

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

Resurs is a leading bank in the Nordics with a simple philosophy: we want to create balance in people's personal finances. On that foundation, we develop offers and services within loans, savings and payments for retail and e-commerce that are based on people's everyday lives, and that will create long-term value for our customers and for society. Today, we have a customer base of approximately 6 million customers and 671 employees in the Nordic region.

Attachments

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