Nasdaq Copenhagen
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Other stakeholders

5 August 2026

Ringkjøbing Landbobank's interim report for the first half of 2026

The bank's board of directors and general management today approved the interim report for the first half of 2026.

The bank delivers core earnings of DKK 1,595 million and net profit of DKK 1,194 million for the first half of the year. The net profit is equivalent to a 22% p.a. return on tangible equity (ROTE).

Core earnings

(DKK million)	H1 2026	H1 2025	2025	2024	2023	2022
Total core income	2,120	2,090	4,089	4,068	3,828	2,862
Total expenses and depreciation	556	534	1,080	1,044	963	891
Core earnings before impairment charges for loans	**1,564**	**1,556**	**3,009**	**3,024**	**2,865**	**1,971**
Impairment charges for loans etc.	+31	+24	+41	+3	-1	-2
Core earnings	**1,595**	**1,580**	**3,050**	**3,027**	**2,864**	**1,969**
Result for the portfolio etc.	-2	-4	+26	+62	-7	-69
Amortisation and write-downs on intangible assets	10	10	20	20	20	20
Tax	389	375	743	768	682	385
Net profit	**1,194**	**1,191**	**2,313**	**2,301**	**2,155**	**1,495**

First half of 2026 – highlights

- The net profit is DKK 1,194 million, equivalent to a 22% p.a. return on tangible equity (ROTE)
- Earnings per share increase compared to 2025, by 10% for the second quarter and by 5% for the half-year
- Core income is DKK 2,120 million, marginally higher than in 2025
- Costs increase by 4% compared to the first half of 2025, and the cost/income ratio is 26.2%
- Continued strong credit quality and impairment charges of DKK 31 million carried to income for the half-year
- Highly satisfactory increase in customer numbers and growth of 13% p.a. in loans and 12% p.a. in deposits
- The DKK 400 million share buyback programme is expected to be completed shortly, following which a new programme will be launched.
- Moody's reaffirmed the bank's Aa3 long-term bank deposits rating in June 2026
- The bank passed the threshold for SIFI designation for the first time
- The expectations for net profit for 2026 are upwardly adjusted to the range DKK 2.2 - 2.5 billion

Yours sincerely

Ringkjøbing Landbobank

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