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# The Swedish Covered Bond Corporation (SCBC) Year-end Report 2024

The Swedish Covered Bond Corporation ("SCBC") (in Swedish: AB Sveriges Säkerställda Obligationer (publ)) Year-end Report 2024 is now available for download on [sbab.se/IR](https://sbab.se/IR).

## January–December 2024 (January– December 2023)

- Operating profit amounted to SEK 1,771 million (2,073)
- Net interest income totalled SEK 3,673 million (4,041)
- Expenses amounted to SEK 1,470 million (1,468)
- Net credit losses totalled SEK 47 million (73).
- The Common Equity Tier 1 (CET1) capital ratio amounted to 16.4% (16.7)
- All funding programmes continue to have the highest credit ratings from Moody's

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