act	Sarbanes-Oxley-loven
GAAP	Generally Accepted Accounting Principles	Allmenne regnskapsprinsipper
SEC	Securities and Exchange Commission	Amerikanske verdipapirtilsyn
NYSE	New York Stock Exchange	New York-børsen
NASDAQ	NASDAQ Stock Exchange	NASDAQ-børsen
OTC	Over-The-Counter Markets	Over-the-counter marked
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## USAGE NOTES

**\*\*For Board Presentations:\*\***

- Use Norwegian terms when presenting to Norwegian board members
- Include both abbreviations and full translations for clarity
- Provide context for complex financial concepts

**\*\*For International Communications:\*\***

- Use English abbreviations in correspondence with US investors
- Provide Norwegian translations in parentheses for local stakeholders
- Maintain consistency in terminology across all documents

**\*\*For Legal Documents:\*\***

- Ensure precise translation of legal and regulatory terms
- Consider using both languages in critical sections
- Verify translations with qualified legal translators

## QUICK REFERENCE CARD

**\*\*Most Important Terms for Term Sheet Discussion:\*\***

English	Norwegian	Key Concept
IPO	Børsintroduksjon	Going public process
VWAP	Volumvektet gjennomsnittspris	Pricing mechanism
PUT/CALL	Salgs-/kjøpsopsjon	Investment rights
SOX	Sarbanes-Oxley-loven	Compliance requirement
EBITDA	Resultat før renter, skatt, avskrivninger	Performance metric
CAPEX	Kapitalutgifter	Investment spending
Working Capital	Arbeidskapital	Operational liquidity
Due Diligence	Aktsomhetsvurdering	Investigation process

