

Reconciliation of alternative performance measures Resurs Holding AB

SEK thousand	Jan-Dec 2023	Jan-Dec 2022
Interest income	4,153,360	3,130,850
Interest expense	-1,369,484	-517,448
Net interest income/expenses	2,783,876	2,613,402
Total expenses before credit losses	-1,665,360	-1,383,696
Total operating income	3,488,935	3,200,523
C/I before credit losses, %	47.7%	43.2%
Total expenses before credit losses	-1,665,360	-1,383,696
Total operating Income	3,488,935	3,200,523
Total expenses before credit losses excl. items affecting comparability	-1,433,696	-1,333,696
Total operating Income excl. items affecting comparability	3,488,935	3,200,523
C/I before credit losses, %	47.7%	43.2%
C/I before credit losses, excl. items affecting comparability %	41.1%	41.7%
Credit losses, net	-1,435,125	-788,607
Credit losses, net, excl. items affecting comparability	-1,289,412	-788,607
Credit loss ratio, %	3.8%	2.2%
Credit losses yearly, net, excl. items affecting comparability %	3.3%	2.2%
Items affecting comparability		
Net income/expense from financial transactions		
General administrative expenses	-30,884	-50,000
Depreciation, amortisation and impairment of intangible and tangible fixed assets ¹⁾	-200,781	
Credit losses, net ¹⁾	-145,713	
Total items affecting comparability	-377,377	-50,000
¹⁾ Income tax expense on items affecting comparability	49,225	0
Tax of items affecting comparability		
Operating profit/loss	388,450	1,028,220
Operating profit/loss excl. items affecting comparability	765,827	1,078,220

Net profit for the year	257,859	797,467
Net profit for the year excl. items affecting comparability	586,011	847,467
SEK thousand	Jan-Dec 2023	Jan-Dec 2022
Opening balance lending to the public	37,186,519	33,346,940
Lending to the public, gross	41,508,092	40,415,677
Provision for expected credit losses	-2,662,011	-3,229,158
Provision for expected credit losses excl. items affecting comparability	-2,516,298	-3,302,561
Lending to the public	38,846,081	37,186,519
Average lending to the public	38,016,300	35,266,730
Average lending to the public excl. items affecting comparability	38,617,759	35,230,028
NBI margin, %	9.2%	9.1%
NBI margin, excl. items affecting comparability, %	9.0%	9.1%
Risk adjusted NBI margin, %	5.4%	6.8%
Risk adjusted NBI margin, excl. items affecting comparability, %	5.7%	6.8%
NIM, %	7.3%	7.4%
Increase lending to the public, since the beginning of the year	1,659,562	3,839,579
Whereof exchange rate differences	-504,578	1,099,615
Increase lending to the public, excl. exchange rate diff.	2,164,140	2,739,964
SEK thousand	Jan-Dec 2023	Jan-Dec 2022
Equity	7,630,265	7,567,825
Equity excl. items affecting comparability	8,008,417	7,510,798
Intangible fixed assets	2,083,048	2,159,943
Intangible fixed assets excl. items affecting comparability	2,283,829	2,159,943
Equity excl. intangible fixed assets	5,547,217	5,407,882
Equity excl. intangible fixed assets and items affecting comparability	5,724,589	5,350,855

Dividend	0	214,000
Equity excl. intangible fixed assets given the Common Equity Tier 1 ratio according to the board's target and deducted dividend from the capital base, %	4,329,153	3,977,016
Equity excl. intangible fixed assets excl. nonrecurring costs, given the Common Equity Tier 1 ratio according to	4,389,326	3,933,951
Average equity	7,599,045	7,384,538
Average intangible fixed assets	2,121,496	2,069,513
Average equity excl. intangible fixed assets	5,477,550	5,315,025
Average equity excl. intangible fixed assets and items affecting comparability and shareholder contribution	5,537,722	5,271,960
SEK thousand	Jan-Dec 2023	Jan-Dec 2022
Return on equity excl. intangible fixed assets, (ROTE), %	4.7%	15.0%
Return on equity excl. intangible fixed assets, (ROTE), excl.items affecting comparability, %	10.6%	16.1%
Return on equity excl. intangible fixed assets given the Common Equity Tier 1 ratio according to the board's target and deducted dividend from the capital base, %*	6.0%	20.1%
Return on equity excl. intangible fixed assets excl. items affecting comparability, given the Common Equity Tier 1 ratio according to the board's target and deducted dividend from the capital base, %	13.4%	21.5%
Common Equity Tier 1 capital	4,930,551	4,971,449
Total capital base	6,018,413	5,513,299
Total risk weighted exposure and total capital requirement	35,277,662	33,328,975
Common Equity Tier 1 ratio	14.0%	14.9%
Adjustment for the Common Equity Tier 1 ratio given the Board's target	944,175	1,138,617