

Reconciliation of alternative performance measures Resurs Bank AB

SEK thousand	Jan-Dec 2023	Jan-Dec 2022
Interest income	4,152,395	3,130,644
Interest expense	-1,369,663	-517,523
Net interest income/expenses	2,782,732	2,613,121
Total expenses before credit losses	-1,639,239	-1,365,069
Total expenses before credit losses excl. items affecting comparability	-1,407,575	-1,315,069
Total operating income	3,491,588	3,204,050
Total operating income excl. items affecting comparability	3,491,588	3,204,050
C/I before credit losses, %	46.9%	42.6%
C/I before credit losses, excl. items affecting comparability %	40.3%	41.0%
Credit losses, net	-1,435,125	-788,607
Credit losses, net, excl. items affecting comparability	-1,289,412	-788,607
Credit loss ratio	3.8%	2.2%
Credit losses yearly, net, excl. items affecting comparability %	3.3%	2.2%
Items affecting comparability		
Net income/expense from financial transactions		
General administrative expenses	-30,884	-50,000
Depreciation, amortisation and impairment of intangible and tangible fixed assets ¹⁾	-200,781	
Credit losses, net ¹⁾	-145,713	
Total items affecting comparability	-377,377	-50,000
¹⁾ Tax of items affecting comparability	49,225	0
Operating profit/loss	417,224	1,050,374
Operating profit/loss excl. items affecting comparability	794,601	1,100,374
Net profit for the period	280,717	816,066
Net profit for the period excl. items affecting comparability	608,869	866,066
Opening balance Lending to the public	37,186,519	33,346,940
Lending to the public, gross	41,508,092	40,415,677
Provision for expected credit losses	-2,662,011	-3,229,158
Provision for expected credit losses excl. items affecting comparability	-2,516,298	-3,302,561
Lending to the public	38,846,081	37,186,519
Average Lending to the public	38,016,300	35,266,730
Average lending to the public excl. items affecting comparability	38,617,759	35,248,288

SEK thousand	Jan-Dec 2023	Jan-Dec 2022
NBI margin, %	9.2%	9.1%
NBI margin, excl. items affecting comparability, %	9.0%	9.1%
Risk adjusted NBI margin, %	5.4%	6.8%
Risk adjusted NBI margin, excl. items affecting comparability, %	5.7%	6.9%
NIM, %	7.3%	7.4%
Increase Lending to the public, since the beginning of the year	1,659,562	3,839,579
Whereof exchange rate differences	-504,578	1,099,615
Increase Lending to the public, excl. exchange rate diff.	2,164,140	2,739,964
Equity	7,498,593	7,482,231
Equity excl. items affecting comparability	7,876,745	7,532,231
Intangible fixed assets	2,083,048	2,159,943
Intangible fixed assets excl. items affecting comparability	2,283,829	2,159,943
Equity excl. intangible assets	5,415,545	5,322,288
Equity excl. intangible fixed assets and items affecting comparability	5,592,917	5,265,261
Average Equity	7,490,412	7,280,559
Average Intangible assets	2,121,496	2,069,513
Average Equity excl. intangible assets	5,368,917	5,211,047
Average equity excl. intangible fixed assets and items affecting comparability	5,429,089	5,181,736
Return on equity excl. intangible assets, (ROTE), excl. items affecting comparability, %	5.2%	15.7%
Return on equity excl. intangible fixed assets, (ROTE), excl. items affecting comparability, %	11.2%	16.7%