

Ringkjøbing Landbobank's interim report for the first three quarters of 2026

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

The bank delivers core earnings of DKK 2,434 million and net profit of DKK 1,811 million for the first three quarters of the year. The net profit is equivalent to a 23% p.a. return on tangible equity (ROTE).

Core earnings

(DKK million)	Q3 2026	Q3 2025	Q1-Q3 2026	Q1-Q3 2025	2025	2024	2023	2022
Total core income	1,099	983	3,219	3,073	4,089	4,068	3,828	2,862
Total expenses and depreciation	262	253	818	787	1,080	1,044	963	891
Core earnings before impairment charges for loans	837	730	2,401	2,286	3,009	3,024	2,865	1,971
Impairment charges for loans etc.	+2	+11	+33	+35	+41	+3	-1	-2
Core earnings	839	741	2,434	2,321	3,050	3,027	2,864	1,969
Result for the portfolio etc.	-12	+9	-14	+5	+26	+62	-7	-69
Amortisation and write-downs on intangible assets	5	5	15	15	20	20	20	20
Tax	205	183	594	558	743	768	682	385
Net profit	617	562	1,811	1,753	2,313	2,301	2,155	1,495

Interim report – highlights

- The net profit is DKK 617 million for the third quarter, equivalent to a 23% p.a. return on equity
- Earnings per share increase compared to 2025, by 15% for the third quarter and by 8% for the first three quarters
- Core income is DKK 1,099 million in the quarter, a 12% increase compared to 2025
- Costs in the quarter increase by 4% compared to the third quarter of 2025. The cost/income ratio is 25.4%
- DKK 2 million impairment reversal in Q3, marking 19 consecutive quarters of near-zero charges or reversals
- Very satisfactory customer growth, with credit intermediation up 12% p.a. and deposits up 14% p.a.
- New DKK 400 million share buyback programme initiated in early October
- The Ringkjøbing Landbobank brand continues to hold first place in Voxmeter's Image Survey
- The bank's ESG rating with MSCI was raised to AAA
- The expected net profit is revised to the upper part of the DKK 2.2-2.5 billion range

Yours sincerely

Ringkjøbing Landbobank



John Fisker
CEO