

Reconciliation of alternative performance measures Resurs Bank AB

SEK thousand	jan-dec 2022	jan-dec 2021
Interest income	3,130,644	2,899,172
Interest expense	-517,523	-364,019
Net interest income/expenses	2,613,121	2,535,153
Total expenses before credit losses	-1,365,069	-1,274,022
Total expenses before credit losses excl. nonrecurring costs	-1,315,069	-1,274,022
Total operating income	3,204,050	3,086,354
Total operating Income excl. nonrecurring costs	3,204,050	3,086,354
C/I before credit losses, %	42.6%	41.3%
C/I before credit losses, excl. nonrecurring costs %	41.0%	41.3%
Credit losses, net	-788,607	-644,924
Credit losses, net, excl. nonrecurring costs	-788,607	-718,327
Credit loss ratio	2.2%	2.0%
Credit losses yearly, net, excl. nonrecurring costs %	2.2%	2.2%
Nonrecurring costs		
Net income/expense from financial transactions		
General administrative expenses ¹⁾	-50,000	
Depreciation, amortisation and impairment of intangible and tangible fixed assets ¹⁾		
Credit losses, net ¹⁾		73,403
Total nonrecurring costs	-50,000	73,403
¹⁾ Income tax expense on nonrecurring costs	0	-15,121
²⁾ Tax of nonrecurring costs		48,745
Operating profit/loss	1,050,374	1,167,408
Operating profit/loss excl. nonrecurring costs	1,100,374	1,094,005
Net profit for the period	816,066	947,314
Net profit for the period excl. nonrecurring costs	866,066	840,287
Opening balance Lending to the public	33,346,940	30,858,341
Lending to the public, gross	40,415,677	36,380,831
Provision for expected credit losses	-3,229,158	-3,033,891
Provision for expected credit losses excl. nonrecurring costs	-3,302,561	-2,997,372
Lending to the public	37,186,519	33,346,940
Average Lending to the public	35,266,730	32,102,641
Average lending to the public excl. nonrecurring costs	35,248,288	32,175,861

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NBI margin, %	9.1%	9.6%
NBI margin, excl. nonrecurring costs, %	9.1%	9.6%
Risk adjusted NBI margin, %	6.8%	7.6%
Risk adjusted NBI margin, excl. nonrecurring costs, %	6.9%	7.4%
NIM, %	7.4%	7.9%
Increase Lending to the public, since the beginning of the year	3,839,579	2,488,599
Whereof exchange rate differences	1,099,615	662,088
Increase Lending to the public, excl. exchange rate diff.	2,739,964	1,826,511
Equity	7,482,231	7,078,887
Equity excl. nonrecurring costs	7,425,204	6,971,860
Intangible fixed assets	2,159,943	1,979,082
Intangible fixed assets excl. nonrecurring costs	2,159,943	1,979,082
Equity excl. intangible assets	5,322,288	5,099,805
Equity excl. intangible fixed assets and nonrecurring costs	5,265,261	5,098,211
Average Equity	7,280,559	7,112,033
Average Intangible assets	2,069,513	1,912,880
Average Equity excl. intangible assets	5,211,047	5,199,153
Average equity excl. intangible fixed assets and nonrecurring costs	5,181,736	5,251,072
Return on equity excl. intangible assets, (ROTE), excl. nonrecurring costs, %	15.7%	18.2%
Return on equity excl. intangible fixed assets, (ROTE), excl. nonrecurring costs, %	16.7%	16.0%

²⁾ Adjustment of nonrecurring cost SEK + 48,745 due to change in tax method 2021.

³⁾ Recalculated key ratio due to changes in tax method 2021.