Stockholm, Sweden 18 August 2026

NOBA Bank Group AB (publ) Interim Report January - June 2026

SECOND QUARTER OF 2026 (COMPARED WITH THE SECOND QUARTER OF 2025)

- The loan portfolio amounted to SEK 143.3bn (127.6), corresponding to a growth of 12 per cent. The organic growth rate expressed in local currencies amounted to 11 per cent
- Operating profit amounted to SEK 1,436m (1,131), and the adjusted operating profit from core operations[1] amounted to SEK 1,471m (1,218)
- Adjusted core profit for the period attributable to shareholders[1] amounted to SEK 1,078m (903)
- Return on equity excluding intangible assets and Tier 1 capital instruments (ROTE) was 25.8 per cent (24.5), and the adjusted return from core operations[1] (Core ROTE) was 26.9 per cent (26.7)

JANUARY-JUNE 2026 (COMPARED WITH JANUARY-JUNE 2025)

- The loan portfolio amounted to SEK 143.3bn (127.6), corresponding to a growth of 12 per cent. The organic growth rate expressed in local currencies amounted to 11 per cent
- Operating profit amounted to SEK 2,766m (2,179), and the adjusted operating profit from core operations[1] amounted to SEK 2,832m (2,342)
- Adjusted core profit for the period attributable to shareholders[1] amounted to SEK 2,048m (1,734)
- Return on equity excluding intangible assets and Tier 1 capital instruments (ROTE) was 24.8 per cent (24.2), and the adjusted return from core operations[1] (Core ROTE) was 25.7 per cent (26.3)

> "WE ARE DELIVERING A LOAN GROWTH OF MORE THAN TEN PER CENT, A STABLE NET INTEREST MARGIN, AND THE NINTH CONSECUTIVE QUARTER OF DECLINING CREDIT LOSS LEVELS."
>
> JACOB LUNDBLAD / CEO

EVENTS DURING THE SECOND QUARTER

On 17 June, NOBA issued Additional Tier 1 bonds with a nominal value of SEK 750m.

On 23 June, NOBA issued senior preferred bonds of SEK 500m and NOK 500m.

During the quarter, NOBA signed a number of portfolio sales involving non-performing loans consisting of portfolios in Norway, Denmark and Finland. These comprised a total gross volume of approximately SEK 400m, with an expected positive impact on earnings in the third quarter.

OPERATING INCOME (SEK M)
Q2 2026
3,055 (+13%)

ADJUSTED C/I RATIO[2] (%)
Q2 2026
23.0%

CREDIT LOSS LEVEL (%)
Q2 2026
2.5%

ADJUSTED CORE OPERATING PROFIT[1] (SEK M)
Q2 2026
1,471 (+21%)

CORE ROTE[1] (%)
Q2 2026
26.9%

COMMON EQUITY TIER 1 CAPITAL RATIO (%)
Q2 2026
13.4%

[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 CEST on 18 August 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 750 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.