

Financial guidance for 2025

Spar Nord announces financial guidance for 2025

For 2025, Spar Nord expects core earnings before impairment to the tune of DKK 2,200 – 2,600 million. This guidance is based on expectations of four rate cuts by Danmarks Nationalbank, the Danish central bank, during 2025, totalling 1.00 percentage point.

On the basis of expectations of continued, albeit moderate, economic growth in Denmark and high employment, impairment charges on loans, advances and guarantees are expected to remain low in 2025, to the tune of 10bp.

Profit after tax is subsequently expected to be in the DKK 1,600 – 1,900 million range.

The financial guidance for 2025 will be further explained in the Bank's annual report for 2024 scheduled to be released on 5 February 2025.

Rune Brandt Børglum
Chief Financial Officer

Spar Nord Bank A/S
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