

Bonum Bank Plc's Financial Statements Release 1 January - 31 December 2024

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The profit for Bonum Bank Plc, belonging to POP Bank Group, for the financial year decreased to EUR 784 (2,406) thousand and balance sheet grew to EUR 2.1 (1.8) billion.

Bonum Bank Plc is part of the amalgamation of POP Banks and is responsible for providing 18 POP Banks with central credit institution services, obtaining external funding for the POP Bank Group, handling payments, issuing payment cards to the customers of the POP Banks and providing centralised services for the Group. In addition, Bonum Bank grants unsecured consumer credits and secured lending to retail customers.

Bonum Bank operates as the central credit institution for the banks of amalgamation, arranging funding from the capital markets for the member banks. In April, Bonum Bank issued a five-year directed bond of EUR 50 million and paid back EUR 30 million bond in November within its EUR 750 million bond programme. Bonum Bank also acquired funding by issuing short-term certificates of deposit under its EUR 250 million certificates of deposit programme and by accepting money market deposits. During 2024, Bonum Bank coordinated interest derivatives as part of interest rate risk management of the POP Bank Group. Bonum Bank is responsible for managing the liquidity puffer (LCR portfolio) of the amalgamation.

In December 2024 S&P Global Ratings affirmed Bonum Banks' ratings with positive outlook. The credit rating agency affirmed 'BBB/A-2' long- and short-term issuer credit ratings on Bonum Bank Plc.

Bonum Bank Plc's Financial Statements Release 1 January - 31 December 2024 is available at www.poppankki.fi/en. Corporate Governance Statement 2024 is published along with the Financial Statements Report. Financial Statements Report 2024 will be published during week 11.

Key figures (EUR 1,000)	31 Dec 2024	31 Dec 2023
Net interest income	10,233	12,999
Net commission income	8,024	7,226
Profit	784	2,406
Balance sheet total	2,050,510	1,837,618
Common equity Tier 1 capital ratio, (CET 1) %	20.3	19.4
Cost-to-income ratio, %	84.2	74.3
ROA, %	0.04	0.14
ROE, %	1.54	4.95
Equity ratio %	2.5	2.8

Bonum Bank Plc

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Attachments

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