

Segment reporting 2025 - restated

	Everyday Finance	Consumer Lending	Group
Income statement, SEK thousand	Jan-Dec 2025	Jan-Dec 2025	Jan-Dec 2025
Net interest income	1,886,011	792,949	2,678,960
Net fee and commission income	158,688	63,167	221,855
Net results from financial transactions	2,140	1,549	3,689
Total operating income	2,046,839	857,665	2,904,504
General administrative expenses	-664,674	-253,091	-917,765
Depreciation and amortisation of tangible and intangible assets	-58,498	-11,969	-70,467
Other operating expenses	-53,835	-10,825	-64,660
Total operating expenses	-777,007	-275,885	-1,052,892
Profit before loan losses	1,269,832	581,780	1,851,612
Net loan losses	-752,090	-243,714	-995,804
Operating profit	517,742	338,066	855,808
Balance sheet, SEK thousand	31 Dec 2025	31 Dec 2025	31 Dec 2025
Loans to the public			
Household sector	14,327,554	8,925,694	23,253,248
Corporate sector ¹	228,864	196,170	425,034
Total loans to the public	14,556,418	9,121,864	23,678,282
Key figures ²	Jan-Dec 2025	Jan-Dec 2025	Jan-Dec 2025
Operating income margin, %	15.9	9.4	13.2
Net loan loss ratio, %	5.8	2.7	4.5
Cost/Income ratio, %	38.0	32.2	36.3
Return on loans to the public, %	3.0	2.8	2.9
Transaction volume ³ , SEK thousand	40,192,284	5,536,226	45,728,510

¹ Lending to the corporate sector consists of loans in Stage 1 to counterparties regarding sale of past due receivables.

² For definitions, see page 107 in the annual report 2025.

³ New lending within the Consumer Lending segment is equated with transaction volume.

Everyday Finance 2025 - restated

Income statement, SEK thousand	Jan-Mar 2025	Apr-Jun 2025	Jul-Sep 2025	Oct-Dec 2025	Jan-Dec 2025
Net interest income	421,047	440,145	488,982	535,837	1,886,011
Net fee and commission income	36,793	38,347	39,993	43,555	158,688
Net results from financial transactions	-240	1,390	21	969	2,140
Total operating income	457,600	479,882	528,996	580,361	2,046,839
General administrative expenses	-156,345	-163,474	-161,554	-183,301	-664,674
Depreciation and amortisation of tangible and intangible assets	-13,856	-13,883	-14,380	-16,379	-58,498
Other operating expenses	-13,732	-12,477	-14,733	-12,893	-53,835
Total operating expenses	-183,933	-189,834	-190,667	-212,573	-777,007
Profit before loan losses	273,667	290,048	338,329	367,788	1,269,832
Net loan losses	-169,555	-170,835	-192,865	-218,835	-752,090
Operating profit	104,112	119,213	145,464	148,953	517,742

Balance sheet, SEK thousand	31 Dec 2024	31 Mar 2025	30 Jun 2025	30 Sep 2025	31 Dec 2025	31 Dec 2025
Loans to the public						
Household sector	10,985,582	11,042,910	12,188,341	13,270,416	14,327,554	14,327,554
Corporate sector ¹	206,528	205,986	206,255	215,992	228,864	228,864
Total loans to the public	11,192,110	11,248,896	12,394,596	13,486,408	14,556,418	14,556,418
Household sector						
Stage 1, net	10,601,211	10,473,444	11,418,191	12,398,396	13,330,532	13,330,532
Stage 2, net	367,188	396,082	405,562	370,540	437,335	437,335
Stage 3, net ²	17,183	173,384	364,588	501,480	559,687	559,687
Total household sector	10,985,582	11,042,910	12,188,341	13,270,416	14,327,554	14,327,554

Key figures ³	Jan-Mar 2025	Apr-Jun 2025	Jul-Sep 2025	Oct-Dec 2025	Jan-Dec 2025
Operating income margin, %	16.3	16.2	16.4	16.6	15.9
Net loan loss ratio, %	6.0	5.8	6.0	6.2	5.8
Cost/Income ratio, %	40.2	39.6	36.0	36.6	38.0
Return on loans to the public, %	2.9	3.1	3.5	3.3	3.0
Number of app-users ⁴	391,321	414,112	440,509	466,282	466,282
Transaction volume, SEK thousand	7,823,395	9,186,061	10,979,675	12,203,153	40,192,284

¹ Lending to the corporate sector consists of loans in Stage 1 to counterparties regarding sale of past due receivables.

² The Bank regularly sells past due receivables in markets where the Board of Directors considers the price level to be favourable for the Bank's performance and risk profile.

³ For definitions, see page 107 in the annual report 2025.

⁴ Number of app-users is equated with the number of active credit cards.

Consumer Lending 2025 - unchanged

Income statement, SEK thousand	Jan-Mar 2025	Apr-Jun 2025	Jul-Sep 2025	Oct-Dec 2025	Jan-Dec 2025
Net interest income	195,765	193,847	202,936	200,401	792,949
Net fee and commission income	15,327	15,291	15,623	16,926	63,167
Net results from financial transactions	-197	1,084	16	646	1,549
Total operating income	210,895	210,222	218,575	217,973	857,665
General administrative expenses	-59,100	-64,360	-68,059	-61,572	-253,091
Depreciation and amortisation of tangible and intangible assets	-3,347	-3,044	-2,852	-2,726	-11,969
Other operating expenses	-2,660	-2,652	-2,822	-2,691	-10,825
Total operating expenses	-65,107	-70,056	-73,733	-66,989	-275,885
Profit before loan losses	145,788	140,166	144,842	150,984	581,780
Net loan losses	-62,043	-64,288	-59,447	-57,936	-243,714
Operating profit	83,745	75,878	85,395	93,048	338,066

Balance sheet, SEK thousand	31 Dec 2024	31 Mar 2025	30 Jun 2025	30 Sep 2025	31 Dec 2025	31 Dec 2025
Loans to the public						
Household sector	8,793,889	8,703,417	9,011,292	9,102,769	8,925,694	8,925,694
Corporate sector ¹	279,459	268,067	264,624	207,486	196,170	196,170
Total loans to the public	9,073,348	8,971,484	9,275,916	9,310,255	9,121,864	9,121,864
Household sector						
Stage 1, net	8,288,633	8,190,894	8,420,600	8,504,484	8,281,790	8,281,790
Stage 2, net	444,127	434,974	457,957	426,268	429,732	429,732
Stage 3, net ²	61,129	77,549	132,735	172,017	214,172	214,172
Total household sector	8,793,889	8,703,417	9,011,292	9,102,769	8,925,694	8,925,694

Key figures ³	Jan-Mar 2025	Apr-Jun 2025	Jul-Sep 2025	Oct-Dec 2025	Jan-Dec 2025
Operating income margin, %	9.3	9.2	9.4	9.5	9.4
Net loan loss ratio, %	2.8	2.8	2.6	2.5	2.7
Cost/Income ratio, %	30.9	33.3	33.7	30.7	32.2
Return on loans to the public, %	2.9	2.6	2.8	3.1	2.8
New lending, SEK thousand	1,422,880	1,338,298	1,451,095	1,323,954	5,536,226

¹ Lending to the corporate sector consists of loans in Stage 1 to counterparties regarding sale of past due receivables.

² The Bank regularly sells past due receivables in markets where the Board of Directors considers the price level to be favourable for the Bank's performance and risk profile.

³ For definitions, see page 107 in the annual report 2025.