

NCR has assigned Resurs Bank's credit rating to BBB- with a stable outlook

Following its annual review, the credit rating institute Nordic Credit Rating, NCR, has assigned Resurs Bank's credit rating at BBB- (stable outlook). The adjustment from the previous BBB (negative outlook) has been made as a result of the higher level of credit losses.

Today, after its annual review, NCR has assigned the rating as BBB- with a stable outlook. 2024 was characterised by a strained macro situation, which has had a negative impact on Resurs's customers. The initial months were particularly strained, but from March onwards losses have stabilised, albeit at an elevated level. The higher level of credit losses has primarily prompted NCR's adjustment of the credit rating.

At the same time, NCR emphasises that Resurs has good profitability, good access to financing and liquidity, as well as a diversified business model and long experience of offering credit products. Since May 2019, NCR has followed Resurs Bank and continuously had an investment grade rating of the company.

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ABOUT RESURS HOLDING

Resurs Holding (Resurs), which operates through the subsidiary Resurs Bank, is the leader in retail finance in the Nordic region, offering payment solutions, consumer loans and niche insurance products. Since its start in 1977, Resurs Bank has established itself as a leading partner for sales-driven payment and loyalty solutions in retail and e-commerce, and Resurs has thus built a customer base of approximately six million private customers in the Nordics. Resurs Bank has had a banking licence since 2001 and is under the supervision of Finansinspektionen. The Resurs Group operates in Sweden, Denmark, Norway and Finland. At the end of the fourth quarter of 2024, the Group had 673 employees and a loan portfolio of SEK 39.9 billion. Resurs is listed on Nasdaq Stockholm.

Attachments

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