

Kreditor AS – Foreløpige tall 1. kvartal 2025

(Oslo, 8. april 2025)

Kreditor AS kunngjør i dag foreløpige nøkkeltall for Q1 2025.

Den fullstendige kvartalsrapporten vil bli publisert i henhold til Kreditors finanskalender 29. april.

Dette er de foreløpige tallene (ikke reviderte tall):

Total revenue 391,7 MNOK

EBITDA 161,8 MNOK

EBT 85,7 MNOK

Book value of the portfolio 5 494 MNOK

Kreditor har levert i tråd med forventningene og viser positiv utvikling i første kvartal, til tross for et krevende marked preget av usikre makroøkonomiske forhold og utfordrende rammebetingelser.

Den positive utviklingen viser at selskapet er på rett vei, men Kreditor arbeider fremdeles med å forbedre lønnsomheten i sin tredjepartsinkasso. Kreditor fortsetter å fokusere på omstilling og effektivisering av kjernevirksomheten for å forbedre lønnsomheten og tilpasse kostnadsstrukturen til bærekraftig vekst.

De finansielle resultatene for første kvartal er positivt påvirket av oppskrivning av NPL porteføljene på 18 mill. NOK og positive engangseffekter.

For mer informasjon kontakt:

Melita Ringvold

Direktør for bærekraft og kommunikasjon

+47 951 21 983

melita.ringvold@kreditor.no

Kredinor AS – Preliminary figures Q1 2025

(Oslo, April 8, 2025)

Kredinor AS today announces preliminary key figures for Q1 2025. Due to reporting requirements for Kredinor's main shareholder, Kredinor is publishing preliminary key figures shortly following close of the relevant quarter. The full quarterly report will be published according to Kredinor's financial calendar April 29.

These are the preliminary key figures (unaudited):

Total revenue 391,7 MNOK

EBITDA 161,8 MNOK

EBT 85,7 MNOK

Book value of the portfolio 5 494 MNOK

Kredinor follows the positive trend from last quarter and deliver as anticipated, positive progress despite operating in a market characterized by challenging macroeconomic conditions and demanding external factors.

The financial results for the first quarter are positively impacted by a revaluation of the NPL portfolios by 18 million NOK and positive one-off effects.

Kredinor remains focused on its ongoing transformation efforts, prioritizing a more streamlined focus on core operations and optimizing the cost structure.

For further information, please contact:

Melita Ringvold

Director Sustainability and Communication

+47 951 21 983

melita.ringvold@kredinor.no

About Kredinor:

Kredinor is Norway's leading debt collection agency. Our market share in Norway continues to be high, with a volume of 30 percent of the total outstanding debt collection mass and 18 percent of new cases for debt collection. (Finanstilsynet, 2024).

Kredinor will continue to be a market leader in the industry, and we will have the most satisfied clients. We are at the forefront of developing new digital solutions that make it easier for customers to pay and faster for clients to receive payment for goods or services.

Kredinor is a full-service debt collection company that offers services in two main categories, Credit Management Services (CMS) and Portfolio Investments (PI). Today we have offices in Norway, Sweden, Denmark, and Finland. Our ambition is to become a leading debt collection company in the Nordics.

Kredinor's owners are SpareBank 1 Gruppen (68.64%) and Kredinorstiftelsen (31.36%).