Stockholm, Sweden 3 November 2026

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

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

- The loan portfolio amounted to SEK 151.0bn (131.5), corresponding to a growth of 15 per cent. The organic growth rate expressed in local currencies amounted to 10 per cent
- Operating profit amounted to SEK 1,630m (1,161), and the adjusted operating profit from core operations[1] amounted to SEK 1,668m (1,357)
- Adjusted core profit for the period attributable to shareholders[1] amounted to SEK 1,213m (1,009)
- Basic earnings per share amounted to SEK 2.37 (1.71) and adjusted core basic earnings per share amounted to SEK 2.43 (2.02)
- Return on equity excluding intangible assets and Tier 1 capital instruments (ROTE) was 28.5 per cent (23.7), and the adjusted return from core operations[1] (Core ROTE) was 29.6 per cent (28.2)

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

- The loan portfolio amounted to SEK 151.0bn (131.5), corresponding to a growth of 15 per cent. The organic growth rate expressed in local currencies amounted to 10 per cent
- Operating profit amounted to SEK 4,397m (3,340), and the adjusted operating profit from core operations[1] amounted to SEK 4,500m (3,699)
- Adjusted core profit for the period attributable to shareholders[1] amounted to SEK 3,261m (2,742)
- Basic earnings per share amounted to SEK 6.36 (4.92) and adjusted core basic earnings per share amounted to SEK 6.52 (5.48)
- Return on equity excluding intangible assets and Tier 1 capital instruments (ROTE) was 25.9 per cent (24.0), and the adjusted return from core operations[1] (Core ROTE) was 26.8 per cent (26.9)
- NOBA's Board of Directors proposes, ahead of the planned Extraordinary General Meeting in 2026, an ordinary dividend of SEK 2.70 per share for the period 1 January - 30 September 2026

"NOBA'S LOAN PORTFOLIO SURPASSED SEK 150 BILLION, WITH ALL SEGMENTS CONTRIBUTING TO GROWTH."

JACOB LUNDBLAD / CEO

EVENTS DURING THE THIRD QUARTER

On 4 September, NOBA issued subordinated Tier 2 notes with a nominal value of SEK 350m.

On 23 September, NOBA issued senior preferred bonds of SEK 350m and NOK 350m.

During the quarter, NOBA reached a total lending volume of SEK 150bn, of which the private loan volume reached SEK 100bn.

OPERATING INCOME (SEK M)
Q3 2026
3,290 (+13%)

ADJUSTED C/I RATIO[2] (%)
Q3 2026
22.6%

CREDIT LOSS LEVEL (%)
Q3 2026
2.4%

ADJUSTED CORE OPERATING PROFIT[1] (SEK M)
Q3 2026
1,668 (+23%)

CORE ROTE[1] (%)
Q3 2026
29.6%

COMMON EQUITY TIER 1 CAPITAL RATIO (%)
Q3 2026
13.2%

[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 3 November 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.