

Nordea Hypotek AB (publ) – Half-Year financial report

Nordea Hypotek AB Half-Year Financial Report January–June 2020

Summary of first half of 2020:

- Operating profit SEK 2,222m (2,586), -14.1% compared with the same period in 2019.
- Net interest income SEK 3,256m (3,436), -5.2% compared with the same period in 2019.
- Operating expenses SEK -864m (-808), +6.9% compared with the same period in 2019.
- At the end of the period, lending to the public was at SEK 599,631m (579,501), an increase to the year-end volume of 3.5% (2.2%).
- At the end of the period, the CET1 capital ratio was 15.2% (15.8% at year-end).
- Net credit losses amounted to SEK 58m (6) net, and are mainly attributable to increased model-based loan provisions. Incurred loan losses, less recoveries on written-off loans and reversed provisions, increased by SEK 1m in the first half of 2020, amounting to SEK 3m (2) at the end of the period.

Nordea Hypotek AB's half-year financial report for 2020 has been published on:

<https://www.nordea.com/sv/investor-relations/rapporter-och-presentationer/rapporter-fran-dotterbolag/swedish-subsiary-reports/>

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