



Humana

Humana decreases financing costs through new long-term loan agreement

On July 14, Humana AB signed a new loan agreement, which entails a refinancing of existing loans, of SEK approximately SEK 2.3 billion. Today's lower base interest rates, lower total credit limit, changed loan structure with a larger proportion of revolving variable credits and a lower proportion of term loans, as well as lower interest margins, are expected to contribute to reducing Humana's annual net interest income by SEK 35 million, all other things being equal, compared with the last 12-month period.

The financing agreement is a three-year loan agreement, with two extension options of one year each, with four Nordic banks. The loan facility amounts to approximately SEK 2.3 bn, divided into SEK, EUR and NOK. The agreement also includes an option to be able to expand the loan further.

The new structure, which means that Humana repays approximately SEK 500m of the company's existing term loans and at the same time increases the revolving credit facility by SEK 260m, enables Humana to more efficiently adjust the company's cash and cash equivalents and loans amounts based on the company's natural monthly variations in liquidity. Under the new loan agreement, Humana will repay amortize approximately SEK 25m per quarter starting in the fourth quarter of 2026.

-The new loan agreement confirms our strengthened financial position, which we have been working hard for during a long time now. Flexible and cost-effective financing means that we are well equipped to continue to run the business efficiently, says Christoffer Herou, Humana's CFO.

In connection with that the new financing agreement enters into force, the current loan will be repaid. The repayment is financed by loans taken out under the new agreement.

For more information, please contact:

Christoffer Herou

CFO +46 72 582 86 16, christoffer.herou@humana.se

Ewelina Pettersson

Head of Investor Relations +46 73 074 79 12,
ewelina.pettersson@humana.se

Humana is a leading Nordic care company providing services within individual and family care, personal assistance, elderly care and special service housing in accordance with LSS. Humana has 23,000 employees in Sweden, Norway, and Finland providing care for approximately 10,000 individuals and working to achieve the vision "Everyone is entitled to a good life". In 2024, Humana's net revenue was SEK 10,295m. Humana is listed on Nasdaq Stockholm and the company's headquarters are located in Stockholm. Read more about Humana on: <http://www.humanagroup.com/>