

Reconciliation of alternative performance measures Resurs Bank AB

| SEK thousand | Jan-Dec 2025 | Jan-Dec 2024 |
|---|-------------------|-------------------|
| Interest income | 4,393,079 | 4,674,368 |
| Interest expense | -1,234,914 | -1,743,730 |
| Net interest income/expenses | 3,158,165 | 2,930,638 |
| Total expenses before credit losses | -2,170,100 | -1,646,220 |
| Total expenses before credit losses excl. items affecting comparability | -1,862,106 | -1,555,085 |
| Total operating income | 3,758,739 | 3,565,321 |
| Total operating Income excl. items affecting comparability | 3,758,739 | 3,585,828 |
| C/I before credit losses, % | 57.7% | 46.2% |
| C/I before credit losses, excl. items affecting comparability % | 49.5% | 43.4% |
| Credit losses, net | -1,198,533 | -1,570,442 |
| Credit losses, net, excl. items affecting comparability | -1,198,533 | -1,570,442 |
| Credit loss ratio | 3.0% | 4.0% |
| Credit losses yearly, net, excl. items affecting comparability % | 3.0% | 4.0% |
| Items affecting comparability | | |
| Net income/expense from financial transactions | | -20,507 |
| General administrative expenses | 18,505 | -91,135 |
| Depreciation, amortisation and impairment of intangible and tangible fixed assets ¹⁾ | -326,499 | 0 |
| Credit losses, net ¹⁾ | | 0 |
| Total items affecting comparability | -307,994 | -111,642 |
| ¹⁾ Tax of items affecting comparability | 105,935 | 6,270 |
| Operating profit/loss | 390,106 | 348,659 |
| Operating profit/loss excl. items affecting comparability | 698,100 | 460,301 |
| Net profit for the period | 181,456 | 269,999 |
| Net profit for the period excl. items affecting comparability | 383,515 | 375,371 |
| Opening balance Lending to the public | 39,903,160 | 38,846,081 |
| Lending to the public, gross | 43,722,884 | 43,825,289 |
| Provision for expected credit losses | -4,618,802 | -3,922,129 |
| Provision for expected credit losses excl. items affecting comparability | -4,618,802 | -3,776,416 |
| Lending to the public | 39,104,082 | 39,903,160 |
| Average Lending to the public | 39,503,621 | 39,374,621 |
| Average lending to the public excl. items affecting comparability | 39,503,621 | 39,374,621 |

| SEK thousand | jan-dec 2025 | jan-dec 2024 |
|---|-------------------|------------------|
| NBI margin, % | 9.5% | 9.1% |
| NBI margin, excl. items affecting comparability, % | 9.5% | 9.1% |
| Risk adjusted NBI margin, % | 6.5% | 5.1% |
| Risk adjusted NBI margin, excl. items affecting comparability, % | 6.5% | 5.1% |
| NIM, % | 8.0% | 7.4% |
| Increase /decrease Lending to the public, since the beginning of the year | -799,078 | 1,057,079 |
| Whereof exchange rate differences | -987,067 | 318,633 |
| Increase Lending to the public, excl. exchange rate diff. | -1,117,711 | 738,446 |
| Equity | 8,191,989 | 7,756,289 |
| Equity excl. items affecting comparability | 8,394,048 | 8,189,813 |
| Intangible fixed assets | 1,673,763 | 2,120,749 |
| Intangible fixed assets excl. items affecting comparability | 2,000,262 | 2,321,530 |
| Equity excl. intangible assets | 6,518,226 | 5,635,540 |
| Equity excl. intangible fixed assets and items affecting comparability | 6,393,786 | 5,868,284 |
| Average Equity | 7,974,139 | 7,627,441 |
| Average Intangible assets | 1,897,256 | 2,101,899 |
| Average Equity excl. intangible assets | 6,076,883 | 5,525,543 |
| Average equity excl. intangible fixed assets and items affecting comparability | 6,014,663 | 5,730,600 |
| Return on equity excl. intangible assets, (ROTE), excl. items affecting comparability, % | 3.0% | 4.9% |
| Return on equity excl. intangible fixed assets, (ROTE), excl. items affecting comparability, % | 6.4% | 6.6% |