

## **S&P Global Ratings affirmed Bonum Bank Plc's credit ratings with positive outlook**

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### **S&P Global Ratings affirmed Bonum Bank Plc's credit ratings with positive outlook**

The credit rating agency S&P Credit Ratings (S&P) has affirmed Bonum Bank Plc's issuer credit rating BBB for long-term and A-2 for short-term. The outlook remains positive.

According to the credit rating agency, the ratings on Bonum Bank Plc reflect the franchise and creditworthiness of the wider POP Bank Group. The agency further comments: "The positive outlook on Bonum Bank reflects our base-case expectation that in the next 12-24 months the wider POP Bank Group will maintain sound earnings generation capacity even as interest rates decline."

The Bonum Bank Plc's S&P Credit Ratings update is published on [www.poppankki.fi](http://www.poppankki.fi).

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

Bonum Bank Plc

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*Bonum Bank Plc belongs to POP Bank Group and serves as the central credit institution of the POP Banks and acquires external funding for the Group by issuing unsecured bonds. Bonum Bank Plc is also responsible for the POP Banks' card business and the Group's payment transactions and centralised services, in addition to granting credit to retail customers.*

### **Attachments**

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