

NOBA Bank Group AB (publ) Year-end report 2025

FOURTH QUARTER OF 2025

(COMPARED WITH THE FOURTH QUARTER OF 2024)

- The loan portfolio amounted to SEK 132.3bn (124.4), corresponding to a growth of 6 percent. The growth rate expressed in local currencies amounted to 10 percent
- Operating profit amounted to SEK 1,270m (771), and the adjusted operating profit from core operations¹ amounted to SEK 1,279m (929)
- Adjusted core profit for the period attributable to shareholders¹ amounted to SEK 958m (697)
- Return on equity excluding intangible assets and Tier 1 capital instruments (ROTE) was 24.9 percent (18.6), and the adjusted return from core operations¹ (Core ROTE) was 25.2 percent (22.9)

JANUARY–DECEMBER 2025

(COMPARED WITH JANUARY–DECEMBER 2024)

- The loan portfolio amounted to SEK 132.3bn (124.4)
- Operating profit amounted to SEK 4,610m (2,878), and adjusted core operating profit¹ amounted to SEK 4,978m (3,445)
- Adjusted core profit for the period attributable to shareholders¹ amounted to SEK 3,701m (2,435)
- Return on equity excluding intangible assets and Tier 1 capital instruments (ROTE) was 24.2 percent (17.5), and the adjusted core return¹ (Core ROTE) was 26.5 percent (21.5)
- NOBA's board of directors proposes, ahead of the Annual General Meeting 2026, an ordinary dividend for the period 1 July – 31 December, 2025 of SEK 1.60 per share, as well as an extra dividend of SEK 1.50 per share

"DESPITE THE RAPID PACE OF OUR INTERNAL DEVELOPMENT, WE HAVE DELIVERED ROBUST FINANCIAL RESULTS WHILE MAINTAINING COMMERCIAL MOMENTUM AND IMPROVING CUSTOMER SATISFACTION"

JACOB LUNDBLAD / CEO

EVENTS DURING THE FOURTH QUARTER

On 13 November, NOBA issued Additional Tier 1 bonds with a nominal value of SEK 750m.

On 16 December, the rating institute Nordic Credit Rating affirmed NOBA's BBB rating (investment grade) and improved the outlook from stable to positive.

On 18 December, NOBA entered into an agreement to acquire all shares in DBT Capital AB, a player in the Swedish market for lending to small and medium-sized enterprises.

OPERATING INCOME (SEK M)

Q4 2025

2,928 (+9%)

ADJUSTED C/I RATIO² (%)

Q4 2025

23.6%

CREDIT LOSS LEVEL (%)

Q4 2025

2.8%

ADJUSTED CORE OPERATING PROFIT¹ (SEK M)

Q4 2025

1,279 (+38%)

CORE ROTE¹ (%)

Q4 2025

25.2%

COMMON EQUITY TIER 1 CAPITAL RATIO (%)

Q4 2025

13.7%

¹ Adjusted for transformation costs, amortisation of transaction surplus values and the operating segment "Other"

² Adjusted for transformation costs

NOBA

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This information is information that NOBA Bank Group AB (publ) is obliged to make public pursuant to the EU Market Abuse Regulation. The information was submitted for publication through the contact persons listed above at 7:30 am CET on 4 February 2026.

About NOBA Bank Group

With a diversified offering through our four brands – Nordax Bank, Bank Norwegian, Svensk Hypotekspension and DBT – and over two million customers, we have the size, knowledge and scalability required to enable financial health for more people. NOBA provides specialized, customer-centric financial offerings that are sustainable for the individual, the SME, the bank and society at large, today and in the future. The NOBA group has around 700 full-time employees and is active in eight markets. As of 26 September 2025, the NOBA share is listed on Nasdaq Stockholm.

Read more about NOBA and our brands at www.noba.bank.