Northmill Group AB: Preliminary Financials Q1 2026 *

* Profit from discontinuing operation 22 MSEK

Profit and loss, consolidated

P&L GROUP LEVEL	Q1 2026	Q1 2025	FY 2025
Interest income	264 157	211 559	900 455
Interest expense	-38 731	-33 795	-121 542
Net interest income	**225 426**	**177 765**	**778 913**
Commission income	42 662	30 523	140 906
Commission fees	-18 814	-12 545	-67 308
Net fee and commission income	**23 848**	**17 978**	**73 597**
Net financial transactions	2 134	958	1 394
Other operating income	153	129	521
Total operating income	**251 561**	**196 830**	**854 425**
General administrative expenses	-99 104	-70 863	-334 538
Depreciation, amortisation and impairment of tangible and intangible assets	-4 892	-8 101	-28 265
Total operating expenses	**-103 995**	**-78 964**	**-362 803**
Profit before credit losses	147 565	117 866	491 622
Credit losses, net	-73 695	-73 830	-269 623
Profit before tax from continuing operations	**73 870**	**44 036**	**221 999**
Income tax	-15 307	-7 307	-46 939
Profit for the period from continuing operations	**58 563**	**36 730**	**175 060**
Profit from discontined operations*	19 574	-797	2 144
Profit including discontinued operations	**78 137**	**35 933**	**177 204**

**** Includes a one off net gain of 22 MSEK from the divestment of Flo***

Segment Financials

Total Group KSEK	Q1 2026	Q1 2025	FY 2025	Q1 2026 LTM
Operating income	251,561	196,830	854,425	909,156
Operating expenses	-103,995	-78,964	-362,803	-387,835
Credit losses, net	-73,695	-73,830	-269,623	-269,488
Profit before tax from continuing operations	**73,870**	**44,036**	**221,999**	**251,833**
Tax on profit for the period	-15,307	-7,307	-46,939	-54,939
Profit for the period from continuing operations	**58,563**	**36,730**	**175,060**	**196,894**
Profit from discontinued operations	19,574	-797	2,144	22,515
Profit including discontinued operations	**78,137**	**35,933**	**177,204**	**219,408**

B2C KSEK | CONTINUED OPERATIONS	Q1 2026	Q1 2025	FY 2025	Q1 2026 LTM
Operating income	221,438	185,002	772,886	809,322
Operating expenses	-57,633	-36,924	-189,063	-209,772
Credit losses, net	-72,511	-71,339	-261,028	-262,200
Profit before tax	**91,294**	**76,739**	**322,795**	**337,350**

B2B KSEK | CONTINUED OPERATIONS	Q1 2026	Q1 2025	FY 2025	Q1 2026 LTM
Operating income	28,708	8,747	69,393	89,354
Operating expenses	-19,548	-16,526	-70,376	-73,399
Credit losses, net	-1,184	-2,491	-8,595	-7,289
Profit before tax	**7,976**	**-10,269**	**-9,579**	**8,666**

Group KSEK | CONTINUED OPERATIONS	Q1 2026	Q1 2025	FY 2025	Q1 2026 LTM
Operating income	1,414	3,081	12,147	10,481
Operating expenses	-26,814	-25,514	-103,364	-104,664
Credit losses, net	0	0	0	0
Profit before tax	**-25,400**	**-22,433**	**-91,217**	**-94,183**

Balance sheet, consolidated

BALANCE SHEET GROUP KSEK	Q1 2026	Q1 2025	Q4 2025
Bonds and other interest-bearing securities	293,787	151,847	207,589
Cash and balances with central banks	1,142,402	586,549	770,158
Lending to credit institutions	517,017	829,949	812,743
Lending to the public	5,997,857	4,154,878	5,223,352
Shares in associated companies	7,000	0	0
Intangible assets	6,660	17,776	10,070
Tangible assets	25,378	23,261	33,281
Other assets	166,381	30,521	203,811
Prepaid expenses and accrued income	35,866	20,467	23,171
Treasury bills eligible for refinancing, etc.	592,065	0	0
Assets	**8,784,412**	**5,815,247**	**7,284,174**
Liabilities to credit institutions	0	0	0
Deposits from the public	7,328,126	4,713,058	5,856,326
Other liabilities	180,906	158,195	243,534
Subordinated debt	97,412	0	97,271
Accrued expenses and prepaid income	49,739	29,044	37,875
Liabilities	**7,656,182**	**4,900,297**	**6,235,006**
Share capital	541	541	541
Share premium reserve	187,685	187,685	187,685
Other reserves	-186	-529	-793
Retained profit	862,052	691,295	684,531
Profit for the year	78,137	35,959	177,204
Equity	**1,128,230**	**914,951**	**1,049,168**
Equity and liabilities	**8,784,412**	**5,815,247**	**7,284,174**

Gross portfolio split MSEK	Q1 2026	Q1 2025	Q4 2025
Portfolio stage 1	5,481	3,665	4,816
Portfolio stage 2	470	444	419
Portfolio stage 3	454	372	353
Sum gross portfolio	**6,405**	**4,481**	**5,588**

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