Resurs Bank Interim report January–June 2026

1 January–30 June 2026, compared with the same period last year*

- Lending to the public increased 4% and amounted to SEK 40,521 million (38,999).
- Operating income increased 1% and amounted to SEK 1,879 million (1,856).
- C/I before credit losses was 51.5% (66.5%, and excluding items affecting comparability 49.0%), and increased, driven by investments in the business.
- The credit loss ratio decreased to 2.6% (3.2%).
- Operating profit increased to SEK 403 million (-1, and excluding items affecting comparability 325).
- The Total Capital Ratio increased and amounted to 19.0% (17.9%).
- The Common Equity Tier 1 ratio increased and amounted to 15.7% (15.5%).

Significant events during and after the first half year 2026

Launch of the corporate bank
In April, Resurs launched Resurs Corporate Banking, a new offering targeting small and medium-sized enterprises. The initiative aims to provide a simpler, more transparent and competitive banking experience.

Acquisition of a Danish loan portfolio from Spar Nord Bank
In May, Resurs entered into an agreement to acquire a Danish loan portfolio from Spar Nord Bank with an outstanding volume of approximately DKK 480 million. The acquisition strengthens Resurs' position in the Danish market. In connection with the transaction, new retail finance agreements were also concluded with selected merchants in Denmark.

Improved outlook from Nordic Credit Rating
In June, Nordic Credit Rating (NCR) affirmed Resurs Bank's BBB- rating and upgraded the outlook from stable to positive. The positive outlook reflects that the bank's strategic transformation and measures to strengthen competitiveness are now gaining traction and are expected to support continued positive development going forward.

Capital optimisation through an expanded partnership with Lowell
Following the end of the quarter, Resurs Bank entered into an agreement with Lowell regarding the securitisation of non-performing receivables in Sweden, Finland and Denmark. The transaction comprises a gross volume of approximately SEK 3.5 billion, is expected to have a neutral impact on earnings, and is anticipated to contribute to long-term capital relief.

*Certain performance measures provided in this section have not been prepared in accordance with IFRS or the capital adequacy rules, meaning that they are alternative performance measures. Calculations and reconciliation against information in the financial statements of these performance measures are provided on the website under "Financial reports." This report is a translation of the Swedish financial report.

This report is a translation of the Swedish financial report. In case of differences between the English and the Swedish translation, the Swedish text shall prevail.

Resurs in brief

Resurs Bank AB operates are primarily consumer-oriented and are licensed by Finansinspektionen (The Swedish FSA). Resurs Bank AB conducts banking operations in the Nordic countries. Operations in Finland are conducted through branch office Resurs Bank AB Suomen sivuliike (Helsinki), in Denmark through branch office Resurs Bank filial af Resurs Bank (Brøndby) and in Norway through branch office Resurs Bank AB NUF (Oslo). Consumer lending is subdivided into retail finance loans, consumer loans and credit cards with MasterCard function. Retail finance loans are offered to finance both traditional in-store purchases and online purchases. Lending to corporates includes corporate loans, inventory financing, invoice factoring and invoice discounting. In addition, Resurs offers deposits in the Nordic region as well as deposits via cross-border operations in Germany, the Netherlands, Spain and Ireland.

Payment Solutions

The Payment Solutions business segment comprises the business areas Retail Finance, Cards and SME Finance. Within retail finance, Resurs is a leading omni-partner for finance, payment and loyalty solutions in the Nordic region, for both private customers and corporates. Cards includes both the Resurs credit card and cards that enable retail finance partners to promote their own brands. The SME finance area primarily focuses on corporate loans, inventory financing, invoice factoring and invoice discounting for small and mid-sized companies through Företagsbanken (The Corporate Bank). Lending in Payments Solutions amounted to SEK 17.9 billion (16.9) at the end of the first half-year 2026.

Consumer Loans

The Consumer Loans business segment offers unsecured consumer loans. A consumer loan is normally used to finance larger purchases and investments. Consumer Loans also helps consumers to consolidate their loans, in order to reduce their monthly payments and/or interest expense. Lending in Consumer Loans amounted to SEK 22.6 billion (22.1) at the end of the first half-year 2026.

Employees

The number of full-time equivalent employees (FTEs) within the Group amounted to 810 as at 30 June 2026, compared with 754 as of 30 June 2025. The increase in headcount since 30 June 2025 is primarily attributable to investments in product development, sales and business development, as well as increased staffing within the control functions.

Risk and Capital management

The Group's ability to manage risks and conduct effective capital planning is fundamental to its profitability. The business faces various forms of risk including business risks/strategic risks, credit risks, market risks, liquidity risks and operational risks. The Board has established operational policies with the aim of balancing the Group's risk taking, and to limit and control risks. All policies are updated as necessary and revised at least once annually. The Board and CEO are ultimately responsible for risk management. A more detailed description of the bank's risks, liquidity and capital management is presented in the most recent annual report.

Selection of merchants in Payment Solutions:

Statement by the CEO

We continue to deliver on our strategic plan. It is encouraging to see our investments and initiatives translating into improved performance and a stronger market position as we build a more robust and competitive Resurs for the future.

We saw continued strong demand for our corporate customer solutions during the quarter. Among other developments, we extended and expanded our partnership with Webhallen, which now also includes payment services for corporate customers.

"Företagsbanken – a part of Resurs", which was launched this spring, has been well received. Since launch, we have continued to add new offerings and products for companies.

In May, we acquired a Danish portfolio consisting of consumer loans and retail financing with a value of DKK 480 million from Spar Nord Bank. The acquisition further strengthens our position within retail finance in Denmark.

The strategic partnership with Kustom was launched during the period. The partnership enables us to offer merchants a checkout solution based on Kustom's infrastructure, while at the same time giving Kustom's 24,000 merchants access to our financing services for businesses.

Continued high geopolitical uncertainty. This continues to create uncertainty around inflation, interest rates and consumer spending. Resurs has not experienced any material impact on its operations; however, we continue to see some uncertainty and caution in consumer behaviour. We are closely monitoring developments and remain well positioned with a strong financial position and a solid risk awareness.

Stable financial performance. Total lending amounted to SEK 40.5 billion, representing a stable increase of 4 per cent compared with the previous year. Payment Solutions grew by 6 per cent and Consumer Loans increased by 2 per cent.

Operating profit for the period amounted to SEK 403 million, excluding items affecting comparability, operating profit increased by 24 per cent compared with the previous year, primarily driven by lower credit losses, following the tightening measures implemented in 2024. We also maintained a strong financial position, with a total capital ratio of 19.0 per cent as of 30 June 2026, which is well above the regulatory requirement of 14.1 per cent.

We have continued our long-term investment agenda to strengthen competitiveness, which has a short-term negative impact on earnings but reinforces our position for the years ahead.

Optimising our capital position. In line with our strategy for managing non-performing loans, I am pleased that we have further strengthened our partnership with Lowell through the securitisation of a portfolio with a gross value of approximately SEK 3.5 billion. The fact that we are able to execute a profit-neutral transaction of this size, while also expecting it to generate long-term capital benefits, underlines the quality of our underlying assets. The transaction is expected to be completed during the second half of the year of 2026 and will result in a reduction of the loan book by approximately SEK 1.5 billion net during the second half of the year.

Improved credit rating outlook
During the period, Nordic Credit Rating reaffirmed Resurs Bank's BBB- credit rating and revised the outlook from stable to positive. The improved outlook reflects the rating agency's assessment that our strategic transformation and efforts to strengthen competitiveness are now beginning to deliver clear results.

Strategic initiatives strengthen our position.
Together with our owners, employees and partners, we continue to build a resilient and competitive Resurs for the future. It is encouraging to see our investments and initiatives translating into improved results and a stronger market position.

Magnus Fredin
CEO Resurs Bank

Key ratios*

SEKm unless otherwise specified	Jan–Jun 2026	Jan–Jun 2025	Jan–Dec 2025
Operating profit	403	-1	390
Net profit for the period	330	37	181
Operating profit, excl. items affecting comparability	403	325	698
Net profit for the period, excl. items affecting comparability	330	253	384
Lending to the public	40,521	38,999	39,104
Credit loss ratio, %	2.6	3.2	3.0
C/I, %	51.5	66.5	57.7
Common Equity Tier 1 ratio, %	15.7	15.5	16.1
Total capital ratio, %	19.0	17.9	19.7

*See page 1

Group Results and Significant events

Items affecting comparability

Items affecting comparability are defined as income and expenses that are not expected to occur regularly.

2026
No items affecting comparability have been identified during the period.

2025
In the first half year of 2025, Resurs identified an impairment requirement of SEK 326 million for capitalised IT investments. This need of impairment is a consequence of the ongoing implementation of the new strategic direction and the rapid development in society.

In the second half of 2025, the Norwegian Tax Administration reassessed a previous decision and approved VAT-exempt invoicing for services from one of Resurs' suppliers. This resulted in the recovery of approximately SEK 19 million, previously charged to us due to the absence of VAT-liable operations in Norway.

Group Result, January–June 2026*

Operating income
The Group's operating income increased 1 per cent to SEK 1,879 million (1,856). Net interest income increased 2 per cent to SEK 1,583 million (1,559). Interest income amounted to SEK 2,120 million (2,237) and interest expense to SEK 536 million (678).

Fee & commission income amounted to SEK 265 million (263) and fee & commission expenses to SEK 34 million (32), resulting in total net commission of SEK 231 million (231). Net income from financial transactions was SEK -24 million (-29). Other operating income, mainly comprising remuneration from lending operations, amounted to SEK 89 million (94). The NBI margin was stable and amounted to 9.4 per cent (9.4 per cent).

Cost and credit losses
As in 2025, we maintained our long-term investment agenda to strengthen competitiveness. This includes continued development of internal capabilities, our technology platform and product development initiatives, as well as increased marketing activities. During the period, adjustments related to upcoming regulations also led to higher costs. Total costs amounted to SEK 968 million (1,235, excluding items affecting comparability 909). The prior year was impacted by a write-down of IT-investments of SEK 326 million. Costs corresponded to 51.5 per cent of income (66.5 per cent, excluding items affecting comparability 49.0 per cent).

Credit losses improved compared with the previous year, driven by better customer payment behaviour. We believe the tightening measures implemented in early 2024 have proved effective. Credit losses totalled SEK 508 million (622). The credit loss ratio was 2.6 per cent (3.2 per cent).

Profit
The reported operating profit for the first half year amounted to SEK 403 million (-1, excluding items affecting comparability 325). Tax for the period amounted to SEK 73 million (-38). Profit after tax amounted to SEK 330 million (37, excluding items affecting comparability amounted to 253).

*See page 1

Significant events during the period

Resurs extended partnership with Webhallen – now also offering payment solutions for corporate customers
In June Resurs and Webhallen extended their partnership for an additional three years, with the collaboration now expanding to include payment solutions for Webhallen's many corporate customers.

NCR affirmed Resurs Bank's BBB- credit rating with improved outlook
In June, the credit rating agency Nordic Credit Rating (NCR) affirmed Resurs Bank's BBB- credit rating and revised the outlook from stable to positive.

Resurs acquired a Danish loan portfolio from Spar Nord Bank
Resurs Bank acquired in May a Danish loan portfolio of DKK 480 million from Spar Nord Bank, strengthening the bank's position in the Danish market.

In April Resurs launched "Företagsbanken" – a corporate bank the way it should be
More than half of all business owners say that applying for financing with their bank is difficult. With "Företagsbanken" – a bank that's not overly expensive or unnecessarily complex – Resurs aims to simplify business financing.

Resurs entered in March a strategic partnership with Kustom – to offer a checkout solution based on Kustom's leading infrastructure.
A key part of Resurs' ongoing strategic repositioning is to strengthen its position within retail finance, which lies at the core of the company's business. Through the partnership with Kustom, Resurs can now accelerate this strategic development by offering a checkout solution to its merchants, built on Kustom's market-leading infrastructure.

In February POWER expanded partnership with Resurs – launched seamless payment solutions for corporate customers across the Nordics
The demand for smooth and flexible payment solutions for corporate customers is growing rapidly within retail. POWER is now taking the next step in its Nordic partnership with Resurs by adding Resurs' corporate payment solutions – a strategic move that strengthens the offering for both small and large corporate customers.

Significant events after the end of the period

Resurs Bank optimises capital position and further develops strategic partnership with Lowell
Resurs Bank entered into an agreement in July further developing its existing strategic partnership with Lowell, one of Europe's leading credit management service providers. The transaction concerned a securitisation of non-performing loans in Sweden, Finland and Denmark, with closing expected in the third quarter of 2026. The portfolio comprised a gross volume of approximately SEK 3.5 billion. The transaction had a neutral earnings impact and was expected to deliver long-term capital relief.

Financial position on 30 June 2026

Comparative figures in this section refer to 31 December 2025 except for cash flow, where the comparative figure refers to the corresponding period last year.

The Group's financial position is strong and on 30 June 2026, the capital base amounted to SEK 6,894 million (6,753) in the consolidated situation, comprising the Parent Company Resurs Holding and the Resurs Bank Group.

The total capital ratio was 19.0 per cent (19.7 per cent) and the Common Equity Tier 1 ratio was 15.7 per cent (16.1 per cent). The regulatory capital requirement on 30 June 2026 amounted to 14.1 per cent for the total capital ratio and 9.8 per cent for the Common Equity Tier 1 ratio.

Lending to the public on 30 June 2026 amounted to SEK 40,521 million (39,104), a increase of 3.6 per cent. The distribution of lending on 30 June 2026 was as follows: Sweden 58 per cent, Norway 9 per cent, Finland 20 per cent and Denmark 13 per cent.

In addition to capital from shareholders and bond investors, the operations are financed by deposits from the public. The Group is working on various sources of financing in order to have diversified and cost-effective financing in place at any given time.

On 30 June 2026, deposits from the public totalled SEK 35,290 million (34,326). The bank has deposits in SEK, NOK, DKK and EUR. Financing through issued securities totalled SEK 6,587 million (6,030).

Liquidity remained healthy and the liquidity coverage ratio (LCR) was 317 per cent (278 per cent) in the consolidated situation. The minimum statutory LCR is 100 per cent.

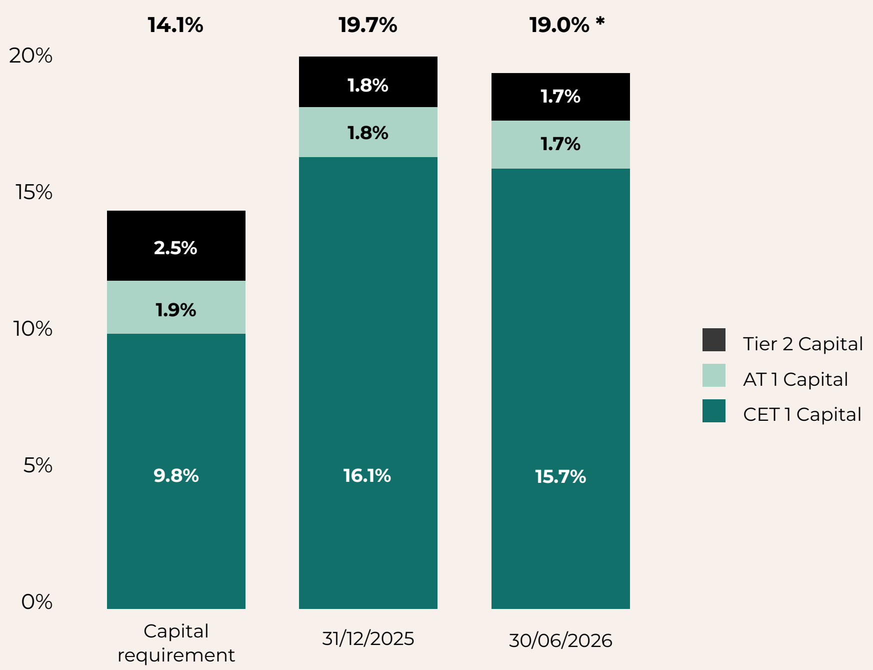
Cash and balances at central banks on 30 June 2026 amounted to SEK 687 million (2,515). Lending to credit institutions on 30 June 2026 amounted to SEK 3,175 million (2,506).

Holdings of treasury and other bills eligible for refinancing, as well as bonds and other interest-bearing securities, totalled SEK 4,605 million (3,351). The Group has a high level of liquidity for meeting its future commitments.

Intangible assets amounted to SEK 1,699 million (1,674) and primarily comprised the goodwill that arose in the acquisition of Finaref and Danaktiv in 2014, and yA Bank in 2015.

Cash flow from operating activities amounted to SEK -1,583 million (-3,053). Cash flow from deposits amounted to SEK 924 million (-4,382) and the net change in investment assets totalled SEK -1,199 million (56). Cash flow from investing activities for the period totalled SEK -4 million (-5). Cash flow from financing activities totalled SEK 491 million (678).

Capital position, consolidated situation



*Rounding

The Board's assurance

This interim report has not been audited.

The Board of Directors and the CEO certify that this interim report provides a fair review of the Group's and the Parent Company's operations, financial position and results and describes the significant risks and uncertainties faced by the Parent Company and Group companies.

Helsingborg 26 August 2026

Magnus Fredin
CEO

Board of Directors,

Lennart Jacobsen
Chairman of the Board

Martin Bengtsson
Board member

Håkan Berg
Board member

Fredrik Carlsson
Board member

Johanna Clason
Board member

Martin Iacoponi
Board member

Steve Krieger
Board member

Gustaf Martin-Löf
Board member

Summary financial statements — Group

Condensed income statement

SEK thousand	Note	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Interest income	G5	2,119,546	2,156,422	2,236,657	4,393,079
Interest expense	G5	-536,082	-557,240	-677,674	-1,234,914
Net interest		**1,583,464**	**1,599,182**	**1,558,983**	**3,158,165**
Fee & commission income		265,002	276,322	263,365	539,687
Fee & commission expense		-34,147	-36,767	-32,178	-68,945
Net provision		**230,855**	**239,555**	**231,187**	**470,742**
Net income/expense from financial transactions		-24,271	-22,915	-28,585	-51,500
Other operating income	G6	88,850	86,849	94,483	181,332
Total operating income		**1,878,898**	**1,902,671**	**1,856,068**	**3,758,739**
General administrative expenses	G7, G9	-842,118	-825,774	-805,942	-1,631,716
Depreciation, amortisation and impairment of intangible and tangible fixed assets	G9	-37,734	-47,701	-379,126	-426,827
Other operating expenses		-88,108	-61,467	-50,090	-111,557
Total expenses before credit losses		**-967,960**	**-934,942**	**-1,235,158**	**-2,170,100**
Earnings before credit losses		**910,938**	**967,729**	**620,910**	**1,588,639**
Credit losses, net		-507,628	-576,590	-621,943	-1,198,533
Total credit losses	G8	**-507,628**	**-576,590**	**-621,943**	**-1,198,533**
Operating profit/loss		**403,310**	**391,139**	**-1,033**	**390,106**
Appropriations		-	-208,000	-	-208,000
Income tax expense		-73,123	-39,146	38,496	-650
Net profit for the period		**330,187**	**143,993**	**37,463**	**181,456**
Attributable to Resurs Bank AB shareholders		**330,187**	**143,993**	**37,463**	**181,456**

Statement of comprehensive income

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Net profit for the period	**330,187**	**143,993**	**37,463**	**181,456**
Other comprehensive income that will be reclassified to profit/loss				
Translation differences for the period, foreign operations	43,513	-24,802	-20,953	-45,755
Total comprehensive income for the period	**373,700**	**119,191**	**16,510**	**135,701**
Attributable to Resurs Bank AB shareholders	**373,700**	**119,191**	**16,510**	**135,701**

Condensed statement of financial position

SEK thousand	Note	30 Jun 2026	31 Dec 2025	30 Jun 2025
Assets				
Cash and balances at central banks		686,960	2,515,319	2,905,488
Treasury and other bills eligible for refinancing		3,027,883	1,786,435	1,853,796
Lending to credit institutions		3,174,544	2,505,548	2,302,351
Lending to the public	G9, G10	40,520,660	39,104,082	38,999,132
Bonds and other interest-bearing securities		1,576,658	1,564,567	1,672,198
Shares and participating interests		4,557	4,496	4,521
Intangible fixed assets		1,698,996	1,673,763	1,731,579
Tangible assets		87,077	72,736	87,222
Other assets		937,523	486,618	712,597
Prepaid expenses and accrued income		235,666	130,315	175,823
TOTAL ASSETS		**51,950,524**	**49,843,879**	**50,444,707**
Liabilities, provisions and equity				
Liabilities and provisions				
Liabilities to credit institutions		40,350	19,300	28,650
Deposits and borrowing from the public		35,290,244	34,325,710	35,431,339
Other liabilities		513,459	564,371	484,350
Accrued expenses and deferred income		637,192	403,048	737,416
Other provisions	G11	17,299	9,556	15,493
Issued securities		6,586,646	6,030,364	5,675,225
Subordinated debt		299,645	299,541	299,436
Total liabilities and provisions		**43,384,835**	**41,651,890**	**42,671,909**
Equity				
Share capital		500,000	500,000	500,000
Other paid-in capital		2,675,000	2,675,000	2,375,000
Hedge accounting reserve		-35,600	-35,600	-35,600
Translation reserve		26,821	-16,692	8,109
Retained earnings incl. profit for the year		5,399,468	5,069,281	4,925,289
Total equity		**8,565,689**	**8,191,989**	**7,772,798**
TOTAL LIABILITIES, PROVISIONS AND EQUITY		**51,950,524**	**49,843,879**	**50,444,707**

See Note G12 for information on pledged assets, contingent liabilities and commitments.

Statement of changes in equity

SEK thousand	Share capital	Other paid-in capital	Hedge accounting reserve	Translation reserve	Retained earnings incl. profit for the year	Total equity
Initial equity at 1 January 2025	**500,000**	**2,375,000**	**-35,600**	**29,063**	**4,887,826**	**7,756,289**
Net profit for the year					37,462	**37,462**
Other comprehensive income for the year				-20,953		**-20,953**
						0
Owner transactions						**0**
Dividends paid according to General Meeting						**0**
Equity at 30 June 2025	**500,000**	**2,375,000**	**-35,600**	**8,110**	**4,925,288**	**7,772,798**
Initial equity at 1 January 2025	**500,000**	**2,375,000**	**-35,600**	**29,063**	**4,887,826**	**7,756,289**
Net profit for the year					181,455	**181,455**
Other comprehensive income for the year				-45,755		**-45,755**
Owner transactions						
Unconditional shareholder's contribution		300,000				**300,000**
Equity at 31 December 2025	**500,000**	**2,675,000**	**-35,600**	**-16,692**	**5,069,281**	**8,191,989**
Initial equity at 1 January 2026	**500,000**	**2,675,000**	**-35,600**	**-16,692**	**5,069,281**	**8,191,989**
Net profit for the year					330,187	**330,187**
Other comprehensive income for the year				43,513		**43,513**
Equity at 30 June 2026	**500,000**	**2,675,000**	**-35,600**	**26,821**	**5,399,468**	**8,565,689**

All equity is attributable to Parent Company shareholders.

Cash flow statement (indirect method)

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Operating activities			
Operating profit	403,310	390,106	-1,033
- of which, interest received	*2,104,718*	*4,400,663*	*2,229,276*
- of which, interest paid	*-358,988*	*-1,320,299*	*-479,041*
Adjustments for non-cash items in operating profit	623,426	1,472,956	1,180,249
Tax paid	-148,578	-116,798	-122,535
Cash flow from operating activities before changes in operating assets and liabilities	**878,158**	**1,746,264**	**1,056,681**
Changes in operating assets and liabilities			
Lending to the public	-1,346,698	-1,377,685	-212,908
Other assets	-396,034	1,111,907	476,993
Liabilities to credit institutions	21,050	10,000	19,350
Deposits and borrowing from the public	923,644	-5,470,556	-4,382,257
Acquisition of investment assets [1]	-7,981,162	-595,809	-456,043
Divestment of investment assets [1]	6,781,776	777,347	511,913
Other liabilities	-463,759	-245,276	-66,743
Cash flow from operating activities	**-1,583,025**	**-4,043,808**	**-3,053,014**
Investing activities			
Acquisition of intangible and tangible fixed assets	-3,950	-11,743	-7,759
Divestment of intangible and tangible fixed assets	24	2,622	2,706
Cash flow from investing activities	**-3,926**	**-9,121**	**-5,053**
Financing activities			
Unconditional shareholder's contribution	-	300,000	-
Payment relating to amortisation of leasing debts	-11,983	-18,737	-9,648
New issued securities	798,996	1,047,480	687,347
Matured issued securities	-295,731	-	-
Cash flow from financing activities	**491,282**	**1,328,743**	**677,699**
Cash flow for the year	**-1,095,669**	**-2,724,186**	**-2,380,368**
Cash & cash equivalents at beginning of the year [2]	4,885,921	7,565,194	7,565,194
Exchange rate differences	-34,861	44,913	23,013
Cash & cash equivalents at end of the year [2]	**3,755,391**	**4,885,921**	**5,207,839**
Adjustment for non-cash items in operating profit			
Credit losses	507,628	1,198,533	621,943
Depreciation, amortisation and impairment of intangible and tangible fixed assets	37,734	426,827	379,126
Profit/loss tangible assets	-2	2,831	66
Profit/loss on investment assets [1]	-214	603	6,226
Change in provisions	7,559	-4,906	912
Adjustment to interest paid/received	134,595	-132,764	169,645
Currency effects	-64,240	-20,022	1,888
Change in fair value of shares and participating interests	-	885	-
Other items that do not affect liquidity	366	969	443
Sum non-cash items in operating profit	**623,426**	**1,472,956**	**1,180,249**

[1] Investment assets are comprised of bonds and other interest-bearing securities, Treasury and other bills eligible for refinancing, shares and participating interest.

[2] Liquid assets are comprised of lending to credit institutions (excluding the Riksbank's deposit requirement) and cash and balances at central banks.

SEK thousand	1 Jan 2026	Cashflow	Non cash flow items		30 Jun 2026
			Accrued acquisition	Exchange rate differences	
Issued securities	6,030,364	503,265	262	52,755	6,586,646
Subordinated debt	299,541	-	104	-	299,645
Total	**6,329,905**	**503,265**	**366**	**52,755**	**6,886,291**

Notes to the condensed financial statements

G1. Accounting principles

The Group's interim report has been prepared in accordance with IAS 34 Interim Financial Reporting and with applicable provisions of the Swedish Annual Accounts Act for Credit Institutions and Securities Companies, the Swedish Financial Supervisory Authority's regulations and general guidelines on Annual Reports in Credit Institutions and Securities Companies (FFFS 2008:25), and the Swedish Financial Reporting Board's recommendation RFR 1 Supplementary Accounting Rules for Groups.

No new IFRS or IFRIC interpretations, effective as from 1 January 2026, have had any material impact on the Group.

For detailed accounting principles for the Group, see the Annual report for 2025.

The regulatory consolidation (known as "consolidated situation") comprises the Resurs Bank AB Group and its Parent Company Resurs Holding AB.

The interim information on pages 3-32 comprises an integrated component of this financial report.

G2. Financing - Consolidated situation

A core component of financing efforts is maintaining a well-diversified financing structure with access to several sources of financing. Access to a number of sources of financing means that it is possible to use the most appropriate source of financing at any particular time.

The largest type of financing is deposits from the public. This type of financing is offered to customers in several countries. Deposits, which are analysed on a regular basis, totalled SEK 35,220 million (34,195). The lending to the public/deposits from the public ratio for the consolidated situation is 115 per cent (114 per cent).

There is a funding programme for issuing bonds, the programme amounts to SEK 10,000 million (10,000). Resurs has acted both on the Swedish and Norwegian markets. At 30 June the program has eight outstanding bonds at a nominal amount of SEK 2,504 million (2,000) and NOK 800 million (800). Of the eight bonds, six are senior unsecured bonds and two are subordinated loan (T2) of SEK 700 million (700).

Resurs Holding has issued two Additional Tier 1 Capital instruments of nominal SEK 600 million (600).

Resurs Bank has an official credit rating from the rating company Nordic Credit Rating (NCR). Access to Nordic Credit Ratings analyses can be found on the website www.nordiccreditrating.com.

Resurs Bank has completed a securitisation of loan receivables, a form of structured financing, referred to as Asset Backed Securities (ABS). This takes place by transferring loan receivables to Resurs Bank's wholly owned subsidiaries Resurs Consumer Loans 1 Limited. This financing has been arranged with JP Morgan Chase Bank. Resurs Bank has for a rolling period of 18 months (revolving period), the right to continue sale of certain additional loan receivables to Resurs Consumer Loans. At 30 June a total of approximately SEK 4.9 billion in loan receivables had been transferred to Resurs Consumer Loans. Resurs Bank and Resurs Consumer Loans have provided security for the assets that form part of the securitisation. At the balance sheet date, the external financing amounted to SEK 4.0 billion (4.0) of the ABS financing.

The minimum requirement for the structural liquidity measure Net Stable Funding Ratio (NSFR) is that the ratio must amount to at least 100%. The requirement states that there should be sufficient stable funding over a one-year horizon under normal and stressed conditions. For the consolidated situation the ratio on balance sheet day is 108% (110%).

Liquidity - Consolidated situation

Liquidity risk includes the risk of not being able to meet liquidity obligations without significantly higher costs. The consolidated situation, must maintain a liquidity reserve and have access to an unutilised liquidity buffer in the event of irregular or unexpected liquidity flows.

The Group's liquidity risk is managed through policies that define limits, responsibilities, monitoring procedures and include a contingency plan. The purpose of the contingency plan is to prepare for various courses of actions if the liquidity situation trend unfavorably. The contingency plan includes, among other components, risk indicators and predefined action plans. The Group's liquidity risk is controlled and audited by independent functions.

The Group's liquidity consists of both a liquidity reserve and an additional liquidity portfolio, which are monitored daily. The primary liquidity risk is considered to be a scenario in which multiple depositors simultaneously withdraw their deposited funds. An internal model is used to set minimum required liquidity reserve, calculated based on deposit volumes, the proportion covered by deposit insurance and the maturity profile of issued securities. The Board has stipulated that the liquidity reserve may never fall below SEK 1,500 million. In addition to this reserve, there is an intraday liquidity requirement of at least 4 per cent of deposits from the public, with a minimum of SEK 1,000 million. There are also other liquidity requirements regulating and controlling the business.

The liquidity reserve totalled SEK 2,351 million (2,458), is in accordance with Swedish Financial Supervisory Authority regulations on liquidity risk management (FFFS 2010:7) and applicable amendments for the consolidated situation. The assets included are segregated, unencumbered, and of high quality, with the majority carrying the highest credit ratings.

In addition to the liquidity reserve, the consolidated situation holds other liquid assets, primarily cash at central banks or balances with other banks. These assets are also of high credit quality and amounted to SEK 5,563 million (5,299) for the consolidated situation. Accordingly, total liquidity amounted to SEK 7,915 million (7,758), corresponding to 22 per cent (23 per cent) of deposits from the public.

The Liquidity Coverage Ratio (LCR) for the consolidated situation is reported monthly to the authorities. The LCR measures the ratio between high qualitative assets and net outflow during a 30-day stressed period. A ratio of 100 per cent means the assets managed the stress test scenario and is also the authority's limit. As of 30 June the LCR for the consolidated situation is 317 per cent (278 per cent). For the period January to June 2026, the average LCR was 274 per cent for the consolidated situation.

All valuations of interest-bearing securities were made at market values that take into account accrued interest.

Summary of liquidity – Consolidated situation

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Liquidity reserve as per FFFS 2010:7 definition			
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	315,562	385,071	491,536
Securities issued by municipalities	1,249,600	1,154,725	1,168,535
Bonds and other interest-bearing securities	786,279	918,665	943,567
Summary Liquidity reserve as per FFFS 2010:7	**2,351,441**	**2,458,461**	**2,603,638**
Other liquidity portfolio			
Cash and balances at central banks	793,073	2,650,266	2,905,488
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	772,008	50,839	
Securities issued by municipalities and PSEs	698,694	201,114	201,817
Lending to credit institutions	3,100,173	2,397,009	2,318,059
Bonds and other interest-bearing securities	199,242	-	-
Total other liquidity portfolio	**5,563,190**	**5,299,228**	**5,425,364**
Total liquidity portfolio	**7,914,631**	**7,757,689**	**8,029,002**
Other liquidity-creating measures			
Unutilised credit facilities	-	45,740	47,095

Stress tests are carried out on a regular basis to ensure that there is liquidity in place for circumstances that deviate from normal conditions. One recurring stress test is significant outflows of deposits from the public.

In evaluating liquid assets for LCR reporting, the following assessment of liquid asset quality is made before each value judgement in accordance with the EU Commission's delegated regulation (EU) 575/2013.

Liquid assets according to LCR

30/06/2026

SEK thousand	Total	SEK	EUR	DKK	NOK
Level 1 assets					
Cash and balances with central banks	**612,030**	528,889	13,331	-	69,810
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	**1,087,571**	499,976	542,752	44,843	-
Securities issued by municipalities and PSEs	**1,948,294**	1,569,506	319,131	-	59,657
Extremely high quality covered bonds	**786,279**	408,936	347,672	-	29,671
Level 2 assets					
Securities or guaranteed by municipalities	**0**	-	-	-	-
High quality covered bonds	**0**	-	-	-	-
Total liquid assets	**4,434,174**	**3,007,307**	**1,222,886**	**44,843**	**159,138**

31/12/2025

SEK thousand	Total	SEK	EUR	DKK	NOK
Level 1 assets					
Cash and balances with central banks	**2,444,198**	2,365,243	14,947	-	64,008
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	**435,910**	-	392,336	43,574	-
Securities issued by municipalities and PSEs	**1,309,717**	1,026,002	201,073	-	82,642
Extremely high quality covered bonds	**864,317**	485,227	336,794	-	42,296
Level 2 assets					
Securities or guaranteed by municipalities	**46,122**	46,122	-	-	-
High quality covered bonds	**0**	-	-	-	-
Total liquid assets	**5,100,264**	**3,922,594**	**945,150**	**43,574**	**188,946**

30/06/2025

SEK thousand	Total	SEK	EUR	DKK	NOK
Level 1 assets					
Cash and balances with central banks	**2,834,007**	2,674,048	95,226	-	64,733
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	**379,206**	-	349,003	30,203	-
Securities issued by municipalities and PSEs	**1,322,748**	1,027,676	209,951	-	85,121
Extremely high quality covered bonds	**929,595**	485,710	400,016	-	43,869
Level 2 assets					
Securities issued by municipalities and PSEs	**47,603**	-	-	-	47,603
High quality covered bonds	**13,972**	13,972	-	-	0
Total liquid assets	**5,527,131**	**4,201,406**	**1,054,196**	**30,203**	**241,326**

Additional information on the Group's management of liquidity risks is available in the Group's 2025 Annual report.

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Total liquid assets	**4,434,174**	**5,100,264**	**5,527,131**
Net liquidity outflow	**1,382,010**	**1,807,682**	**1,548,424**
LCR measure	**317%**	**278%**	**352%**

G3. Capital adequacy - Consolidated situation

Capital requirements are calculated in accordance with European Parliament and Council Regulation EU 575/2013 (CRR) and Directive 2013/36 EU (CRD IV). The Directive was incorporated via the Swedish Capital Buffers Act (2014:966), and the Swedish Financial Supervisory Authority's (SFSA) regulations regarding prudential requirements and capital buffers (FFFS 2014:12). The capital requirement calculation below comprises the statutory minimum capital requirement for credit risk, credit valuation adjustment risk, market risk and operational risk.

In 2023, the Swedish Financial Supervisory Authority carried out a Supervisory Review and Evaluation Process (SREP) regarding specific own funds requirements and Pillar 2 guidance. They decided that the consolidated situation should meet a specific own funds requirement for credit risk, interest risk and other market risks, of 1.87 per cent of the total risk-weighted exposure amount. The consolidated situation should meet a Pillar 2 guidance on leverage ratio of 0.5 per cent of the total exposure amount regarding leverage ratio.

The combined buffer requirement for Resurs comprises a capital conservation buffer and a countercyclical capital buffer. The capital conservation buffer requirement amounts to 2.5 per cent of the risk weighted assets. The countercyclical capital buffer requirement is weighted according to geographical requirements and amounts to 1.7 per cent. At June 30, 2026 Sweden has counter-cyclical buffer requirements of 2.0 per cent, Germany 2.0 per cent, Norway 2.5 per cent and Denmark 2.5 per cent. Finland's countercyclical buffer requirement remains unchanged at 0 per cent.

The consolidated situation calculates the capital requirement for credit risk, credit rating adjustment risk, market risk and operational risk. Credit risk is calculated by applying the standardised method under which the asset items of the consolidated situation are weighted and divided between 17 different exposure classes. The total risk-weighted exposure amount is multiplied by 8 per cent to obtain the minimum capital requirement for credit risk.

The capital requirement for operational risk is calculated with the Business Indicator Component (BIC) approach. With this approach, several components are calculated and added to a Business Indicator (BI). The size of the BI stipulates an alpha coefficient, which multiplied with the BI gives the BIC, which is the capital requirement for the operational risk. The counterparty risk is calculated using the simplified standardised method. External rating companies are used to calculate the consolidated situation's capital base requirement for bonds and other interest-bearing securities.

In December 2023 and September 2024, Resurs Holding AB issued Additional Tier 1 Capital of a nominal SEK 300 million each. The notes have a perpetual tenor with a first call option after five years and a temporary write-down mechanism.

Capital base

SEK thousand	**30 Jun 2026**	**31 Dec 2025**	**30 Jun 2025**
Common Equity Tier 1 capital			
Equity			
Equity, Group	8,565,689	8,191,989	7,772,798
Equity according to balance sheet	**8,565,689**	**8,191,989**	**7,772,798**
Foreseeable dividend	-	-	-
Additional Tier 1 instruments	600,000	600,000	600,000
Additional/deducted equity in the consolidated situation	-882,445	-831,957	-655,595
Equity, consolidated situation	**8,283,244**	**7,960,032**	**7,717,203**
Less:			
Insufficient coverage regarding non performing loans	-298,895	-138,635	-13,909
Items related to securitisation positions	-3,338	-3,625	-4,065
Additional value adjustments	-5,043	-3,293	-3,545
Intangible fixed assets	-1,698,996	-1,673,762	-1,731,579
Additional Tier 1 instruments classified as equity	-600,000	-600,000	-600,000
Shares in subsidiaries	-3,278	-3,372	-3,368
Total Common Equity Tier 1 capital	**5,673,694**	**5,537,345**	**5,360,737**
Tier 1 capital			
Common Equity Tier 1 capital	5,673,694	5,537,345	5,360,737
Additional Tier 1 instruments	600,000	600,000	600,000
Total Tier 1 capital	**6,273,694**	**6,137,345**	**5,960,737**
Tier 2 capital			
Dated subordinated loans	620,001	615,447	230,582
Total Tier 2 capital	**620,001**	**615,447**	**230,582**
Total capital base	**6,893,695**	**6,752,792**	**6,191,319**

Specification of risk-weighted exposure amount and capital requirements

SEK thousand	30 Jun 2026 Risk-weighted exposure amount	30 Jun 2026 Capital requirement[1)]	31 Dec 2025 Risk-weighted exposure amount	31 Dec 2025 Capital requirement[1)]	30 Jun 2025 Risk-weighted exposure amount	30 Jun 2025 Capital requirement[1)]
Exposures to state or local self-government bodies and authorities	-	-	9149	732	9439	755
Exposures to institutions	717,595	57,408	545,727	43,658	535,116	42,809
Exposures to corporates	801,228	64,098	739,092	59,127	481,951	38,556
Retail exposures	26,437,061	2,114,965	25,568,802	2,045,504	25,810,592	2,064,847
Exposures secured by mortgages on immovable property and ADC exposures	40,200	3,216				
Exposures in default	3,326,062	266,085	3,236,370	258,910	3,247,960	259,837
Exposures in the form of covered bonds	78,109	6,249	91,397	7,312	93,964	7,517
Items representing securitisation positions'	591,617	47,329	645,412	51,633	726,827	58,146
Equity exposures	492,132	39,371	1,217	97	1,242	99
Other items	1,136,551	90,923	925,442	74,036	1,044,301	83,544
Total credit risks	**33,620,555**	**2,689,644**	**31,762,608**	**2,541,009**	**31,951,393**	**2,556,111**
Credit valuation adjustment risk	**67,736**	**5,419**	**66,326**	**5,306**	**71,511**	**5,721**
Market risk						
Currency risk	-	-	-	-	-	-
Operational risk (standard methods)	**2,522,668**	**201,813**	**2,506,099**	**200,488**	**2,470,123**	**197,610**
Total risk weighted exposure and total capital requirement	**36,210,959**	**2,896,876**	**34,335,033**	**2,746,803**	**34,493,027**	**2,759,442**
Total Tier 2 capital requirement		**677,145**		**642,065**		**645,020**
Capital conservation buffer		905,274		858,376		862,326
Countercyclical capital buffer		611,507		587,334		599,062
Total capital requirement Capital buffers		**1,516,781**		**1,445,710**		**1,461,388**
Total capital requirement		**5,090,803**		**4,834,578**		**4,865,850**

1) Capital requirement information is provided for exposure classes that have exposures.

Regulatory capital requirements

SEK thousand	30 Jun 2026 Amount	30 Jun 2026 Share of risk-weighted exposure amount	31 Dec 2025 Amount	31 Dec 2025 Share of risk-weighted exposure amount	30 Jun 2025 Amount	30 Jun 2025 Share of risk-weighted exposure amount
Common Equity Tier 1 capital pursuant to Article 92 CRR (Pillar 1)	1,629,493	4.5	1,545,076	4.5	1,552,186	4.5
Other Common Equity Tier 1 capital requirements (Pillar 2)	380,894	1.1	361,162	1.1	362,824	1.1
Combined buffer requirement	1,516,781	4.2	1,445,710	4.2	1,461,387	4.2
Total Common Equity Tier 1 capital requirements	**3,527,168**	**9.7**	**3,351,948**	**9.8**	**3,376,397**	**9.8**
Common Equity Tier 1 capital	**5,673,694**	**15.7**	**5,537,345**	**16.1**	**5,360,737**	**15.5**
Tier 1 capital requirements under Article 92 CRR (Pillar 1)	2,172,658	6.0	2,060,102	6.0	2,069,582	6.0
Other Tier 1 capital requirements (Pillar 2)	507,859	1.4	481,549	1.4	483,765	1.4
Combined buffer requirement	1,516,781	4.2	1,445,710	4.2	1,461,387	4.2
Total Tier 1 capital requirements	**4,197,298**	**11.6**	**3,987,361**	**11.6**	**4,014,734**	**11.6**
Tier 1 capital	**6,273,694**	**17.3**	**6,137,345**	**17.9**	**5,960,737**	**17.3**
Capital requirements under Article 92 CRR (Pillar 1)	2,896,877	8.0	2,746,803	8.0	2,759,442	8.0
Other capital requirements (Pillar 2)	677,145	1.9	642,065	1.9	645,020	1.9
Combined buffer requirement	1,516,781	4.2	1,445,710	4.2	1,461,387	4.2
Total capital requirement	**5,090,803**	**14.1**	**4,834,578**	**14.1**	**4,865,849**	**14.1**
Total capital base	**6,893,695**	**19.0**	**6,752,792**	**19.7**	**6,191,319**	**17.9**

Capital ratio and capital buffers

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Common Equity Tier 1 ratio, %	15.7	16.1	15.5
Tier 1 ratio, %	17.3	17.9	17.3
Total capital ratio, %	19.0	19.7	17.9
Institution specific buffer requirements,%	4.2	4.2	4.2
- of which, capital conservation buffer requirement, %	2.5	2.5	2.5
- of which, countercyclical buffer requirement, %	1.7	1.7	1.7
Common Equity Tier 1 capital available for use as buffer after meeting the total own funds requirements, %	9.2	9.8	8.1

Leverage ratio

The leverage ratio is a non-risk-sensitive capital requirement defined in Regulation (EU) no 575/2013 of the European Parliament and of the Council. The ratio states the amount of equity in relation to the bank's total assets including items that are not recognised in the balance sheet and is calculated by the Tier 1 capital as a percentage of the total exposure measure.

In addition to legal requirements of 3 per cent according to CRR II, Resurs should also hold an additional 0,5 per cent in leverage ratio according to a decision made by the Financial Supervisory Authority after their conducted review and evaluation. ▯

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Tier 1 capital	6,273,694	6,137,345	5,960,737
Leverage ratio exposure	52,454,684	50,489,803	51,057,181
Leverage ratio, %	12.0	12.2	11.7
Leverage ratio requirement Pillar 1, %	3.0	3.0	3.0
Pillar 2 guidance, %	0.5	0.5	0.5
Total leverage ratio requirement including Pillar 2 guidance, %	3.5	3.5	3.5

G4. Segment reporting

The CEO of Resurs Bank AB is the chief operating decision maker for the Group. Management has established segments based on the information that is dealt with by the Board of Directors and used as supporting information for allocating resources and evaluating results. The CEO assesses the performance of Payment Solutions and Consumer Loans.

The CEO evaluates segment development based on net operating income less credit losses, net.

Segment reporting is based on the same principles as those used for the consolidated financial statements. Assets monitored by the CEO refer to lending to the public.

Jan-Jun 2026

SEK thousand	Payment Solutions	Consumer Loans	Total Group
Interest income	852,299	1,267,247	2,119,546
Interest expense	-244,833	-291,249	-536,082
Provision income	216,460	48,542	265,002
Provision expenses	-34,147	-	-34,147
Net income/expense from financial transactions	-5,070	-19,201	-24,271
Other operating income	76,428	12,422	88,850
Total operating income	**861,137**	**1,017,761**	**1,878,898**
Credit losses, net	-140,770	-366,858	-507,628
Operating income less credit losses	**720,367**	**650,903**	**1,371,270**
General administrative expenses			-842,118
Depreciation, amortisation and impairment of intangible and tangible fixed assets			-37,734
Other operating expenses			-88,108
Total expenses [1]			**-967,960**
Operating profit/loss			**403,310**

Jul-Dec 2025

SEK thousand	Payment Solutions	Consumer Loans	Total Group
Interest income	844,888	1,311,534	2,156,422
Interest expense	-247,036	-310,204	-557,240
Provision income	226,859	49,463	276,322
Provision expenses	-36,767	-	-36,767
Net income/expense from financial transactions	-10,670	-12,245	-22,915
Other operating income	74,917	11,932	86,849
Total operating income	**852,191**	**1,050,480**	**1,902,671**
Credit losses, net	-138,999	-437,591	-576,590
Operating income less credit losses	**713,192**	**612,889**	**1,326,081**
General administrative expenses			-825,774
Depreciation, amortisation and impairment of intangible and tangible fixed assets			-47,701
Other operating expenses			-61,467
Total expenses [1]			**-934,942**
Operating profit/loss			**391,139**

Jan-Jun 2025

SEK thousand	Payment Solutions	Consumer Loans	Total Group
Interest income	843,333	1,393,324	2,236,657
Interest expense	-292,463	-385,211	-677,674
Provision income	214,692	48,673	263,365
Provision expenses	-32,178	-	-32,178
Net income/expense from financial transactions	-12,370	-16,215	-28,585
Other operating income	80,125	14,358	94,483
Total operating income	**801,139**	**1,054,929**	**1,856,068**
Credit losses, net	-197,217	-424,726	-621,943
Operating income less credit losses	**603,922**	**630,203**	**1,234,125**
General administrative expenses			-805,942
Depreciation, amortisation and impairment of intangible and tangible fixed assets			-379,126
Other operating expenses			-50,090
Total expenses [1]			**-1,235,158**
Operating profit/loss			**-1,033**

Segment reporting

Jan-Dec 2025

SEK thousand	Payment Solutions	Consumer Loans	Total Group
Interest income	1,688,221	2,704,858	4,393,079
Interest expense	-539,499	-695,415	-1,234,914
Provision income	441,551	98,136	539,687
Provision expenses	-68,945	-	-68,945
Net income/expense from financial transactions	-23,040	-28,460	-51,500
Other operating income	155,042	26,290	181,332
Total operating income	**1,653,330**	**2,105,409**	**3,758,739**
Credit losses, net	-336,216	-862,317	**-1,198,533**
Operating income less credit losses	**1,317,114**	**1,243,092**	**2,560,206**
General administrative expenses			-1,631,716
Depreciation, amortisation and impairment of intangible and tangible fixed assets			-426,827
Other operating expenses			-111,557
Total expenses [1]			**-2,170,100**
Operating profit/loss			**390,106**

[1] Operating costs are not followed up per segment.

Lending to the public

SEK thousand	Payment Solutions	Consumer Loans	Total Group
30 Jun 2026	17,936,192	22,584,468	**40,520,660**
31 Dec 2025	17,418,503	21,685,579	**39,104,082**
30 Jun 2025	16,885,002	22,114,130	**38,999,132**

G5. Net interest income/expense

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Interest income				
Lending to credit institutions	60,425	41,904	67,944	109,848
Lending to the public	2,041,624	2,068,431	2,119,064	4,187,495
Interest-bearing securities	17,497	46,087	49,649	95,736
Total interest income	**2,119,546**	**2,156,422**	**2,236,657**	**4,393,079**
Interest expense				
Liabilities to credit institutions	-117	-86	-179	-265
Deposits and borrowing from the public	-405,705	-433,867	-553,922	-987,789
Issued securities	-118,229	-111,013	-111,023	-222,036
Subordinated debt	-10,872	-11,341	-11,564	-22,905
Other liabilities	-1,159	-933	-986	-1,919
Total interest expense	**-536,082**	**-557,240**	**-677,674**	**-1,234,914**
Net interest income/expense	**1,583,464**	**1,599,182**	**1,558,983**	**3,158,165**

G6. Other operating income

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Other income, lending to the public	67,041	69,403	83,424	152,827
Other operating income	21,809	17,446	11,059	28,505
Total operating income	**88,850**	**86,849**	**94,483**	**181,332**

G7. General administrative expenses

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Personnel expenses	-460,841	-413,243	-389,026	-802,269
Postage, communication and notification expenses	-88,531	-95,623	-102,683	-198,306
IT expenses	-155,082	-161,009	-190,647	-351,656
Cost of premises	-14,509	-17,295	-14,640	-31,935
Consultant expenses	-43,122	-63,024	-46,869	-109,893
Other	-80,033	-75,580	-62,077	-137,657
Total general administrative expenses	**-842,118**	**-825,774**	**-805,942**	**-1,631,716**

G8. Credit losses, net

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Provision of credit reserves				
Stage 1	2,256	-37,451	-76,969	-114,420
Stage 2	-3,313	89,933	5,910	95,843
Stage 3	-356,565	-457,892	-349,593	-807,485
Total	**-357,622**	**-405,410**	**-420,652**	**-826,062**
Provision of credit reserves off balance (unutilised limit)				
Stage 1	-6,425	5,896	-923	4,973
Stage 2	-1,096	-217	6	-211
Stage 3	-	-277	-	-277
Total	**-7,521**	**5,402**	**-917**	**4,485**
Write-offs of stated credit losses for the period	-145,084	-177,881	-201,475	-379,356
Recoveries of previously confirmed credit losses	2,599	1,299	1,102	2,401
Total	**-142,485**	**-176,582**	**-200,373**	**-376,955**
Credit losses	**-507,628**	**-576,590**	**-621,942**	**-1,198,532**
of which lending to the public	*-500,107*	*-581,992*	*-621,025*	*-1,203,017*

G9. Items affecting comparability

Items affecting comparability are defined as income and expenses that are not expected to occur regularly.

2026

No item affecting comparability.

2025

Impairment of capitalised IT investments of SEK 326 million.

Reversal of the IT cost item of SEK 19 million, which related to non-deductible VAT in Norway.

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
General administrative expenses	-	18,505	-	18,505
of which Personnel expenses	-	-	-	-
of which consultant expenses	-	18,505	-	18,505
- related to exemption from VAT	-	*18,505*	-	*18,505*
Depreciation, amortisation and impairment of intangible and tangible fixed assets	-	-	-326,499	-326,499
Earnings before credit losses	**-**	**18,505**	**-326,499**	**-307,994**
Operating profit/loss	**-**	**18,505**	**-326,499**	**-307,994**
Income tax expense	-	-4,626	110,561	105,935
Net profit for the period	**0**	**13,879**	**-215,938**	**-202,059**

G10. Lending to the public

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Retail sector	44,335,978	42,458,170	42,283,548
Corporate sector	1,244,563	1,264,714	995,841
Total lending to the public, gross	**45,580,541**	**43,722,884**	**43,279,389**
Stage 1	35,095,652	33,960,926	33,631,296
Stage 2	2,630,049	2,575,806	2,976,773
Stage 3	7,854,840	7,186,152	6,671,320
Total lending to the public, gross	**45,580,541**	**43,722,884**	**43,279,389**
Less provision for anticipated credit losses			
Stage 1	-390,304	-376,632	-343,164
Stage 2	-439,693	-431,023	-527,642
Stage 3	-4,229,884	-3,811,147	-3,409,451
Total anticipated credit losses	**-5,059,881**	**-4,618,802**	**-4,280,257**
Stage 1	34,705,348	33,584,294	33,288,132
Stage 2	2,190,356	2,144,783	2,449,131
Stage 3	3,624,956	3,375,005	3,261,869
Total net lending to the public	**40,520,660**	**39,104,082**	**38,999,132**

G11. Other provisions

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Reporting value at the beginning of the year	9,556	14,782	14,782
Provision made during the year	7,601	-4,580	2,605
Exchange rate differences	142	-646	-1,894
Total	**17,299**	**9,556**	**15,493**
Provision of credit reserves, unutilised limit, Stage 1	15,835	9,186	14,307
Provision of credit reserves, unutilised limit, Stage 2	1,151	42	-172
Other provisions	313	328	1,358
Reported value at the end of the year	**17,299**	**9,556**	**15,493**

G12. Pledged assets, contingent liabilities and commitments

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Collateral pledged for own liabilities			
Lending to credit institutions	207,687	195,159	199,896
Lending to the public	4,919,397	4,943,410	4,918,734
Restricted bank deposits [1])	75,308	72,318	72,397
Total collateral pledged for own liabilities	**5,202,392**	**5,210,887**	**5,191,027**
Contingent liabilities	**0**	**0**	**0**
Other commitments			
Unutilised credit facilities granted	21,989,213	21,394,634	21,512,976
Total other commitments	**21,989,213**	**21,394,634**	**21,512,976**

[1]) As of 30 June 2026 SEK 74,929 thousand (71,122) refers to the requirement account at the Bank of Finland.

G13. Related-party transactions

Resurs Bank AB, corporate identity number 516401-0208 is a wholly owned subsidiary of Resurs Holding AB, corporate identity number 556898-2291 which is owned at 30 June 2026 to 100 percent by Ronneby UK Limited.

Normal business transactions were conducted between the Resurs Group and these related companies and are presented below. The Parent Company only conducted transactions with Group companies.

Transaction revenue in the table below refer to invoiced management services.

Transactions with Parent Company

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Interest expense	-72	-81	-112	-193
Other operating income	1,907	1,907	1,907	3,814
General administrative expenses	-10,046	-8,812	-9,423	-18,235

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Other liabilities	-379,795	-1,512	-183,172
Deposits and borrowing from the public	-70,711	-130,711	-55,518

Transactions with other Group Companies

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Interest income	-	-	1	-

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Deposits and borrowing from the public	-	-82	-82

Related-party transactions, significant influence

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Interest expense – deposits and borrowing from the public	-221	-235	-330	-565

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Deposits and borrowing from the public	-64,366	-64,589	-82

Related-party transactions, other

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Transactions revenue	431	440	446	886
Interest expense – deposits and borrowing from the public	11,442	13,041	14,894	27,935

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Bonds	595,547	649,684	731,620

Transactions with key persons

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Interest expense – deposits and borrowing from the public	-73	-76	-84	-160

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Lending to public	38	53	19
Deposits and borrowing from the public	-20,270	-20,237	-20,254

G14. Financial instruments

SEK thousand	30 Jun 2026 Carrying amount	30 Jun 2026 Fair value	31 Dec 2025 Carrying amount	31 Dec 2025 Fair value	30 Jun 2025 Carrying amount	30 Jun 2025 Fair value
Assets						
Financial assets						
Cash and balances at central banks	686,960	686,960	2,515,319	2,515,319	2,905,488	2,905,488
Treasury and other bills eligible for refinancing	3,027,883	3,027,883	1,786,435	1,786,435	1,853,796	1,853,796
Lending to credit institutions [1]	3,174,544	3,174,544	2,505,548	2,505,548	2,302,351	2,302,351
Lending to the public	40,520,660	40,520,660	39,104,082	39,104,082	38,999,132	38,999,132
Bonds and other interest-bearing securities	1,576,658	1,569,078	1,564,567	1,582,740	1,672,198	1,635,477
Shares and participating interests	1,279	1,279	1,218	1,218	1,243	1,243
Derivatives	63,568	63,568	38,384	38,384	22,115	22,115
Other assets	436,711	436,711	103,730	103,730	276,689	276,689
Accrued income	111,538	111,538	54,460	54,460	94,211	94,211
Total financial assets	**49,599,801**	**49,592,221**	**47,673,743**	**47,691,916**	**48,127,223**	**48,090,502**
Shares in subsidiaries	3,278		3,278		**3,278**	
Intangible fixed assets	1,698,996		1,673,763		1,731,579	
Tangible assets	87,077		72,736		87,222	
Other non-financial assets	561,372		420,359		495,405	
Total assets	**51,950,524**		**49,843,879**		**50,444,707**	

SEK thousand	30 Jun 2026 Carrying amount	30 Jun 2026 Fair value	31 Dec 2025 Carrying amount	31 Dec 2025 Fair value	30 Jun 2025 Carrying amount	30 Jun 2025 Fair value
Liabilities						
Financial liabilities						
Liabilities to credit institutions	40,350	40,350	19,300	19,300	28,650	28,650
Deposits and borrowing from the public	35,290,244	35,290,621	34,325,710	34,325,671	35,431,339	35,445,543
Derivatives	11,802	11,802	10,820	10,820	12,292	12,292
Other liabilities	375,600	375,600	374,169	374,169	358,308	358,308
Accrued expenses	575,240	575,240	350,745	350,745	691,294	691,294
Issued securities	6,586,646	5,999,574	6,030,364	5,999,574	5,675,225	5,601,505
Subordinated debt	299,645	307,068	299,541	307,068	299,436	300,261
Total financial liabilities	**43,179,527**	**42,600,255**	**41,410,649**	**41,387,347**	**42,496,544**	**42,437,853**
Provisions	17,299		9,556		15,493	
Other non-financial liabilities	188,009		231,685		159,872	
Equity	8,565,689		8,191,989		7,772,798	
Total equity and liabilities	**51,950,524**		**49,843,879**		**50,444,707**	

For current receivables, current liabilities and variable-rate deposits, the carrying amount reflects the fair value.

[1] Included here is SEK 106 million (135) deposited with the Riksbank

Deposit with the Riksbank

2025 the Riksbank decided to introduce a requirement for interest-free deposits of a portion of credit institutions' deposit base.
For Resurs , this entails that SEK 106 million (135) has been placed as a deposit with the Riksbank.

Financial assets and liabilities at fair value

SEK thousand	30 Jun 2026 Level 1	30 Jun 2026 Level 2	30 Jun 2026 Level 3	31 Dec 2025 Level 1	31 Dec 2025 Level 2	31 Dec 2025 Level 3	30 Jun 2025 Level 1	30 Jun 2025 Level 2	30 Jun 2025 Level 3
Financial assets at fair value through profit or loss:									
Treasury and other bills eligible	3,027,883	-	-	1,786,435	-	-	1,853,796	-	-
Bonds and other interest-bearing securities	981,111	-	-	914,883	-	-	940,577	-	-
Shares and participating interests	-	-	1,279	-	-	1,218	-	-	1,243
Derivatives	-	63,568	-	-	38,384	-	-	22,115	-
Total	**4,008,994**	**63,568**	**1,279**	**2,701,318**	**38,384**	**1,218**	**2,794,373**	**22,115**	**1,243**
Financial liabilities at fair value through profit or loss:									
Derivatives	-	-11,802	-	-	-10,820	-	-	-12,292	-
Total	**0**	**-11,802**	**0**	**0**	**-10,820**	**0**	**0**	**-12,292**	**0**

Changes in level 3

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Shares and participating interests			
Opening balance	1,218	1,269	1,269
Exchange-rate fluctuations	61	-51	-26
Closing balance	**1,279**	**1,218**	**1,243**

Financial instruments

Determination of fair value of financial instruments

Level 1
Listed prices (unadjusted) on active markets for identical assets or liabilities.

Level 2
Inputs that are observable for the asset or liability other than listed prices included in Level 1, either directly (i.e., as price quotations) or indirectly (i.e., derived from price quotations).

Level 3
Inputs for the asset or liability that are not based on observable market data (i.e., unobservable inputs).

Financial instruments measured at fair value for disclosure purposes

The carrying amount of variable rate deposits and borrowing from the public is deemed to reflect fair value.

For fixed rate deposits and borrowing from the public, fair value is calculated based on current market rates, with the initial credit spread for deposits kept constant. Fair value has been classified as level 2.

Fair value of subordinated debt is calculated based on valuation at the listing marketplace. Fair value has been classified as level 1.

Fair value of issued securities (MTN) is calculated based on the listing marketplace. Fair value has been classified as level 1.

For issued securities (ABS), fair value is calculated by assuming that duration ends at the close of the revolving period. Fair value has been classified as level 3.

The fair value of the portion of lending that has been sent to debt recovery and purchased non-performing consumer loans is calculated by discounting calculated cash flows at the estimated market interest rate instead of at the original effective interest rate. Fair value has been classified as level 2.

The carrying amount of current receivables and liabilities and variable rate loans is deemed to reflect fair value.

Transfer between levels

There has not been any transfer of financial instruments between the levels.

Financial assets and liabilities that are offset or subject to netting agreements

Derivative agreement has been made under the ISDA agreement. The amounts are not offset in the statement of financial position. Most of the derivatives at 30 June 2026 were covered by the ISDA Credit Support Annex, which means that collateral is obtained and provided in the form of bank deposits between the parties.

Assets for the derivative agreements total to SEK 64 million (38), while liabilities total SEK 12 million (11). Collateral corresponding to SEK 14 million (4) and SEK 40 million (19) was received. The net effect on loans to credit institutions total SEK 14 million (4) and liabilities to credit institutions total SEK 40 million (19).

Definitions

C/I before credit losses [1)]
Expenses before credit losses in relation to operating income.

Capital base [2)]
The sum of Tier 1 capital and Tier 2 capital.

Common equity tier 1 capital [2)]
Common Equity Tier 1 capital comprises share capital, paid-in capital, retained earnings and other reserves of the companies included in the consolidated situation.

Credit loss ratio, % [1)]
Net credit losses in relation to the average balance of loans to the public.

Core tier 1 ratio, % [2)]
Core Tier 1 capital in relation to risk-weighted amount as per the Swedish Financial Supervisory Authority's directive.

Lending to the public, excl. exchange rate differences [1)]
Operating income in relation to the average balance of lending to the public.

NBI-margin, % [1)]
Operating income in relation to the average balance of lending to the public.

Net interest income/expense [1)]
Interest income less interest expenses, see note G5.

Items affecting comparability [1)]
Items deemed to be of a one-off nature, meaning individual transactions, to facilitate the comparison of profit between periods, items are identified and recognised separately since they are considered to reduce comparability.

NIM, % [1)]
Interest income less interest expenses in relation to average balance of lending to the public.

Return on equity excl. Intangible fixed assets, (ROTE), % [1)]
Profit for the period as a percentage of average equity less intangible fixed assets.

Tier 1 capital [2)]
Tier 1 capital comprises Common Equity Tier 1 capital and other Tier 1 capital.

Risk adjusted NBI-margin,% [1)]
NBI-margin adjusted for credit loss ratio.

Tier 2 capital [2)]
Tier 2 capital comprises dated or perpetual subordinated loans.

Total capital ratio, % [2)]
Total capital in relation to risk-weighted amount as per the Swedish Financial Supervisory Authority's directive, see note G3.

[1)] Alternative performance measures used by management and analysts to assess the Group's performance and are not defined in International Financial Reporting Standards (IFRS) or in the capital adequacy rules. Management believes that the performance measures make it easier for investors to analyse the Group's performance. Calculations and reconciliation against information in the financial statements of these performance measures are provided on the website under "Financial reports."
[2)] Key ratios according to capital adequacy rules, referring to the consolidated situation comprises the Resurs Bank AB Group and its Parent Company Resurs Holding AB.

Summary financial statements — Parent Company

Income statement

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Interest income	2,119,121	2,156,035	2,236,268	4,392,303
Lease income	410	365	366	731
Interest expense	-534,929	-556,314	-676,696	-1,233,010
Net interest	**1,584,602**	**1,600,086**	**1,559,938**	**3,160,024**
Fee & commission income	265,002	276,322	263,365	539,687
Fee & commission expense	-34,147	-36,767	-32,178	-68,945
Net provision	**230,855**	**239,555**	**231,187**	**470,742**
Net income/expense from financial transactions	-24,532	-22,924	-29,526	-52,450
Other operating income	88,856	86,855	94,489	181,344
Total operating income	**1,879,781**	**1,903,572**	**1,856,088**	**3,759,660**
General administrative expenses	-854,099	-834,862	-815,587	-1,650,449
Depreciation, amortisation and impairment of intangible and tangible fixed assets	-53,876	-55,164	-56,565	-111,729
Other operating expenses	-88,109	-61,466	-50,090	-111,556
Total expenses before credit losses	**-996,084**	**-951,492**	**-922,242**	**-1,873,734**
Earnings before credit losses	**883,697**	**952,080**	**933,846**	**1,885,926**
Credit losses, net	-507,628	-576,590	-621,943	-1,198,533
Operating profit/loss	**376,069**	**375,490**	**311,903**	**687,393**
Appropriations		-208,000		-208,000
Income tax expense	-76,018	-44,265	-77,808	-122,073
Net profit for the period	**300,051**	**123,225**	**234,095**	**357,320**
Attributable to Resurs Bank AB shareholders	**300,051**	**123,225**	**234,095**	**357,320**

Statement of comprehensive income

SEK thousand	Jan-Jun 2026	Jul-Dec 2025	Jan-Jun 2025	Jan-Dec 2025
Net profit for the period	**300,051**	**123,225**	**234,095**	**357,320**
Other comprehensive income that will be reclassified to profit/loss				
Translation differences for the period, foreign operations	42,997	-13,669	-8,593	-22,262
Comprehensive income for the period	**343,048**	**109,556**	**225,502**	**335,058**
Attributable to Resurs Bank AB shareholders	**343,048**	**109,556**	**225,502**	**335,058**

Balance sheet

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Assets			
Cash and balances at central banks	686,960	2,515,319	2,905,488
Treasury and other bills eligible for refinancing	3,027,883	1,786,435	1,853,796
Lending to credit institutions	2,974,706	2,329,314	2,111,407
Lending to the public	40,618,307	39,201,495	39,096,089
Bonds and other interest-bearing securities	1,576,658	1,564,567	1,672,198
Shares and participating interests	4,557	4,496	4,521
Shares and participating interests, in Group companies	50,174	50,099	50,099
Intangible fixed assets	880,314	882,793	945,192
Tangible assets	29,848	35,279	44,410
Other assets	938,342	487,405	713,402
Prepaid expenses and accrued income	238,700	132,402	177,352
TOTAL ASSETS	**51,026,449**	**48,989,604**	**49,573,954**
Liabilities, provisions and equity			
Liabilities and provisions			
Liabilities to credit institutions	40,350	19,300	28,650
Deposits and borrowing from the public	35,290,886	34,326,360	35,431,981
Other liabilities	4,401,640	4,491,232	4,384,646
Accrued expenses and deferred income	635,582	401,898	736,726
Other provisions	17,299	9,556	15,493
Issued securities	2,586,646	2,030,364	1,675,225
Subordinated debt	299,645	299,541	299,436
Total liabilities and provisions	**43,272,048**	**41,578,251**	**42,572,157**
Untaxed reserves			
Equity			
Restricted equity			
Share capital	500,000	500,000	500,000
Statutory reserve	12,500	12,500	12,500
Unrestricted equity			
Fair value reserve	30,805	-12,177	1,476
Retained earnings	6,911,045	6,553,710	6,253,726
Net profit for the year	300,051	357,320	234,095
Total equity	**7,754,401**	**7,411,353**	**7,001,797**
TOTAL LIABILITIES, PROVISIONS AND EQUITY	**51,026,449**	**48,989,604**	**49,573,954**

See Note P4 for information on pledged assets, contingent liabilities and commitments.

Statement of changes in equity

SEK thousand	Share capital	Share premium	Translation reserve	Retained earnings	Profit/loss for the year	Total equity
Initial equity at 1 January 2025	**500,000**	**12,500**	**10,070**	**6,120,848**	**132,877**	**6,776,295**
Appropriation of profits according to resolution by Annual General Meeting				132,877	-132,877	**0**
Net profit for the year					234,095	**234,095**
Other comprehensive income for the year			-8,593			**-8,593**
Equity at 30 June 2025	**500,000**	**12,500**	**1,477**	**6,253,725**	**234,095**	**7,001,797**
Initial equity at 1 January 2025	**500,000**	**12,500**	**10,070**	**6,120,848**	**132,877**	**6,776,295**
Appropriation of profits according to resolution by Annual General Meeting				132,877	-132,877	**0**
Net profit for the year					357,320	**357,320**
Other comprehensive income for the year			-22,262			**-22,262**
Owner transactions						
Share-based payments				300,000		**300,000**
Equity at 31 December 2025	**500,000**	**12,500**	**-12,192**	**6,553,725**	**357,320**	**7,411,353**
Initial equity at 1 January 2026	**500,000**	**12,500**	**-12,192**	**6,553,725**	**357,320**	**7,411,353**
Appropriation of profits according to resolution by Annual General Meeting				357,320	-357,320	**0**
Net profit for the year					300,051	**300,051**
Other comprehensive income for the year			42,997			**42,997**
Equity at 30 June 2026	**500,000**	**12,500**	**30,805**	**6,911,045**	**300,051**	**7,754,401**

Cash flow statement (indirect method)

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Operating activities			
Operating profit	376,069	687,393	311,902
- of which, interest received	*2,104,351*	*4,399,905*	*2,228,894*
- of which, interest paid	*-357,829*	*-1,318,395*	*-478,054*
Adjustments for non-cash items in operating profit	639,842	1,189,155	844,399
Tax paid	-148,643	-92,410	-122,749
Cash flow from operating activities before changes in operating assets and liabilities	**867,268**	**1,784,138**	**1,033,552**
Changes in operating assets and liabilities			
Lending to the public	-1,346,932	-514,197	-213,131
Other assets	-397,232	219,928	490,840
Liabilities to credit institutions	21,050	10,000	19,350
Deposits and borrowing from the public	923,636	-5,474,886	-4,382,264
Acquisition of investment assets [1]	-7,981,162	-595,810	-456,043
Divestment of investment assets [1]	6,781,776	777,347	511,913
Other liabilities	-474,956	-240,393	-76,081
Cash flow from operating activities	**-1,606,552**	**-4,033,873**	**-3,071,864**
Investing activities			
Acquisition of intangible and tangible fixed assets	-3,950	-28,320	-7,757
Divestment of intangible and tangible fixed assets	24	2,622	2,706
Acquisition of subsidiaries	-75	-	-
Cash flow from investing activities	**-4,001**	**-25,698**	**-5,051**
Financing activities			
Shareholder's contributions	-	300,000	-
Payment relating to amortisation of leasing debts	-11,983	-18,738	-9,648
New issued securities	503,265	1,047,481	-
Matured issued securities	-	-	687,347
Cash flow from financing activities	**491,282**	**1,328,743**	**677,699**
Cash flow for the period	**-1,119,271**	**-2,730,828**	**-2,399,216**
Cash & cash equivalents at beginning of the year [2]	4,709,687	7,393,099	7,393,099
Exchange rate differences	-34,863	47,416	23,012
Cash & cash equivalents at end of the year [2]	**3,555,553**	**4,709,687**	**5,016,895**
Adjustment for non-cash items in operating profit			
Credit losses	507,628	1,198,533	621,943
Depreciation, amortisation and impairment of intangible and tangible fixed assets	53,876	111,729	56,565
Profit/loss tangible assets	-2	2,831	66
Profit/loss on investment assets [1]	-2,118	2,455	6,226
Change in provisions	7,559	-5,536	912
Adjustment to interest paid/received	134,600	-93,341	169,654
Currency effects	-245,730	10,619	-11,410
Change in fair value of shares and participating interests	183,663	-39,104	-
Other items that do not affect liquidity	366	969	443
Sum non-cash items in operating profit	**639,842**	**1,189,155**	**844,399**

[1] Investment assets are comprised of bonds and other interest-bearing securities, treasury and other bills eligible for refinancing, subordinated debt and shares and participating interest.

[2] Liquid assets are comprised of lending to credit institutions (excluding the Riksbank's deposit requirement) and cash and balances at central banks.

P1. Accounting principles

The Parent Company's interim report has been prepared in accordance with the Swedish Annual Accounts Act for Credit Institutions and Securities Companies and the Swedish Financial Supervisory Authority's regulations and general guidelines on Annual Reports in Credit Institutions and Securities Companies (FFFS 2008:25). The same accounting and valuation policies were applied as in the latest annual report.

P2. Financing

A core component of financing efforts is maintaining a well-diversified financing structure with access to several sources of financing. Access to a number of sources of financing means that it is possible to use the most appropriate source of financing at any particular time.

The largest type of financing is deposits from the public. This type of financing is offered to customers in several countries. Deposits, which are analysed on a regular basis, totalled SEK 35,291 million (34,326). The lending to the public/deposits from the public ratio is 115 per cent (114 per cent).

There is a funding programme for issuing bonds, the programme amounts to SEK 10,000 million (10,000). Resurs Bank has acted both on the Swedish and Norwegian markets. At 30 June 2026 Resurs Bank has seven outstanding bonds at a nominal amount of SEK 2,104 million (1,600) and NOK 800 million (800). Of the seven bonds, six are senior unsecured bonds and one is a subordinated loan (T2) of SEK 300 million (300).

Resurs Bank has an official credit rating from the rating company Nordic Credit Rating (NCR). Access to Nordic Credit Ratings analyses can be found on the website www.nordiccreditrating.com.

Resurs Bank has completed a securitisation of loan receivables, a form of structured financing, referred to as Asset Backed Securities (ABS). This takes place by transferring loan receivables to Resurs Bank's wholly owned subsidiaries Resurs Consumer Loans 1 Limited. This financing has been arranged with JP Morgan Chase Bank. Resurs Bank has for a rolling period of 18 months (revolving period), the right to continue sale of certain additional loan receivables to Resurs Consumer Loans. At 30 June a total of approximately SEK 4.9 billion in loan receivables had been transferred to Resurs Consumer Loans. Resurs Bank and Resurs Consumer Loans have provided security for the assets that form part of the securitisation. At the balance sheet date, the external financing amounted to SEK 4.0 billion (4.0) of the ABS financing.

The minimum requirement for the structural liquidity measure Net Stable Funding Ratio (NSFR) is that the ratio must amount to at least 100%. The requirement states that there should be sufficient stable funding over a one-year horizon under normal and stressed conditions. For Resurs Bank the ratio on balance sheet day is 109% (110%).

Liquidity

Liquidity risk includes the risk of not being able to meet liquidity obligations without significantly higher costs. Resurs Bank AB must maintain a liquidity reserve and have access to an unutilised liquidity buffer in the event of irregular or unexpected liquidity flows.

Liquidity risk is managed through policies that define limits, responsibilities, monitoring procedures and include a contingency plan. The purpose of the contingency plan is to prepare for various courses of actions if the liquidity situation trend unfavourably. The contingency plan includes, among other components, risk indicators and predefined action plans. The liquidity risk is controlled and audited by independent functions.

Liquidity consists of both a liquidity reserve and an additional liquidity portfolio, which are monitored daily. The primary liquidity risk is considered to be a scenario in which multiple depositors simultaneously withdraw their deposited funds. An internal model is used to set minimum required liquidity reserve, calculated based on deposit volumes, the proportion covered by deposit insurance and the maturity profile of issued securities. The Board has stipulated that the liquidity reserve may never fall below SEK 1,500 million. In addition to this reserve, there is an intraday liquidity requirement of at least 4 per cent of deposits from the public, with a minimum SEK 1 000 million. There are also other liquidity requirements regulating and controlling the business.

The liquidity reserve, totalling SEK 2,351 million (2,458), is in accordance with Swedish Financial Supervisory Authority regulations on liquidity risk management (FFFS 2010:7) and applicable amendments thereto. The assets included are segregated, unencumbered, and of high quality, with the majority carrying the highest credit ratings.

In addition to the liquidity reserve, Resurs Bank holds other liquid assets, primarily cash at central banks or balances with other banks. These assets are also of high credit quality and amounted to SEK 5,332 million (5,097). Accordingly, total liquidity amounted to SEK 7,683 million (7,555), corresponding to 22 per cent (22 per cent) of deposits from the public.

The Liquidity Coverage Ratio (LCR) is reported monthly to the authorities. The LCR measures the ratio between high qualitative assets and net outflow during a 30-day stressed period. A ratio of 100 per cent means the assets managed the stress test scenario and is also the authority's limit. As of 30 June the ratio is 317 per cent (247 per cent). For the period January to June 2026, the average LCR was 248 per cent.

All valuations of interest-bearing securities were made at market values that take into account accrued interest.

Summary of liquidity

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Liquidity reserve as per FFFS 2010:7 definition			
Securities issued by sovereigns	315,562	385,071	491,536
Securities issued by municipalities	1,249,600	1,154,725	1,168,535
Bonds and other interest-bearing securities	786,279	918,665	943,567
Summary Liquidity reserve as per FFFS 2010:7	**2,351,441**	**2,458,461**	**2,603,638**
Other liquidity portfolio			
Cash and balances at central banks	793,073	2,650,266	2,905,488
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	772,008	50,839	-
Securities issued by municipalities	698,694	201,114	201,817
Lending to credit institutions	2,868,594	2,194,368	2,111,408
Bonds and other interest-bearing securities	199,242	-	-
Bonds and other interest-bearing securities	**5,331,611**	**5,096,587**	**5,218,713**
Total liquidity portfolio	**7,683,052**	**7,555,048**	**7,822,351**
Other liquidity-creating measures			
Unutilised credit facilities	-	45,740	47,095

Stress tests are carried out on a regular basis to ensure that there is liquidity in place for circumstances that deviate from normal conditions. One recurring stress test is significant outflows of deposits from the public.

In evaluating liquid assets for LCR reporting, the following assessment of liquid asset quality is made before each value judgement in accordance with the EU Commission's delegated regulation (EU) 575/2013.

Liquid assets according to LCR

30/06/2026

SEK thousand	Total	SEK	EUR	DKK	NOK
Level 1 assets					
Cash and balances with central banks	**612,030**	528,889	13,331	-	69,810
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	**1,087,571**	499,976	542,752	44,843	-
Securities issued by municipalities and PSEs	**1,948,294**	1,569,506	319,131	-	59,657
Extremely high quality covered bonds	**786,279**	408,936	347,672	-	29,671
Level 2 assets					
Securities issued by municipalities and PSEs	**0**	-	-	-	-
High quality covered bonds	**0**	-	-	-	-
Total liquid assets	**4,434,174**	**3,007,307**	**1,222,886**	**44,843**	**159,138**

31/12/2025

SEK thousand	Total	SEK	EUR	DKK	NOK
Level 1 assets					
Cash and balances with central banks	**2,444,198**	2,365,243	14,947	-	64,008
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	**435,910**	-	392,336	43,574	-
Securities issued by municipalities and PSEs	**1,309,717**	1,026,002	201,073	-	82,642
Extremely high quality covered bonds	**864,317**	485,227	336,794	-	42,296
Level 2 assets					
Securities issued by municipalities and PSEs	**46,122**	46,122	-	-	-
High quality covered bonds	**0**	-	-	-	-
Total liquid assets	**5,100,264**	**3,922,594**	**945,150**	**43,574**	**188,946**

30/06/2025

SEK thousand	Total	SEK	EUR	DKK	NOK
Level 1 assets					
Cash and balances with central banks	**2,834,007**	2,674,048	95,226	-	64,733
Securities or guaranteed by sovereigns, central banks, MDBs and international org.	**379,206**	-	349,003	30,203	-
Securities issued by municipalities and PSEs	**1,322,748**	1,027,676	209,951	-	85,121
Extremely high quality covered bonds	**929,595**	485,710	400,016	-	43,869
Level 2 assets					
Securities issued by municipalities and PSEs	**47,603**	-	-	-	47,603
High quality covered bonds	**13,972**	13,972	-	-	-
Total liquid assets	**5,527,131**	**4,201,406**	**1,054,196**	**30,203**	**241,326**

Additional information on the Group's management of liquidity risks is available in the Group's 2025 Annual report.

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Total liquid assets	**4,434,174**	**5,100,264**	**5,527,131**
Net liquidity outflow	**1,382,010**	**1,807,682**	**1,707,930**
LCR measure	**317%**	**278%**	**319%**

P3. Capital adequacy

Capital requirements are calculated in accordance with European Parliament and Council Regulation EU 575/2013 (CRR) and Directive 2013/36 EU (CRD IV). The Directive was incorporated via the Swedish Capital Buffers Act (2014:966), and the Swedish Financial Supervisory Authority's (SFSA) regulations regarding prudential requirements and capital buffers (FFFS 2014:12). The capital requirement calculation below comprises the statutory minimum capital requirement for credit risk, credit valuation adjustment risk, market risk and operational risk.

In 2023, the Swedish Financial Supervisory Authority carried out a Supervisory Review and Evaluation Process (SREP) regarding specific own funds requirements and Pillar 2 guidance. They decided that the consolidated situation should meet a specific own funds requirement for credit risk, interest risk and other market risks, of 1.87 per cent of the total risk-weighted exposure amount. The consolidated situation should meet a Pillar 2 guidance on leverage ratio of 0.5 per cent of the total exposure amount regarding leverage ratio.

The combined buffer requirement for Resurs comprises a capital conservation buffer and a countercyclical capital buffer. The capital conservation buffer requirement amounts to 2.5 per cent of the risk weighted assets. The countercyclical capital buffer requirement is weighted according to geographical requirements and amounts to 1.7 per cent. At June 30, 2026 Sweden has counter-cyclical buffer requirements of 2.0 per cent, Germany 2.0 per cent, Norway 2.5 per cent and Denmark 2.5 per cent. Finland's countercyclical buffer requirement remains unchanged at 0 per cent.

The consolidated situation calculates the capital requirement for credit risk, credit rating adjustment risk, market risk and operational risk. Credit risk is calculated by applying the standardised method under which the asset items of the consolidated situation are weighted and divided between 17 different exposure classes. The total risk-weighted exposure amount is multiplied by 8 per cent to obtain the minimum capital requirement for credit risk.

The capital requirement for operational risk is calculated with the Business Indicator Component (BIC) approach. With this approach, several components are calculated and added to a Business Indicator (BI). The size of the BI stipulates an alpha coefficient, which multiplied with the BI gives the BIC, which is the capital requirement for the operational risk. The counterparty risk is calculated using the simplified standardised method. External rating companies are used to calculate the consolidated situation's capital base requirement for bonds and other interest-bearing securities.

Capital base

SEK thousand	**30 Jun 2026**	**31 Dec 2025**	**30 Jun 2025**
Tier 1 capital			
Equity	7,754,401	7,411,353	7,001,797
Foreseeable dividend	-	-	-
Equity	**7,754,401**	**7,411,353**	**7,001,797**
Less:			
Insufficient coverage regarding non performing loans	-298,895	-138,635	-13,909
Items related to securitisation positions	-3,338	-3,625	-4,065
Additional value adjustments	-4,666	-3,387	-3,561
Intangible assets	-880,328	-882,793	-945,192
Shares in subsidiaries	-3,278	-3,278	-3,278
Total Common Equity Tier 1 capital	**6,563,896**	**6,379,635**	**6,035,070**
Total Tier 1 capital	**6,563,896**	**6,379,635**	**6,035,070**
Tier 2 capital			
Dated subordinated loans	299,645	299,541	299,436
Total Tier 2 capital	**299,645**	**299,541**	**299,436**
Total capital base	**6,863,541**	**6,679,176**	**6,334,506**

Specification of risk-weighted exposure amount and capital requirements

SEK thousand	30 Jun 2026 Risk-weighted exposure amount	30 Jun 2026 Capital require-ment[1]	31 Dec 2025 Risk-weighted exposure amount	31 Dec 2025 Capital require-ment[1]	30 Jun 2025 Risk-weighted exposure amount	30 Jun 2025 Capital require-ment[1]
Exposures to state or local self-government bodies and authorities	-	-	9149	732	9439	755
Exposures to institutions	671,279	53,702	505,199	40,416	493,793	39,503
Exposures to corporates	883,264	70,661	821,201	65,696	563,813	45,105
Retail exposures	26,437,061	2,114,965	25,568,802	2,045,504	25,810,592	2,064,847
Exposures secured by mortgages on immovable property and ADC exposures	40,200	3,216	-	-	-	-
Exposures in default	3,326,062	266,085	3,236,370	258,910	3,247,960	259,837
Exposures in the form of covered bonds	78,109	6,249	91,397	7,312	93,964	7,517
Positions in form of securitisation	591,617	47,329	645,412	51,633	726,827	58,146
Equity exposures	51,725	4,138	51,316	4,105	51,341	4,107
Other items	1,427,218	114,178	863,053	69,044	1,055,313	84,425
Total credit risks	**33,506,535**	**2,680,523**	**31,791,899**	**2,543,352**	**32,053,042**	**2,564,243**
Credit valuation adjustment risk	**67,736**	**5,419**	**66,326**	**5,306**	**71,511**	**5,721**
Market risk						
Currency risk	-	-	-	-	-	-
Operational risk (standard methods)	**2,516,876**	**201,350**	**2,500,300**	**200,024**	**2,460,943**	**196,875**
Total risk weighted exposure and total capital requirement	**36,091,147**	**2,887,292**	**34,358,525**	**2,748,682**	**34,585,496**	**2,766,839**
Total Tier 2 capital requirement		**671,295**		**639,069**		**643,290**
Capital buffers						
Capital conservation buffer		902,279		858,963		864,637
Countercyclical capital buffer		608,488		587,507		600,631
Total capital requirement Capital buffers		**1,510,767**		**1,446,470**		**1,465,268**
Total capital requirement		**5,069,354**		**4,834,221**		**4,875,397**

[1] Capital requirement information is provided for exposure classes that have exposures.

Regulatory capital requirements

SEK thousand	30 Jun 2026 Amount	30 Jun 2026 Share of risk-weighted exposure amount	31 Dec 2025 Amount	31 Dec 2025 Share of risk-weighted exposure amount	30 Jun 2025 Amount	30 Jun 2025 Share of risk-weighted exposure amount
Common Equity Tier 1 capital pursuant to Article 92 CRR (Pillar 1)	1,624,102	4.5	1,546,134	4.5	1,556,347	4.5
Other Common Equity Tier 1 capital requirements (Pillar 2)	377,604	1.0	339,476	1.1	361,851	1.0
Combined buffer requirement	1,510,767	4.2	1,446,470	4.2	1,465,269	4.2
Total Common Equity Tier 1 capital requirements	**3,512,473**	**9.7**	**3,332,080**	**9.8**	**3,383,467**	**9.8**
Common Equity Tier 1 capital	**6,563,896**	**18.2**	**6,379,635**	**18.6**	**6,031,792**	**17.4**
Tier 1 capital requirements under Article 92 CRR (Pillar 1)	2,165,469	6.0	2,061,512	6.0	2,075,130	6.0
Other Tier 1 capital requirements (Pillar 2)	503,472	1.4	479,301	1.4	482,468	1.4
Combined buffer requirement	1,510,767	4.2	1,446,470	4.2	1,465,269	4.2
Total Tier 1 capital requirements	**4,179,708**	**11.6**	**3,987,283**	**11.6**	**4,022,866**	**11.6**
Tier 1 capital	**6,563,896**	**18.2**	**6,379,635**	**18.6**	**6,031,792**	**17.4**
Capital requirements under Article 92 CRR (Pillar 1)	2,887,292	8.0	2,748,681	8.0	2,766,840	8.0
Other capital requirements (Pillar 2)	671,295	1.9	639,069	1.9	643,290	1.9
Combined buffer requirement	1,510,767	4.2	1,446,470	4.2	1,465,269	4.2
Total capital requirement	**5,069,354**	**14.0**	**4,834,220**	**14.1**	**4,875,399**	**14.1**
Total capital base	**6,863,541**	**19.0**	**6,679,176**	**19.4**	**6,331,227**	**18.3**

Capital ratio and capital buffers

	30 Jun 2026	31 Dec 2025	30 Jun 2025
Common Equity Tier 1 ratio, %	18.2	18.6	17.4
Tier 1 ratio, %	18.2	18.6	17.4
Total capital ratio, %	19.0	19.4	18.3
Institution specific buffer requirements,%	4.2	4.2	4.2
- of which, capital conservation buffer requirement, %	2.5	2.5	2.5
- of which, countercyclical buffer requirement, %	1.7	1.7	1.7
Common Equity Tier 1 capital available for use as buffer after meeting the total own funds requirements, %	9.2	9.6	8.4

Leverage ratio

The leverage ratio is a non-risk-sensitive capital requirement defined in Regulation (EU) no 575/2013 of the European Parliament and of the Council. The ratio states the amount of equity in relation to the bank's total assets including items that are not recognised in the balance sheet and is calculated by the Tier 1 capital as a percentage of the total exposure measure.

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Tier 1 capital	6,563,896	6,379,635	6,031,792
Leverage ratio exposure	52,293,004	50,381,367	51,066,628
Leverage ratio, %	12.6	12.7	11.8
Leverage ratio requirement Pillar 1, %	3.0	3.0	3.0
Pillar 2 guidance, %	0.0	0.0	0.0
Total leverage ratio requirement including Pillar 2 guidance, %	3.0	3.0	3.0

P4. Pledged assets, contingent liabilities and commitments

SEK thousand	30 Jun 2026	31 Dec 2025	30 Jun 2025
Collateral pledged for own liabilities			
Lending to credit institutions	108,300	95,756	199,896
Lending to the public [1]	4,919,397	4,943,410	4,918,734
Restricted bank deposits [2]	75,308	72,318	72,397
Total collateral pledged for own liabilities	**5,103,005**	**5,111,484**	**5,191,027**
Contingent liabilities	**0**	**0**	**0**
Other commitments			
Unutilised credit facilities granted	21,989,213	21,394,634	21,512,976
Total other commitments	**21,989,213**	**21,394,634**	**21,512,976**

[1] Refers to securitisation.
[2] As of 30 June 2026 SEK 74,929 thousand (71,122) refers to the requirement account at the Bank of Finland.

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