

Press release 13 July 2023

Interim report January-June 2023

Collector Bank AB publishes the interim report for the period January-June 2023.

SECOND QUARTER OF 2023 (COMPARED TO THE SECOND QUARTER OF 2022) ¹⁾

- The loan portfolio amounted to SEK 42,106 million (40,795)
- Total income amounted to SEK 926 million (751)
- The C/I ratio amounted to 24.9% (27.6)
- The credit loss level amounted to 2.5% (2.4)
- Operating profit amounted to SEK 432 million (302)
- Net profit amounted to SEK 342 million (237) and earnings per share amounted to SEK 1.60 (1.11)
- Return on equity amounted to 18.7% (15.5)
- The CET1 ratio amounted to 15.0% (13.4) and the total capital ratio amounted to 16.1% (14.1)

JANUARY-JUNE 2023 (COMPARED TO JANUARY-JUNE 2022) ¹⁾

- The loan portfolio amounted to SEK 42,106 million (40,795)
- Total income amounted to SEK 1,808 million (1,474)
- The C/I ratio amounted to 25.4% (27.5)
- The credit loss level amounted to 2.5% (2.3)
- Operating profit amounted to SEK 818 million (627)
- Net profit amounted to SEK 647 million (494) and earnings per share amounted to SEK 3.02 (2.31)
- Return on equity amounted to 18.0% (16.7)
- The CET1 ratio amounted to 15.0% (13.4) and the total capital ratio amounted to 16.1% (14.1)

¹⁾ Comparative financials for Q2 2022 and the period January-June 2022 refer to the former Collector AB Group, before the merger between Collector AB and Collector Bank AB was completed

SIGNIFICANT EVENTS AFTER THE END OF THE PERIOD

No significant events have occurred after the end of the period.

CONFERENCE CALL

A conference call will be held in Swedish on 13 July 2023 at 9:30 a.m. (CET), during which CEO Martin Nossman and CFO Peter Olsson will present the report. The presentation will be followed by a Q&A session. For those who wish to participate in the conference call, please register on the following link: <https://conference.financialhearings.com/teleconference/?id=200814>. After registration, you will be provided a phone number and a conference ID to access the conference call. The webcast is available on the following link: <https://ir.financialhearings.com/collector-bank-q2-2023>.

The presentation material will be available in English and published in connection with the conference call on www.collector.se/en/, where the recorded version of the webcast will be available afterwards.

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Collector Bank specializes in financing solutions for medium-sized corporates and real estate companies, private individuals and merchants, and is a complement to larger traditional banks. The corporate and real estate offering includes corporate lending, factoring and real estate lending. The bank's services for private individuals include personal loans, credit cards and deposit accounts. Checkout and payment solutions, targeting merchants and private individuals, are offered through the brand Walley. The company has offices in Gothenburg (headquarters), Stockholm, Helsingborg, Helsingki and Oslo. Collector Bank AB (publ) is listed on Nasdaq Stockholm.

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