

## Nordea Hypotek AB year-end report 2024

Nordea Hypotek AB (publ)  
Year-end report  
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**Nordea Hypotek AB's year-end report has been published on [nordea.com](https://www.nordea.com).**

Operating profit for the full year improved by 59% compared with the previous year, mainly driven by improved net interest income. The Company's market share continued to increase, lending to the public increased by 3.2% and SEK 23 billion. Loan losses were at a low level of SEK 129m (0.017%) and the Company's capital position remains strong with a capital ratio of 19.6%. Return on equity was 5.4%.

### Profit performance for FY 2024 compared with FY 2023

Operating profit amounted to SEK 2,296m (1,445). When comparing earnings with the previous year, account should mainly be taken of the following major items affecting comparability:

- Net interest income amounted to SEK 5,245m (4,498); an increase of 17%. The increase is mainly attributable to lower funding costs in the second half of the year, which improved interest margins. Higher lending volumes also have a positive impact on net interest income.
- Operating expenses at the end of the year were SEK -2,729m (-2,905), a decline of SEK 176m or 6% compared to 2023. The decrease is mainly due to the fact that the cost to the Parent Company for distribution and sales has decreased.
- Return on equity, after tax, was 5.4% (3.6). Improved net interest income and capital efficiency is the main reason for the improved return on equity.

Nordea Hypotek AB's year-end report 2024 has been published at: <https://www.nordea.com/sv/investor-relations/rapporter-och-presentationer/rapporter-fran-dotterbolag/swedish-subsiidiary-reports/>

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