March 2026

Aktia

AT1 Investor Presentation

Aktia 1826

Executive Summary

Summary Terms

- **Exp. € 80 million Perp NC 5.25 AT1** offering, with 3-month par call and callable every interest payment day thereafter
- Semi annual, discretionary, non-cumulative coupons
- Loss absorption via write-down if CET1 ratio falls below 5.125% (issuer or consolidated)
- **Expected issue ratings:** Ba1 (Moody's)
- **Issuer rating:** A2 (negative) / A- (negative) (Moody's/S&P)

Transaction Rationale

- **Refinances the 2021 AT1 around its first call:** Aktia has applied for redemption approval and plans to refinance in due course
- Preserves capital structure and loss-absorbing capacity while maintaining a prudent management buffer to requirements (capital policy target 2–4pp above minimum requirement)
- Capital planning ahead of expected model/regulatory changes: IRB model discussions expected to conclude in Q2 2026
- Supports continued compliance with MREL and maintains access to diversified funding channels

Investment Highlights

- **CET1 12.6% and total capital 17.3% at 31 Dec 2025**
- CET1 is 4.0pp above minimum requirement; disclosed CET1 requirement stack totals 8.60% (incl. buffers).
- Leverage ratio 4.8% (Tier 1 capital €484.2m; exposures €10,015.5m)
- Earnings capacity (FY2025): comparable operating profit €106.0m and comparable ROE 12.8%

Aktia in brief

31 December 2025 (Approx.)

Business areas

Banking

Asset Management

Life Insurance

EUR 16.6 billion
Customer assets under management (AuM)

EUR 12 billion
Balance sheet total

EUR 909 million
Market cap

258,000
Private customers

24,000
Corporate and institutional customers

44,000
Shareholders

76,000
Insurance policies

825
Employees

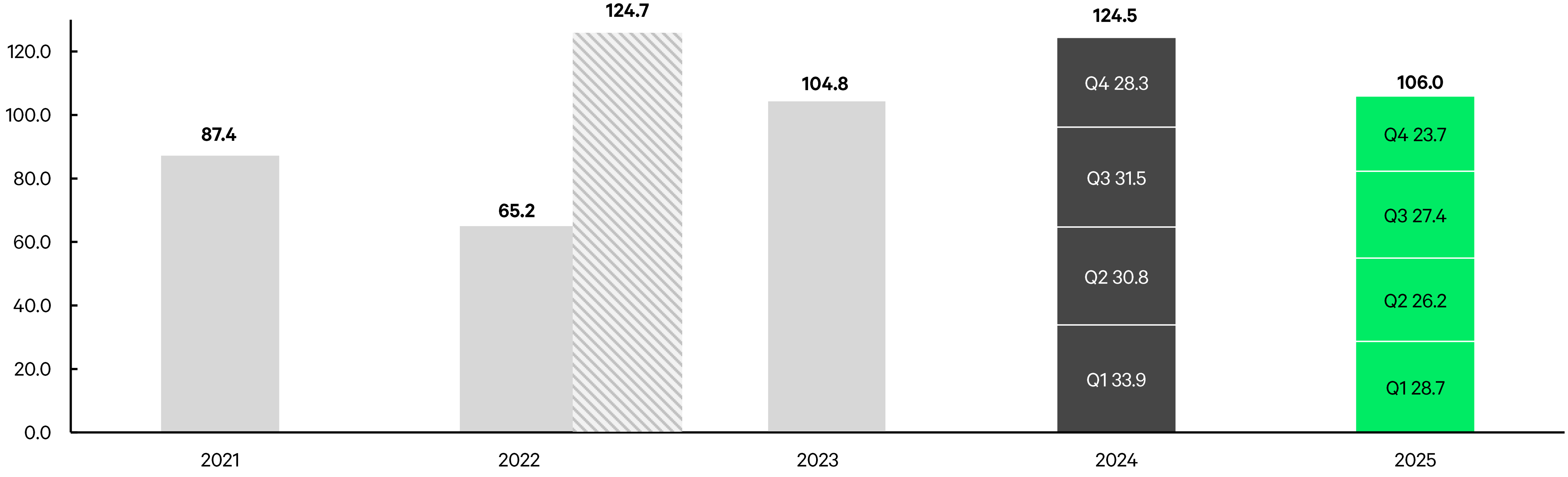
Q4 highlights

- Operating income EUR 75.6 million
    - Net income from life insurance 24% higher than last year due to favorable market conditions and good development in risk and unit-linked insurance.
    - Net commission income at the same level as last year.
    - NII decreased as expected and was 8% lower than last year due to lower market rates.
- Continued inflow of new Private Banking, Premium and SME corporate customers.
- AuM increased thanks to positive developments, especially among international institutions.
- Impairment of intangible assets and goodwill: EUR 70.1 million related to the Taaleri acquisition, as a result of more clearly defined strategic priorities.

Stable Q4 marked by solid operating income

Comparable operating profit 2021–2025

EUR million



Restated according to the accounting standard IFRS 17

Strategy implementation & business areas

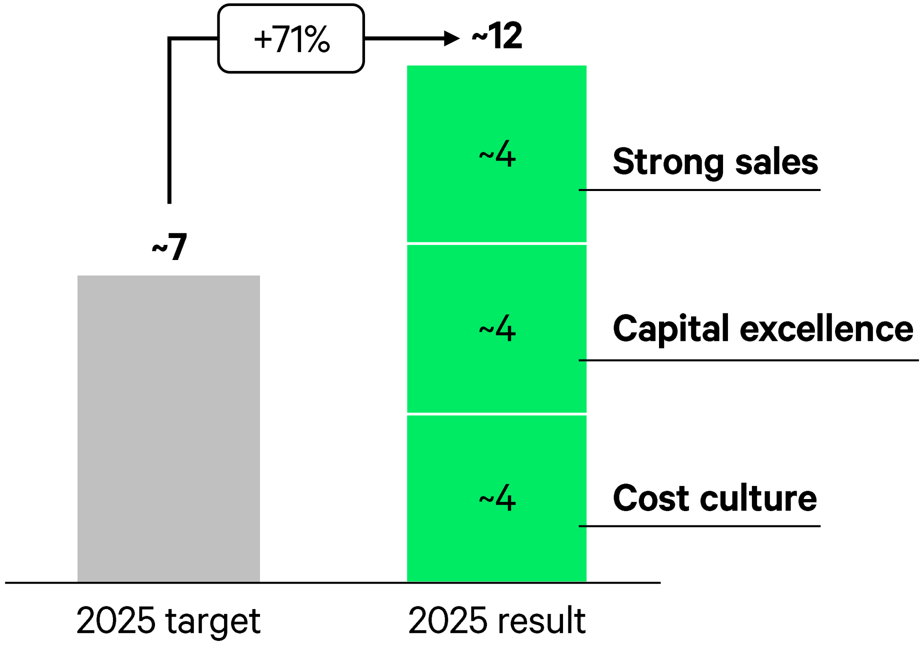
We delivered a significant uplift in operating profit run rate

What we set out to achieve

- Growth through business-oriented initiatives
- Enhanced profitability by improving the productivity of the operating model
- Impact as key metric for success

Operating profit run rate impact

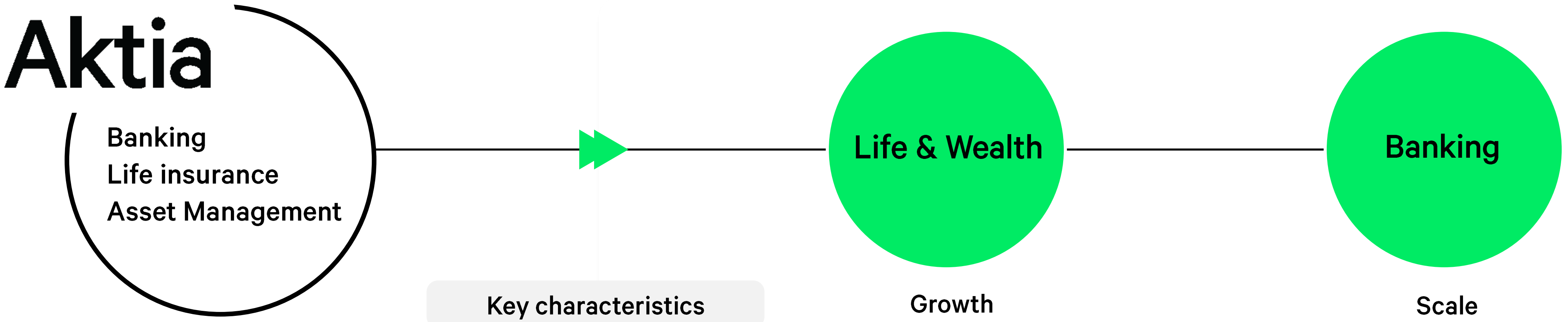
M€



Main drivers for success

- **Strong sales**, especially in interest-bearing products
- **Capital excellence** driving down funding costs over the longer term
- **Execution** of rigorous cost culture across the company
- **Renegotiations** of select prices and service models to generate growth in fee-based products

From three separately lead businesses to two complementary engines focusing on growth and scale

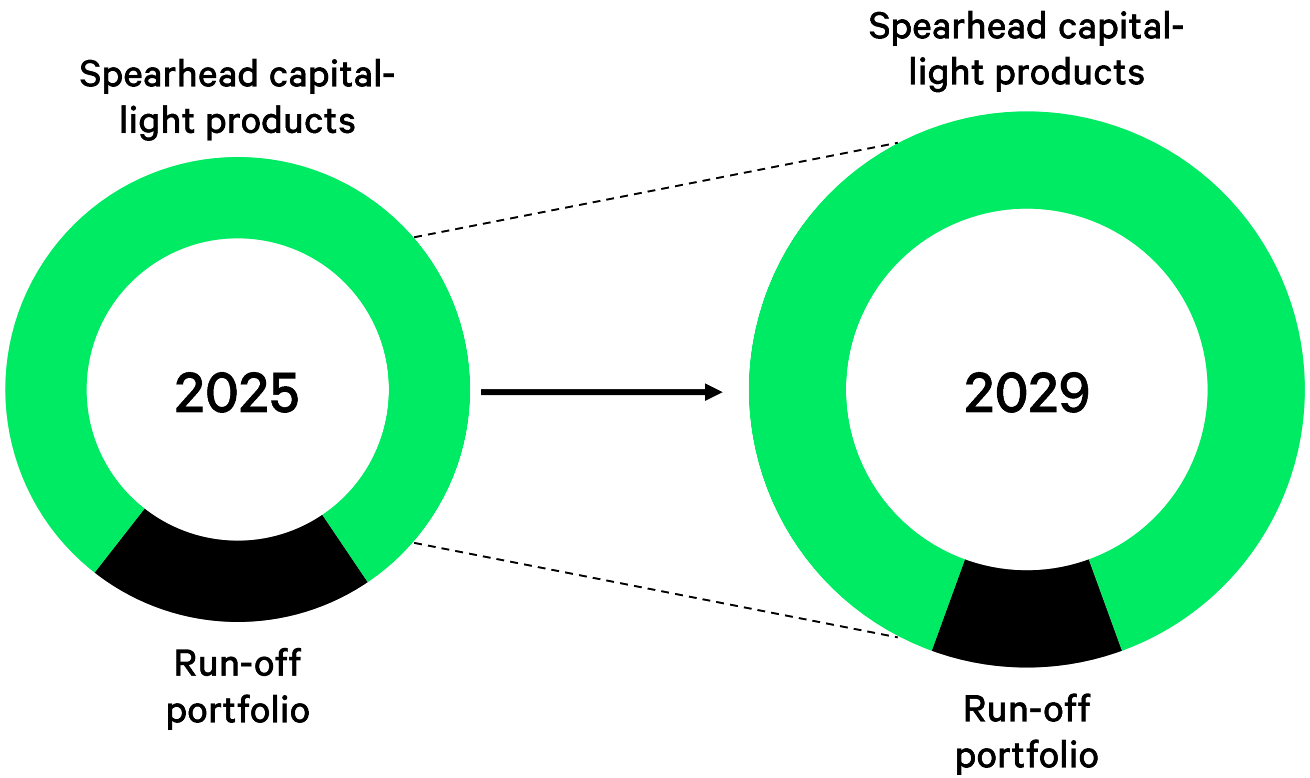


	Life & Wealth	Banking
Key characteristics	Growth	Scale
Key value drivers	Capital-light focus	Margin growth, stability
Total income 2025	~100 M€	~200 M€
Total assets 2025	~2 000 M€	~10 000 M€
RoTE (excl. AT1)	>20%	>10%

Life & Wealth: Leveraging the full potential of our capital-light product range

Life & Wealth

RoTE
>20%



Growth drivers

ROE

- International institutions and family offices ↗
- Unit-Link, Risk Life ↗
- Premium, Private ↗

Run-off portfolio

ROE

- Taaleri closed-end funds ↘
- Old savings and pensions, with-profit ↘

Life & Wealth: We will invest in our international growth

Growth and profitability through our world-class fixed income products

International sales uplift

Currently 40 international customers with €1.2bn AuM – sales through partners with EMD focus

- Hybrid strategy – partners and direct sales
- +5–10 FTE's in Aktia's international business area
- New partners in central European markets

International AuM growth
>2x (Assets under management by 2029)

Key highlights

- ▲ Significantly higher net commission income
- ▲ Portfolio diversification
- ▲ Globally recognised Emerging Market Debt strategies

Partners

Universal Investment

AMCHOR Investment Strategies

OCEANSIDE CAPITAL PARTNERS

LINK CAPITAL

+2 new partnerships during Q1'26

Life & Wealth: Insurance platform for core customer segments

End-to-end wealth management for Premium and Private customers, combining investments and life insurance

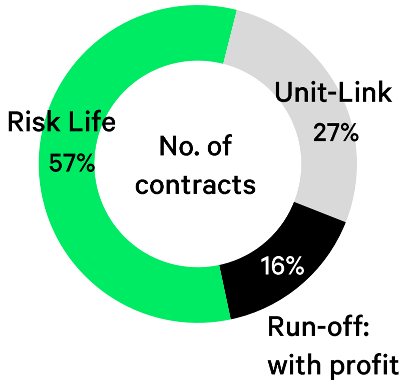
Continued capital-light growth

Aktia Life Insurance has grown faster than the Finnish life insurance market within the past years

- Multi-distributor strategy
- Renewing our core system to enable growth
- Aktia Yrittäjäturva – significant growth in sales agents

Risk Life NWP growth
~1,5x (Net written premiums p.a. target by 2029)

Key highlights



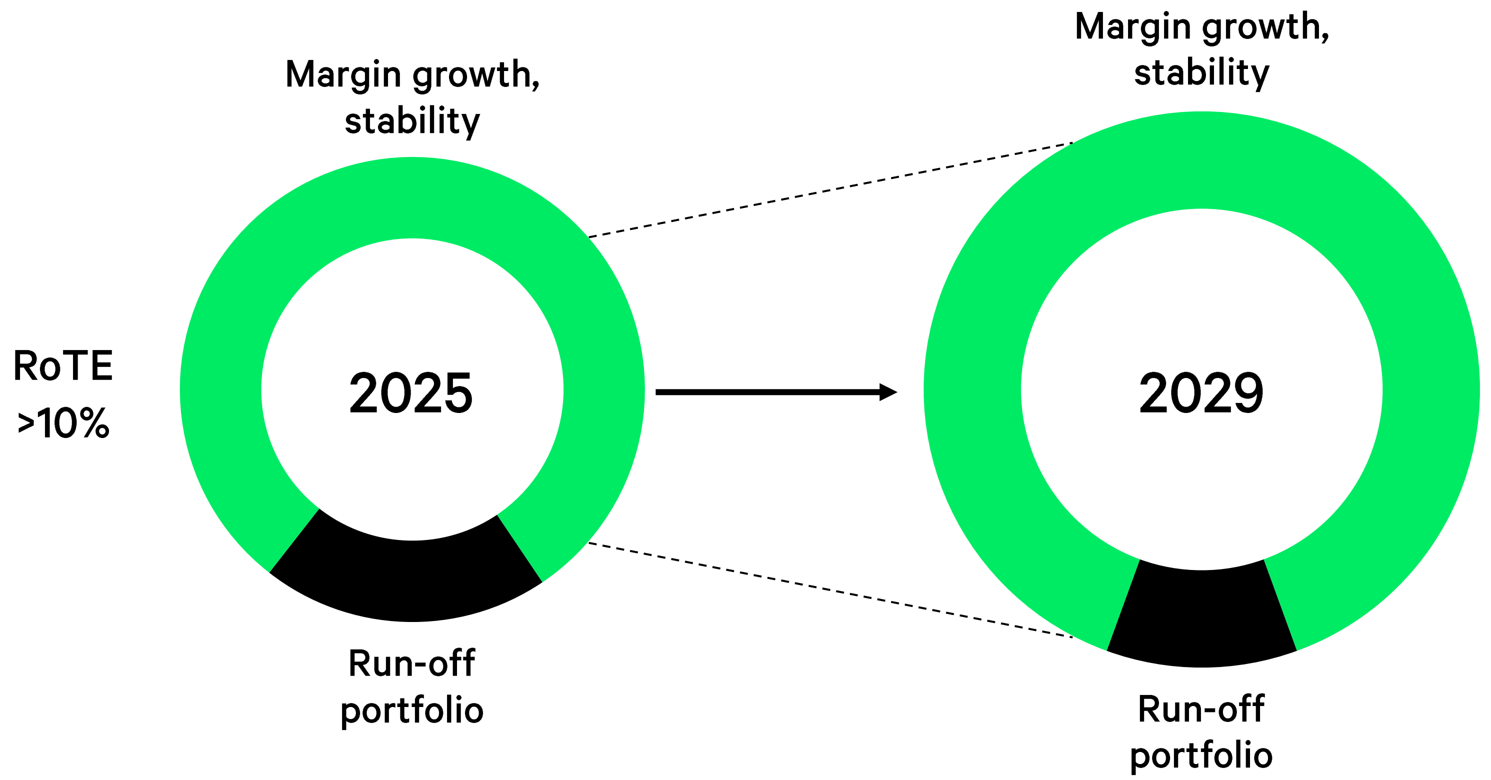
- ▲ Strong profitable growth
- ▲ Significant potential in new sales channels
- ▲ Efficiency through automation and portfolio optimisation

Partners

HOVI PARTNERS
POP Pankki
Aktia Yrittäjäturva

Banking: Ensuring stable volumes with a strong focus on profitability

Banking



Growth drivers	ROE
Leasing, hire purchase and factoring	↗
Stable lending volumes	↗
Prudent risk management	↗
Capital excellence	↗

Run-off portfolio	ROE
Housing company loans	↘

Banking: Profitable growth from SME financing products

Step change through new channels, new products and increase in sales force

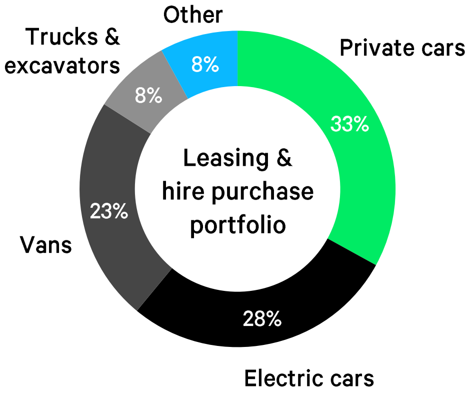
Leasing, hire purchase and factoring uplift

Aktia currently has a €0.5bn loan portfolio in leasing, hire purchase and factoring – market entry in 2021, factoring in 2024

- +5–10 FTE's in asset financing and factoring
- Maintenance leasing by 2026, further product opportunities to be investigated
- Active management of distribution network

Leasing, hire purchase and factoring growth
>2,5x (Loan book target by 2029)

Key highlights



- High risk-adjusted return on capital
- Services built on leading global technology platforms
- Proven track record of strong growth

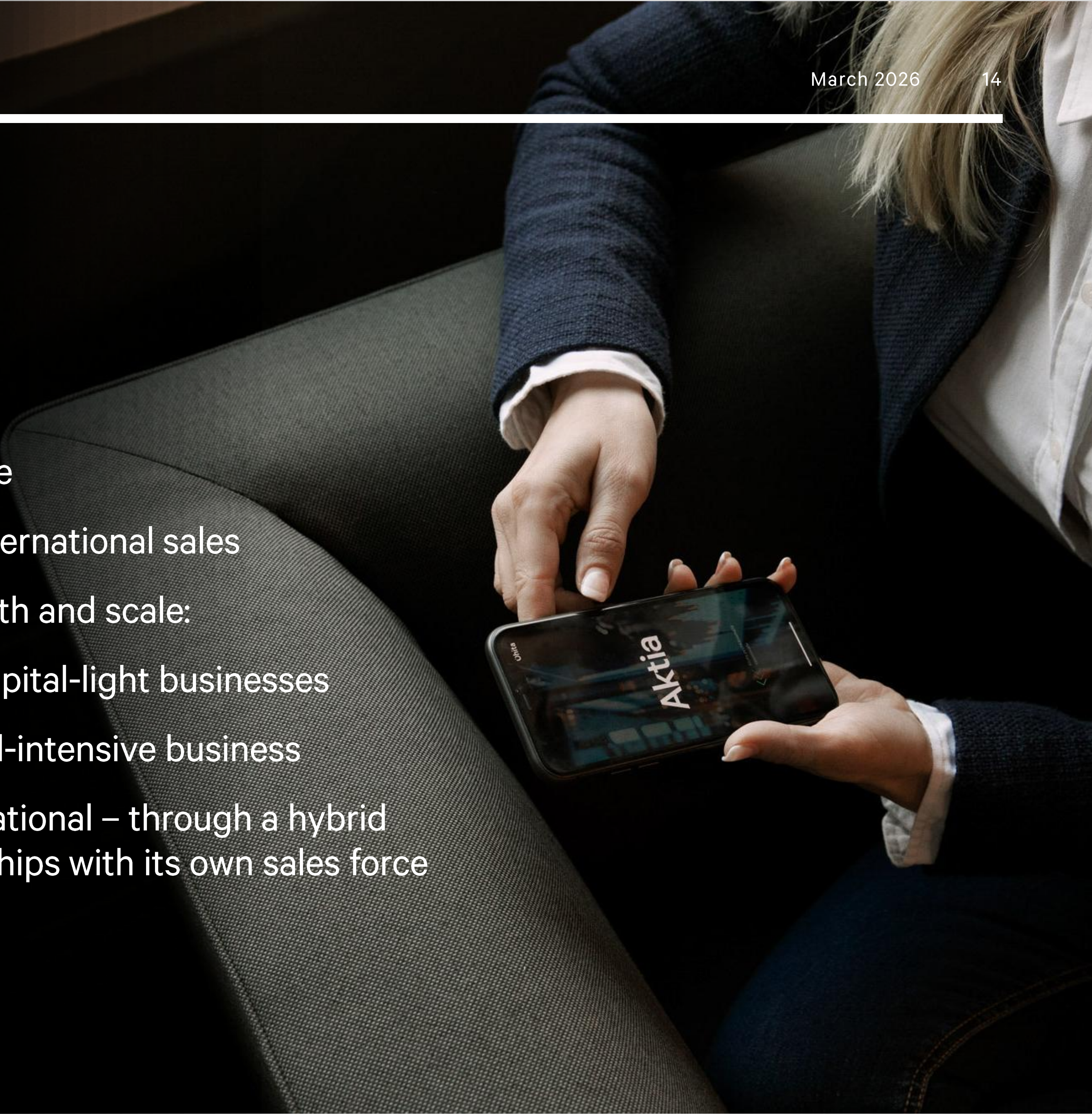
Partners

Swedbank

secto automotive

Summary

- Stable quarter marked by solid operating income
- AuM increased, with positive development in international sales
- Aktia's twofold business model focuses on growth and scale:
    - Life & Wealth: strong growth potential in capital-light businesses
    - Banking: stable, scalable, but a more capital-intensive business
- Aktia drives growth – both domestic and international – through a hybrid distribution strategy combining strong partnerships with its own sales force



Financial overview

Financial summary

	Q4/2025	Q4/2024	Δ	Q3/2025	Δ	1–12/2025	1–12/2024	Δ
Total operating income	75.6	78.7	-4%	73.5	3%	295.8	308.8	-4%
Net interest income	34.9	38.1	-8%	34.0	3%	138.8	152.0	-9%
Net commission income	32.3	32.5	-1%	31.2	3%	124.6	124.3	0%
Net income from life insurance	7.8	6.3	24%	8.2	-4%	30.6	30.2	1%
Other income	0.5	1.9	-73%	0.1	579%	1.8	2.2	-21%
Comparable operating expenses	-46.0	-46.1	-0%	-42.3	9%	-173.9	-173.8	0%
Impairments of credits and other commitments	-5.9	-4.3	36%	-3.8	56%	-15.8	-10.6	48%
Comparable operating profit**	**23.7**	**28.3**	**-16%**	**27.4**	**-13%**	**106.0**	**124.5**	**-15%**
Comparable earnings per share (EPS), EUR	0.3	0.3	-17%	0.3	-14%	1.2	1.4	-16%
Comparable return on equity (ROE), %	11.2	13.1	-2.0*	12.8	-1.6*	12.8	15.0	-2.3*
Comparable cost-to-income ratio	0.61	0.59	4%	0.58	6%	0.59	0.56	5%
Common Equity Tier 1 capital ratio, %	12.6	12.0	0.7*	13.0	-0.4*	12.6	12.0	0.7*
Items affecting comparability	-74.0	-28.2	163%	-2.1	—	-81.1	-29.8	172%

*) The change is calculated in percentage points **) Excl. items affecting comparability

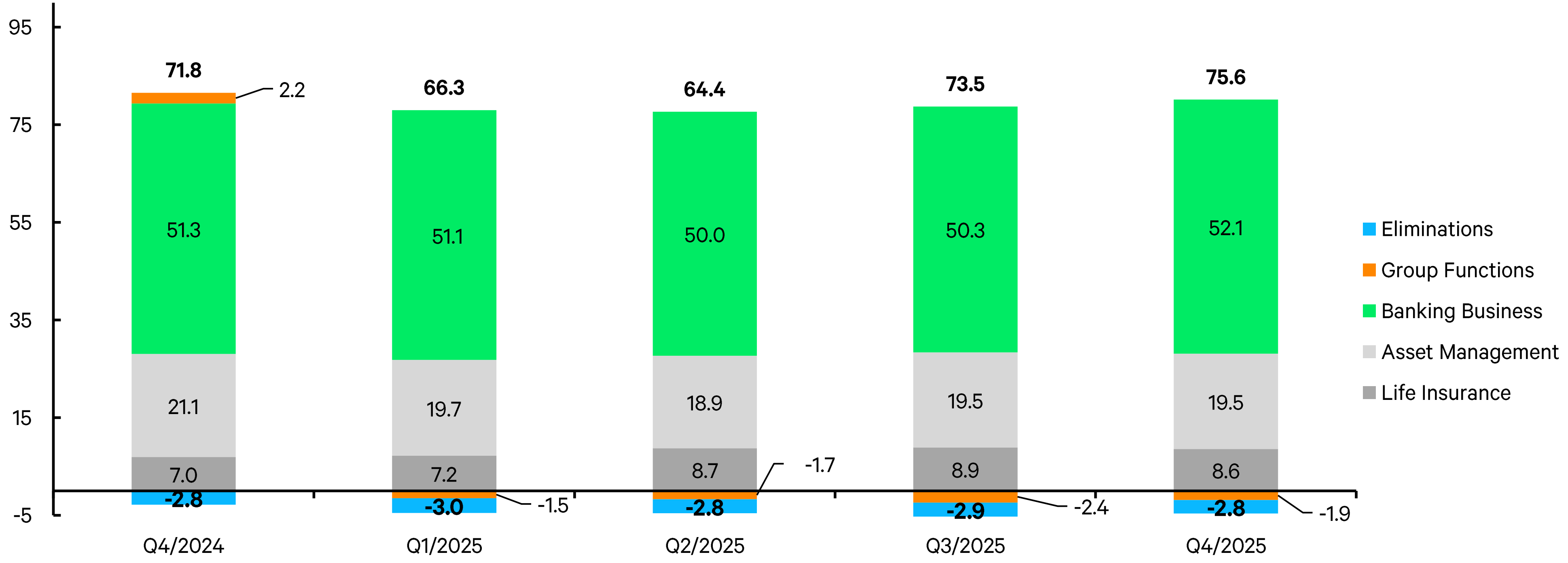
Aktia writes down Taaleri-related intangible assets and part of goodwill as a result of clarified strategic priorities – no impact on comparable result

- Aktia continues to implement its strategy by investing in growth in prioritised strategic customer segments, products, and comprehensive solutions.
- Wealth management growth ambitions are primarily based on the development of Aktia's long-term areas of strength, such as comprehensive allocation solutions and cutting-edge expertise in fixed income investments with strong focus on international sales.
- The growth expectations related to the operations that became part of the Group with the Taaleri acquisition are no longer at the same level. Impairment needs have been identified with regard to the revenue expectations of former Taaleri customers and the value of future cash flows attributable to Taaleri-related parts of the operations.
- Aktia has made a reassessment of the value of its intangible assets and an impairment test for goodwill related to the acquisition of Taaleri Plc's wealth management operations.
  - The reassessment entails an **impairment of Taaleri-related intangible assets of EUR 22.3 million.**
  - An **impairment of EUR 47.7 million, or approximately 59%, is made on the Taaleri-related goodwill.**
- The impairments do not affect Aktia's comparable results and have no effect on the Common Equity Tier 1 capital ratio (CET1) or the ability to pay dividends.

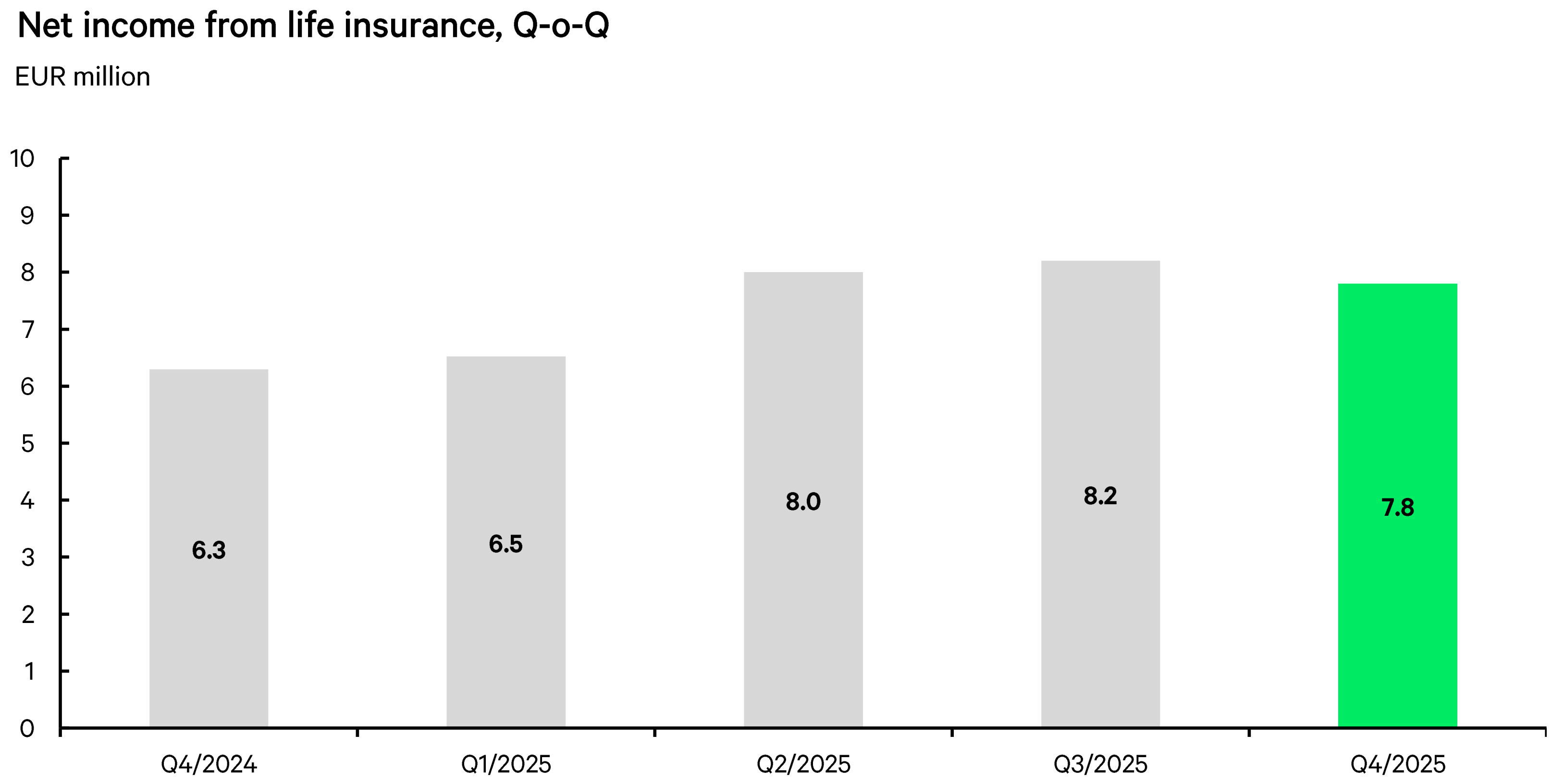
Comparable operating income by segment

Comparable operating income, Q-o-Q

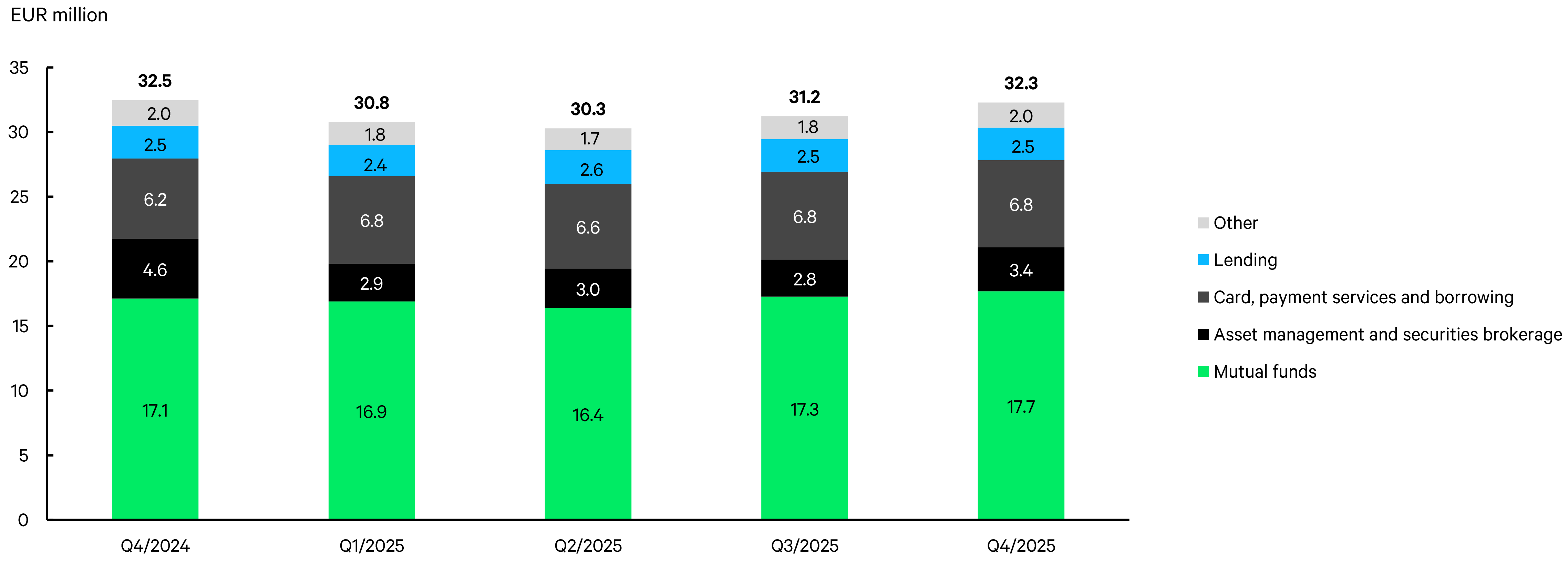
EUR million



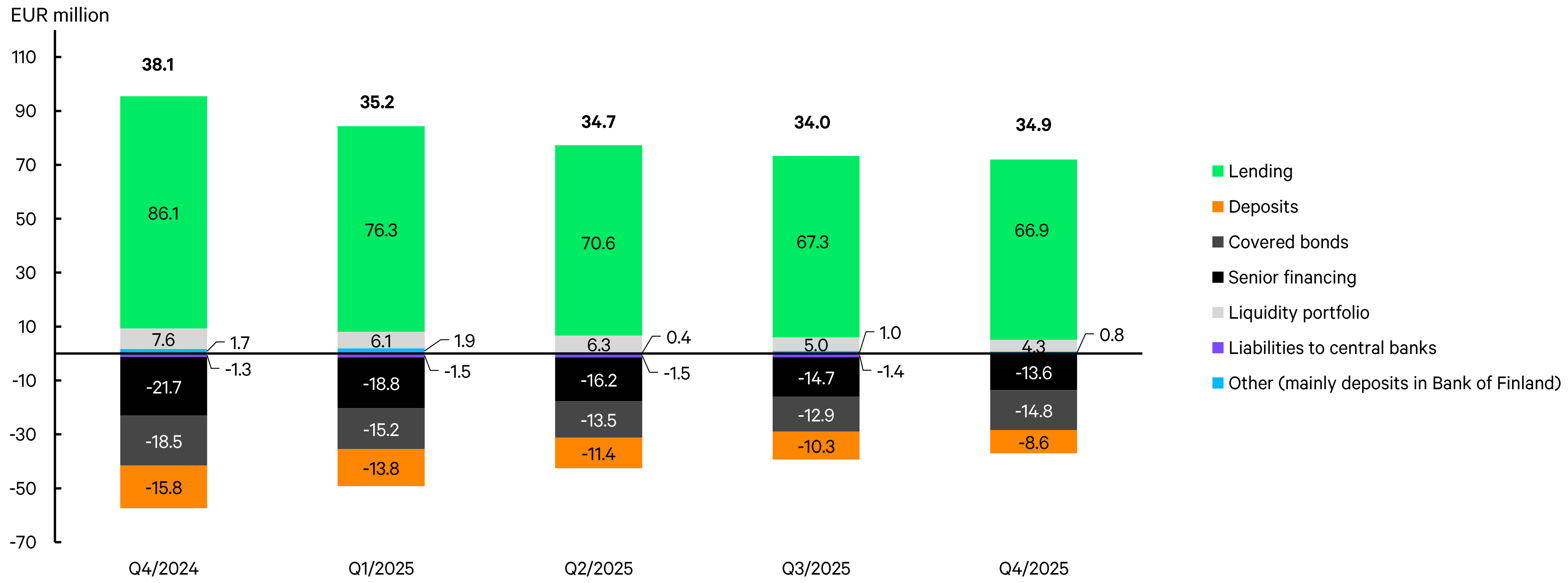
Net income from life insurance



Composition of net commission income



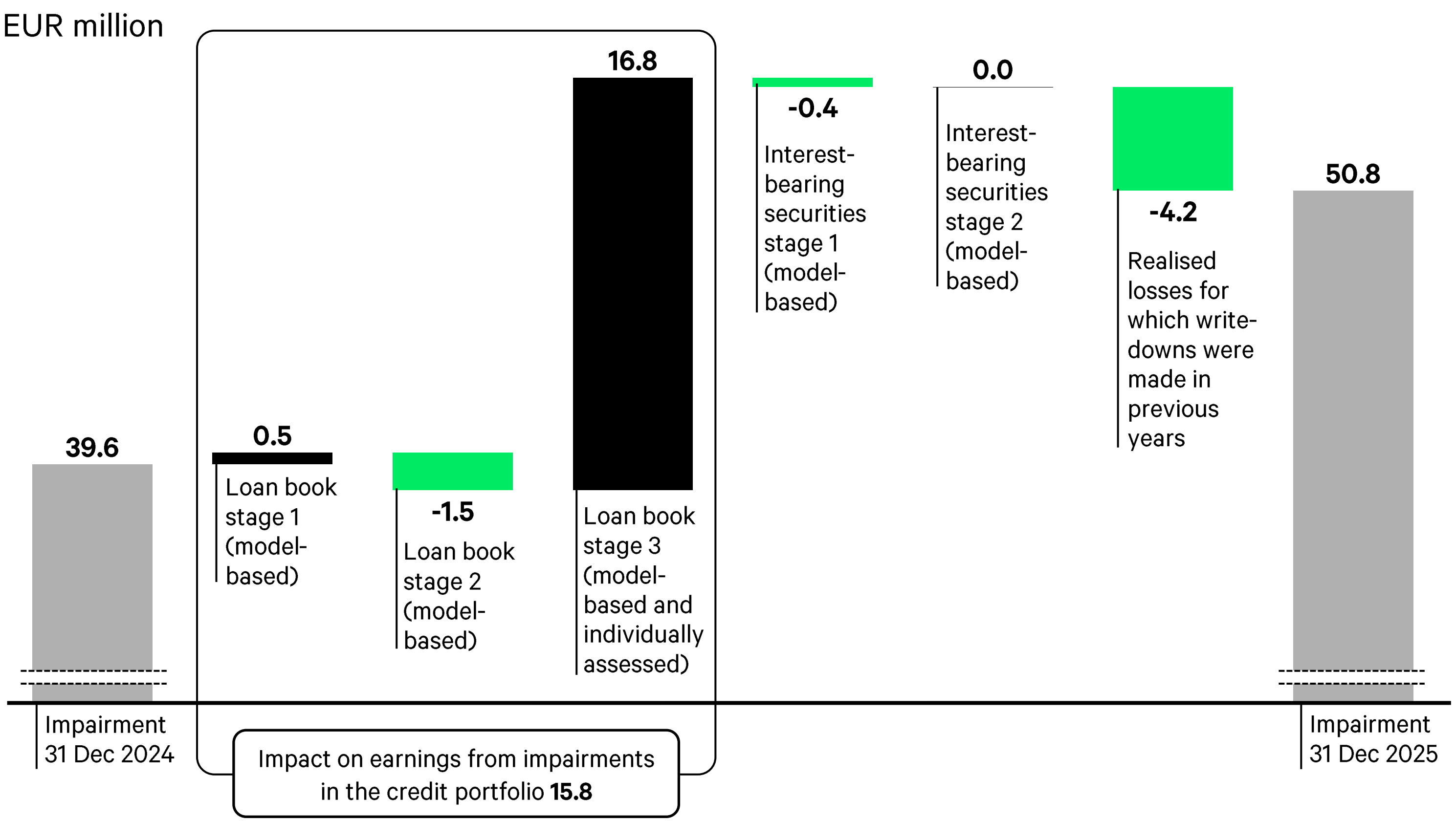
Composition of net interest income



Credit loss provisions EUR 5.9 million

- The majority of the loan book consists of household loans secured by residential or real estate collateral.
- Credit losses increased, mainly due to individual impairments on a small number of credits.
- Annualised net credit losses 28 bps.

Change in expected credit losses (ECL) 1–12/2025

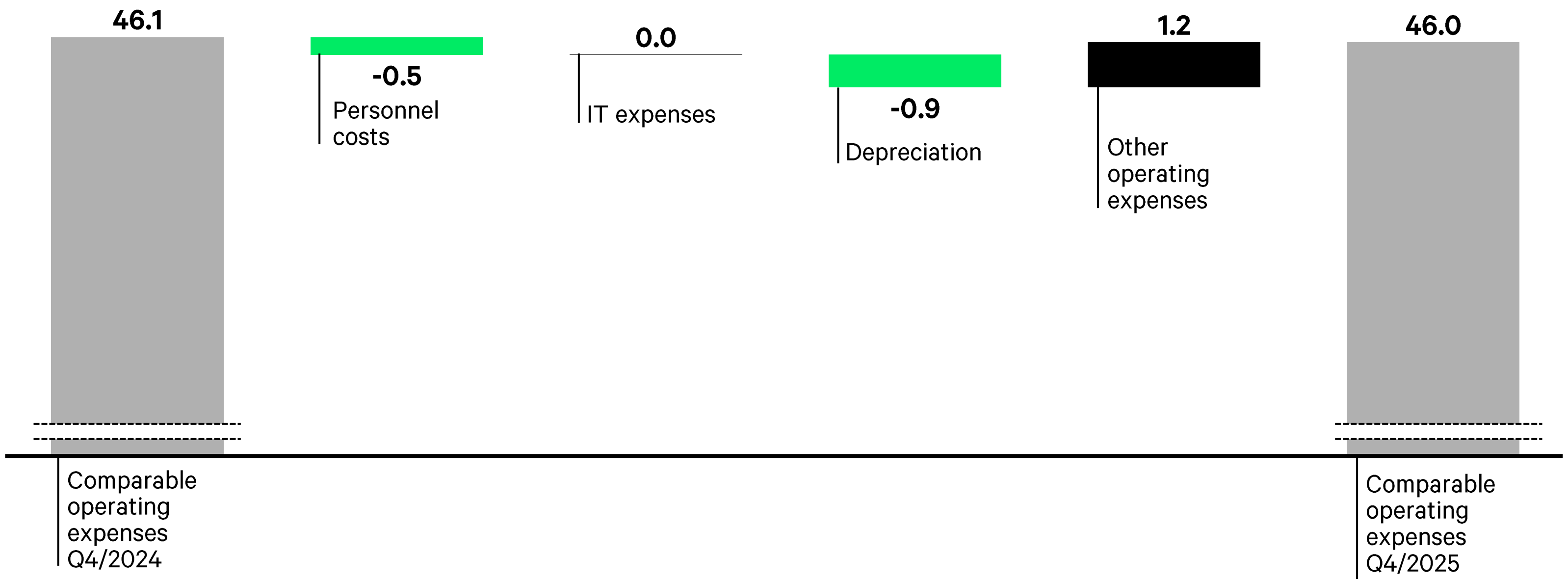


Continued focus on cost control

- Comparable operating expenses at the same level as last year.
- Comparable personnel costs decreased slightly due to a lower number of employees.
- IT expenses were at the previous year’s level.
- Depreciations decreased mainly due to impairments made in Q4/2024.
- Other operating expenses increased by mainly due to higher costs for purchased services.

Comparable operating expenses Q4/2025 vs Q4/2024

EUR million



Outlook 2026

Aktia's comparable operating profit for 2026 is expected to remain approximately at the same level as the comparable operating profit for 2025, EUR 106.0 million.

The outlook has been prepared based on the following assumptions:

- The asset management and life insurance business is expected to develop positively.
    - Commission income from funds, asset management and securities brokerage is expected to be somewhat higher than in 2025. However, any potential market uncertainty may have a negative impact on the net commission income.
    - In the life insurance business, the investment contract and insurance service results are expected to be higher than in 2025. However, the total life insurance business result is affected by actuarial assumptions that are updated regularly and by changes in market values, which is typical for the sector.
- The banking business result is expected to be lower than in 2025. Net interest income from the banking business is expected to decrease due to the low level of interest rates, while the net commission income is expected to be somewhat higher.
- The operating expenses are expected to increase, considering the continued investments in IT and the development of the general cost level.
- Credit losses are expected to be lower than in 2025. However, the uncertainty in the Finnish real estate sector may affect the development of impairments and expected credit losses.

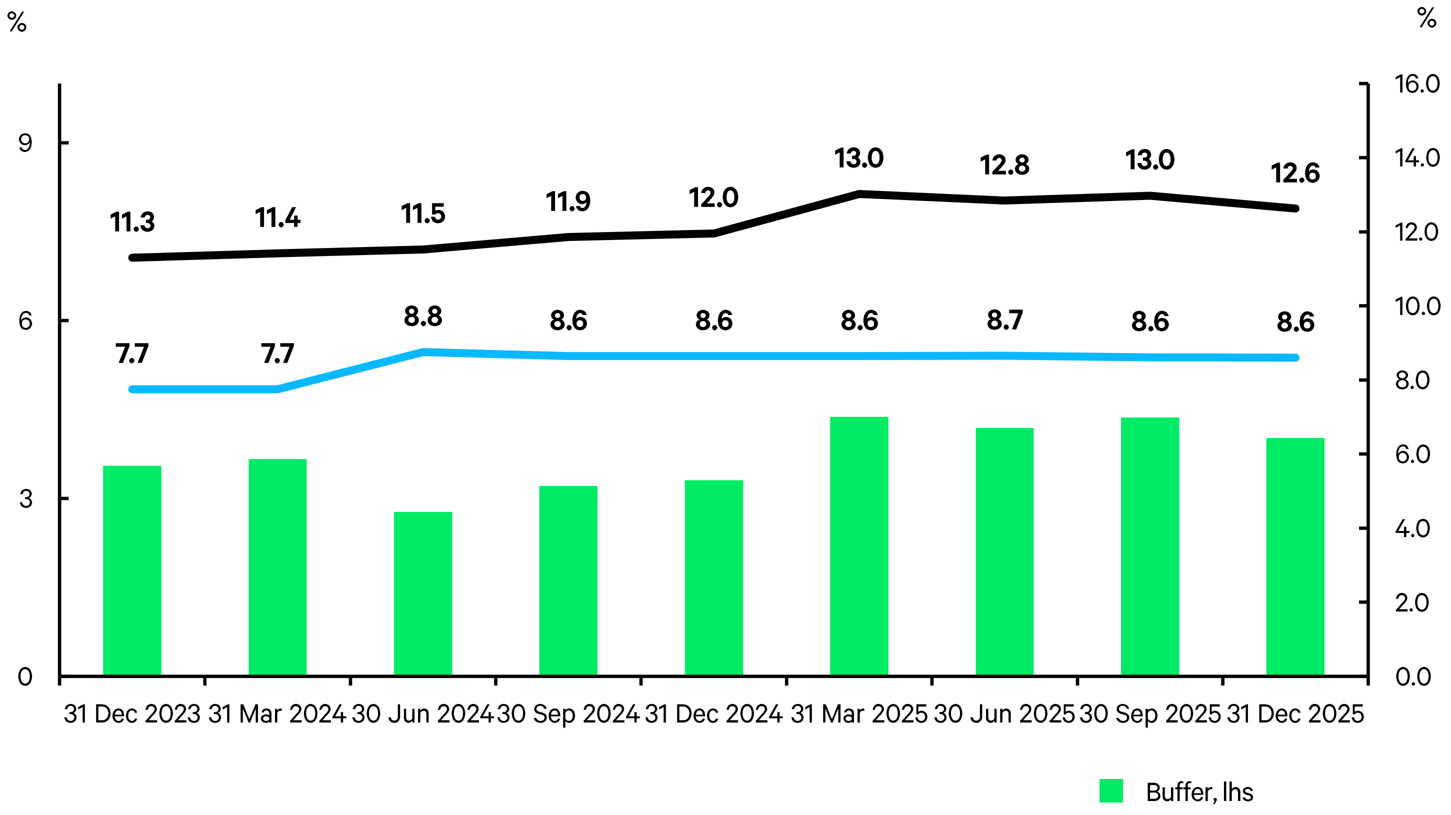
The Debt Investment case

Ratings

- **Moody's Ratings** affirmed on 24 September 2025 Aktia Bank Plc's ratings for long-term borrowing at **A2** and short-term borrowing at P-1. At the same time, Moody's changed Aktia's outlook from stable to negative.
    - Moody's rating for Aktia's Covered Bonds is **Aaa.**
- **S&P Global Ratings** affirmed on 18 September 2025 Aktia Bank Plc's ratings for long-term borrowing at **A-** and short-term borrowing at A-2. At the same time, S&P changed Aktia's outlook from stable to negative.

CET1 ratio 12.6%

- CET1 ratio was 12.6% and 4.0%-points above the regulatory requirement. The improvement to the previous year is due to an increase in CET1 capital and a decrease in risk-weighted assets (RWA).
- Total capital ratio was 17.3% (16.6 in Q4 2024)
- The Finnish FSA has announced the increase of the Aktia Bank Pillar 2 capital requirement with 0,25%-points to 1.25% from 31 March 2026 onwards. The decision was based on ordinary SREP process.



Aktia to introduce updated IRB models – CET1 ratio expected to decline by approx. one percentage point

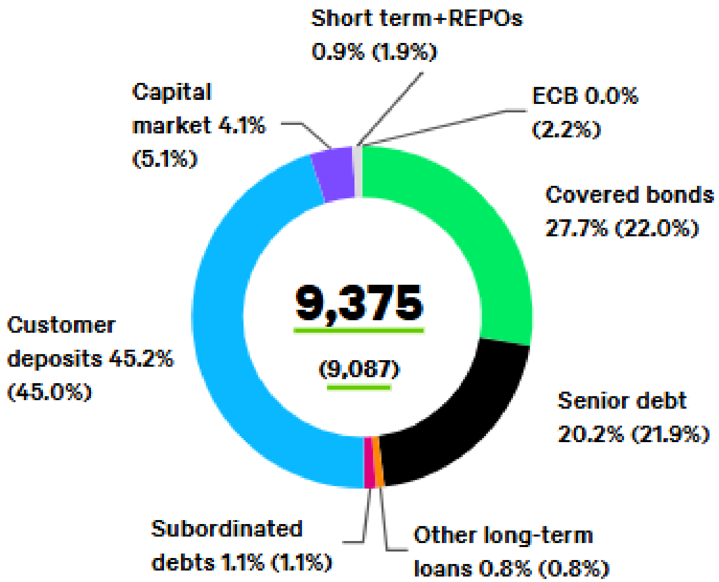
- Aktia will introduce updated internal ratings-based (IRB) models for retail exposures following a long development phase, as part of its capital adequacy calculations.
- The Finnish Financial Supervisory Authority (FIN-FSA) has preliminarily indicated approval of the updated models. The decision is expected to include capital requirement add-ons, increasing Aktia's risk-weighted assets.
- As a result of higher risk-weighted assets and more conservative capital models, Aktia estimates its CET1 ratio will decline by approximately one percentage point.
- The impact assessment is preliminary. The updated IRB models are currently expected to be introduced in Q2 2026, subject to the final FIN-FSA decision and timetable.
- Aktia has used the IRB approach for retail exposures since 2015 and has carried out extensive model updates to meet regulatory and internal risk management requirements.
- In line with its capital policy, Aktia targets a CET1 ratio 2–4 percentage points above regulatory requirements and expects to remain within this range following the IRB update.

Source: https://www.aktia.com/en/media/press-releases - 19 March 2026

Sound funding profile

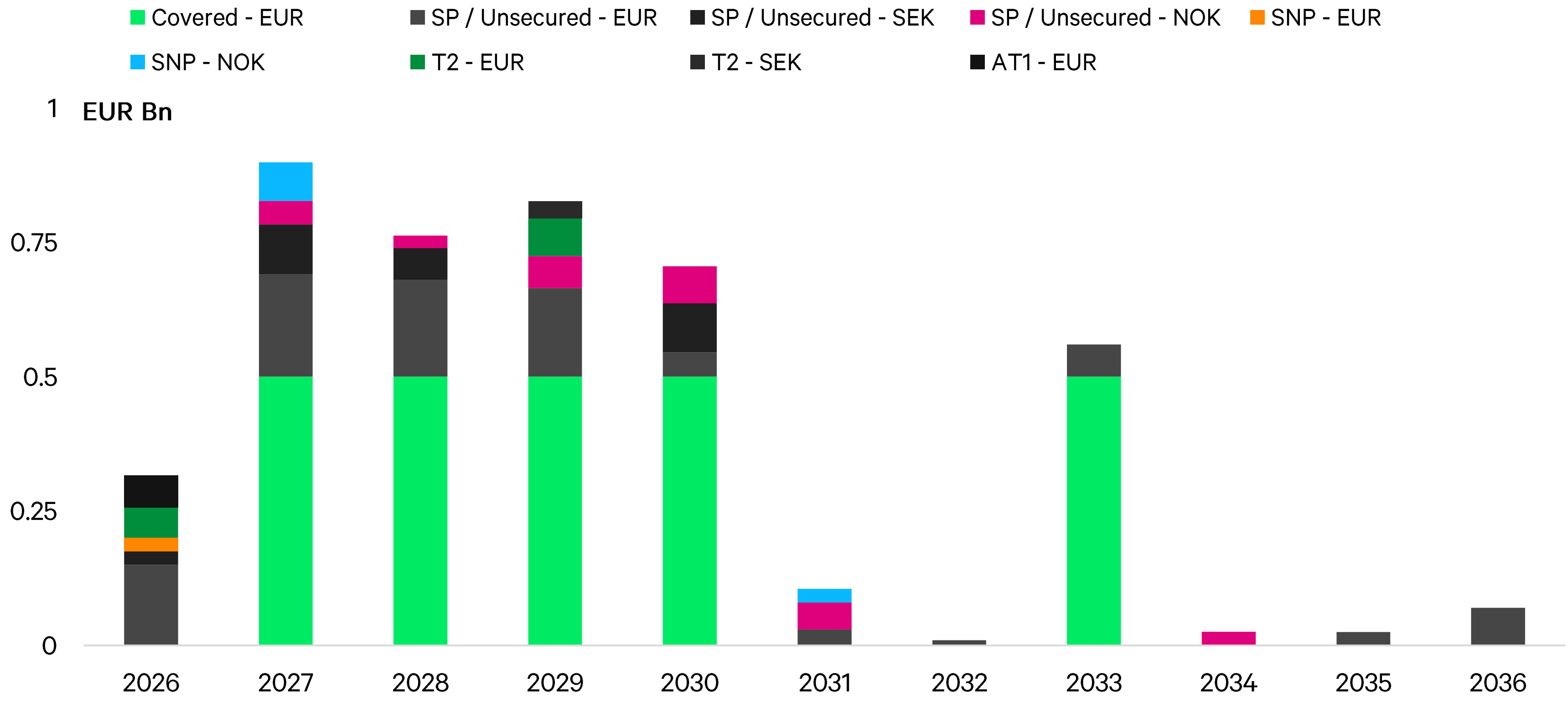
- Borrowing from the public and public-sector entities was at EUR 4,078 (4,084) million.
- The value of bonds (SP, SNP and CB) issued by Aktia Bank totalled EUR 4,293.4 (Q4/2024: 3,937.3) million.
- Aktia has EMTCN program of EUR 6 billion. All market-based funding is based on that documentation. Program was updated on 10 July 2025.

The Group's funding structure 31 December 2025 (EUR million)



Redemption schedule

- In January 2026, Aktia Bank issued approximately EUR 170 million of Senior Preferred and Non-Preferred notes in the EUR and SEK markets.
- In February Aktia issued successfully EUR 500 million benchmark covered bond refinancing with it the March 2026 benchmark covered bond redemption.



Source: Reported amounts converted into EUR using pricing-date FX rates (20 March 2026). For callable instruments, the redemption profile assumes the first call date.

High-quality liquidity reserve

The Liquidity Coverage ratio (LCR) was 212% due to solid liquidity situation.

- Total liquidity reserve and other liquidity generating measures, including cash and balances with central banks, had a market value of EUR 1,604 million on 31 Dec 2025 (Q4/2024: EUR 1,430 million).
- LCR eligible reserve market value was 1,324 EUR million in March.
- Aktia Bank has also undrawn intraday credit limit form the Central Bank of EUR 200 million.

Unencumbered Liquidity reserve, market value		
EUR million	**31 Dec 2025**	**31 Dec 2024**
Cash and holdings in central banks	658	520
Securities issued or guaranteed by sovereigns, central banks or multilateral development banks	198	197
Securities issued or guaranteed by municipalities or Public sector entities	19	20
Covered bonds	450	593
Securities issued by credit institution	50	0
Securities issued by corporates (commercial papers)	30	0
Total	**1,404**	**1,330**

Low risk liquidity portfolio

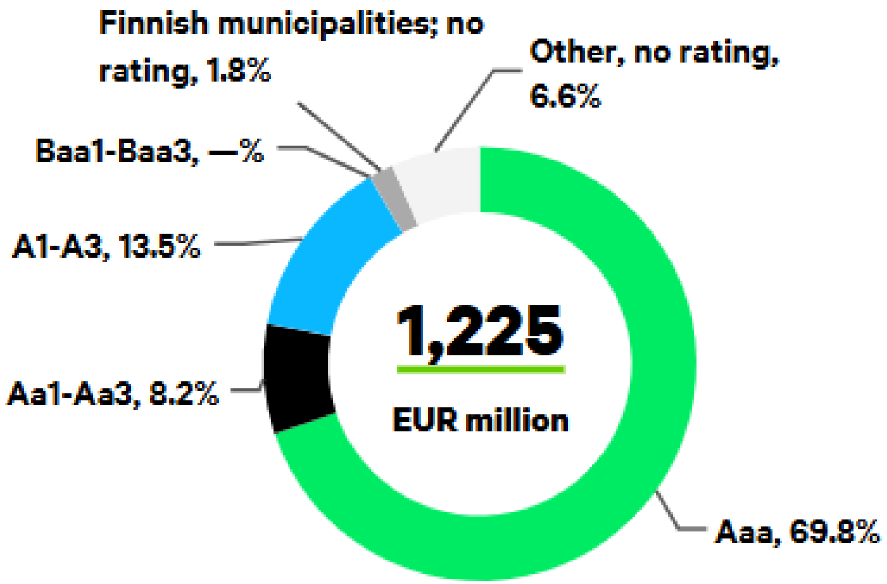
The liquidity portfolio consists of high-quality assets that can be used to meet liquidity requirements in stressed situations.

Aktia Bank has outsourced the operative management of the liquidity portfolio to Aktia Bank Asset Management. Bank keeps the control of the portfolio.

Assets are:

- LCR and ECB eligible covered and SSA notes
- Commercial or Municipalities issued short term papers
- Securities issued by credit institutions

Rating distribution 31 December 2025

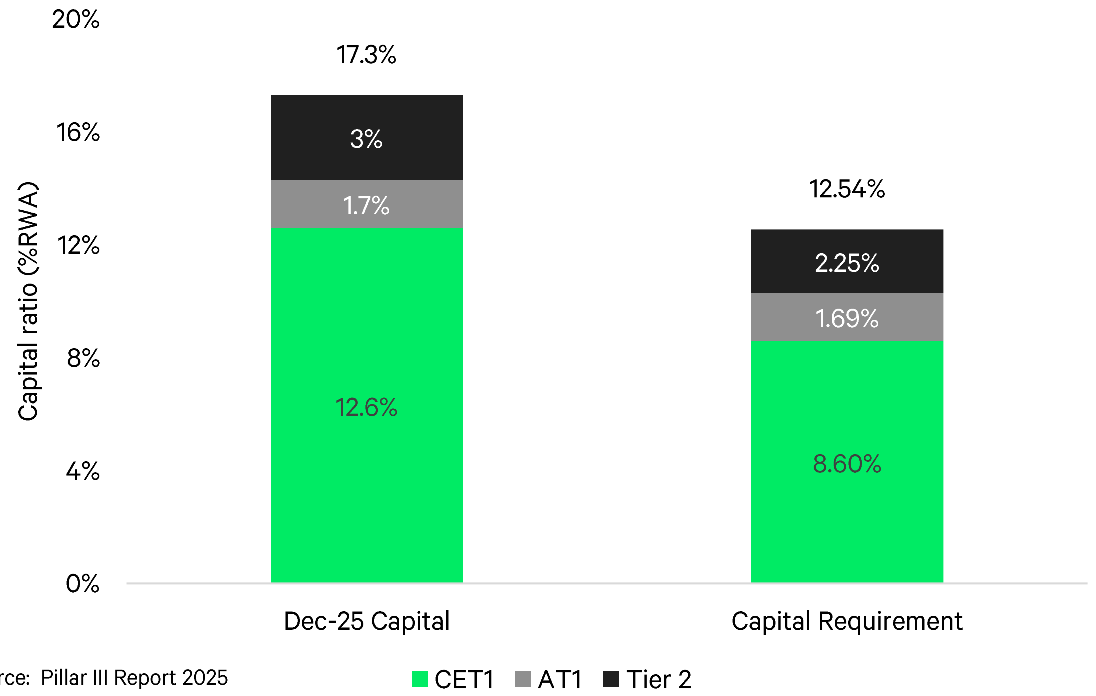


Proposed Transaction

Strong capital position with significant headroom over requirements

Aktia continues to demonstrate strong capitalisation versus regulatory requirements

Dec-25 capital position and regulatory requirements



Source: Pillar III Report 2025

Capital
- Strong CET1 and total capital ratios, with CET1 12.6% and total capital 17.3% (31 Dec 2025)
- Total risk exposure amount (RWA/TREA) €3,378.9m at 31 Dec 2025
- CET1 requirement totals 8.60%; total capital requirement (incl. buffers) totals 12.54%

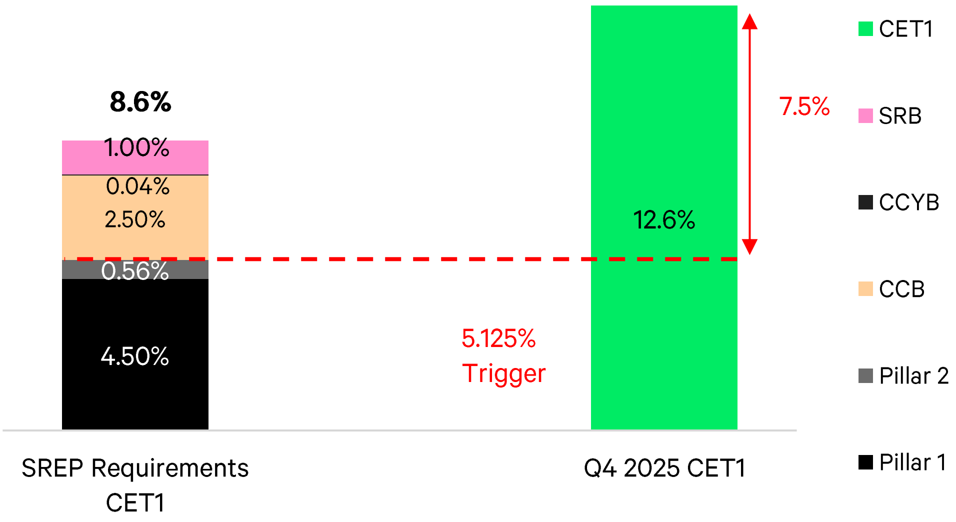
MREL
- Aktia's own funds and eligible liabilities are well above minimum requirements with own funds and eligible liabilities at EUR 1,913m vs a combined MREL requirement of EUR 784m

Leverage
- Leverage ratio 4.8% at year-end 2025 (Tier 1 capital €484.3m; exposures €10,015.5m)

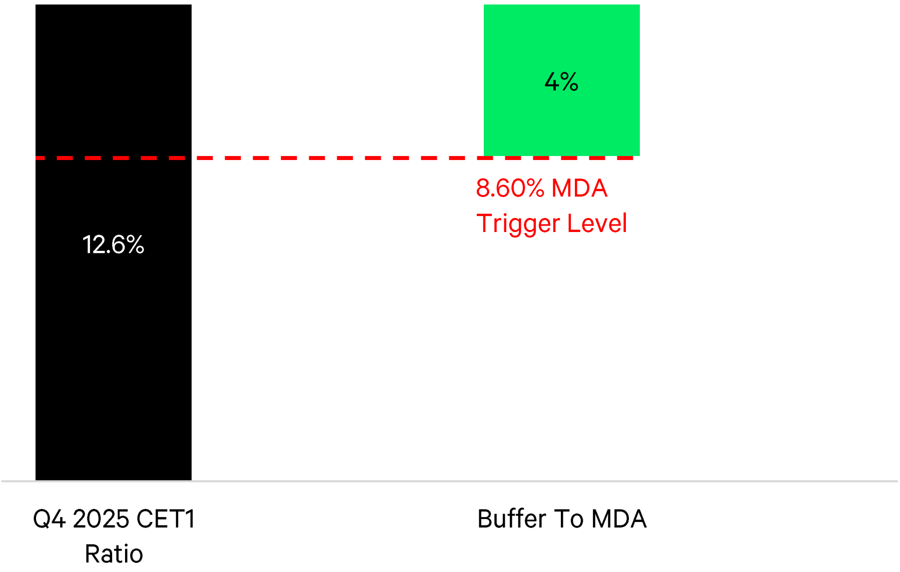
IRB
- Aktia announced on 19 March 2026 that it will introduce updated IRB models, which are expected to reduce the current CET1 ratio by approximately 1% maintaining their CET1 well above requirements

Distance to Trigger

Strong Buffer to Trigger Event



Large Buffer to MDA



Robust Trigger Buffer:

– Positioned at 7.5% equating to EUR 253m, providing significant resilience against potential risks

Comfortable MDA Buffer:

– Maintained at 4% corresponding to EUR 136m, ensuring compliance with regulatory thresholds.

Strong CET1 Ratio:

– Currently at 12.6% representing EUR 427m, showcasing a solid capital position

Source: Pillar III Report 2025

Side-by-side Structural Comparison to recent EUR AT1s

Issuer	Aktia	Nykredit	Jyske Bank	INTESA SANPAOLO	BNP PARIBAS	UniCredit
Issue date	[ ]-Mar-26	17-Feb-26	06-Feb-24	10-Feb-26	09-Feb-26	12-Jan-26
Issue Rating (M/S/F)	[Ba1]//	//BBB	/BB+/	Ba2/BB/BB+	Ba1/BBB-/BBB	Ba2//
Currency / Size	€80m	€500m	€300m	€750m	€1,250m	€1,000m
Tenor	PERP-NC5.25	PERP-NC5.5	PERP-NC7	PERP-NC6	PERP-NC7	PERP
Issuer's Call Option	3m par call + any IPD thereafter	First Reset Date + any IPD thereafter	6m par call + any IPD thereafter	First Reset Date +any IPD thereafter	First Reset Date + each 5th anniversary thereafter	6m par call + any IPD thereafter
Interest	Semi-annual	Semi-annual	Semi-annual	Semi-annual	Semi-annual	Semi-annual
Loss Absorption Mechanism	Temporary Write Down	Temporary Write Down	Temporary Write Down	Temporary Write Down	Temporary Write Down	Temporary Write Down
CET1 Trigger Level	5.125%	7.000%	7.000%	5.125%	5.125%	5.125%
Optional redemption	Tax, Capital Event	Tax, Capital Event	Tax, Capital Event	Tax, Regulatory Event	Tax, Capital, MREL/ TLAC Disqualification Event	Tax, Regulatory Call
Clean-up Call	Y	Y	Y	Y	N	Y
Substitution & Variation	Tax, Capital or Alignment Event	Tax or Capital Event	Tax or Capital Event	Tax, Regulatory or Alignment Event (variation)	Tax, Capital, MREL/ TLAC Disqualification Event	Tax, Regulatory or Alignment Event (variation)
Governing Law	Finnish	Danish	Danish	Italian	French	Italian
Listing	Nasdaq Helsinki	Euronext-Dublin	Euronext-Dublin	Luxembourg	Luxembourg	Luxembourg

Source: Final Terms/Prospectus of selected instruments

Summary Terms and Conditions

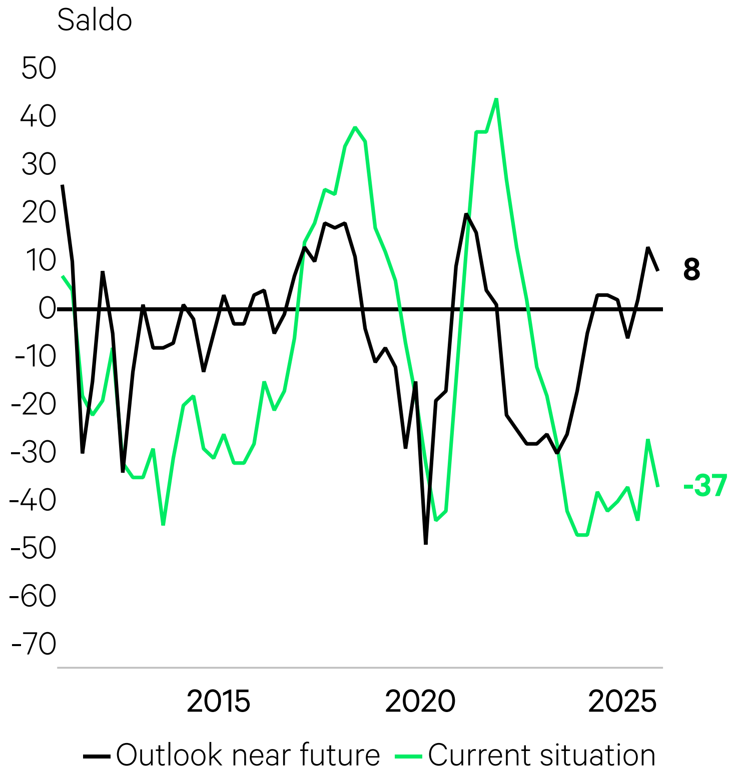
Issuer	Aktia Bank Plc
Ratings	Issuer: A2 (negative outlook) by Moody's, A- (negative outlook) by S&P AT1: Expected Ba1 by Moody's
Currency & Size	EUR [80]m
Status	Additional Tier 1 Notes, constituting unsecured, deeply subordinated obligations of the issuer
Maturity	Perpetual non-call [ ] 2031
Initial Call Period	Any date from and including the First Call Date to and including the First Reset Date, call at par
Interest	• Fixed until the First Reset Date ([ ] 2031), reset every 5 years thereafter (no step up) • Fully discretionary non-cumulative, payable semi-annually in arrear • Subject to sufficient Distributable Items
Optional Redemption	• Optional redemption during the Initial Call Period and on each Interest Payment Date thereafter at the Outstanding Principal Amount (not subject to the reinstatement of principal to the Initial Nominal Amount in the event of a write-down) • Callable on Tax Event or Capital Event (full or partial loss) at the Outstanding Principal Amount
Clean-up Call	If, at any time, the aggregate Outstanding Principal Amount of the Notes is 25 per cent or less of the aggregate Original Principal Amount of the Notes, the Issuer may, subject to permission of Competent Authority, redeem (but not some only) of the remaining outstanding Notes on any Interest Payment Date at their Outstanding Principal Amount, together with any accrued and unpaid interest
Loss Absorption	• Temporary write-down upon breach of 5.125% Issuer and/or the Issuer Consolidated CET1 Ratio • Discretionary reinstatement of Outstanding Principal Amount of the Notes • Subject to Statutory PoNV
Governing Law	Finnish law
Denominations	EUR 100k + 100k
Listing	Nasdaq Helsinki

Summary terms for information purposes only. Please refer to the Preliminary Prospectus for the full Terms & Conditions. Capitalised terms used in this summary and not otherwise defined in this presentation shall have the meanings ascribed to them in the Terms & Conditions of the Preliminary Prospectus

Finland Macro and Housing market update

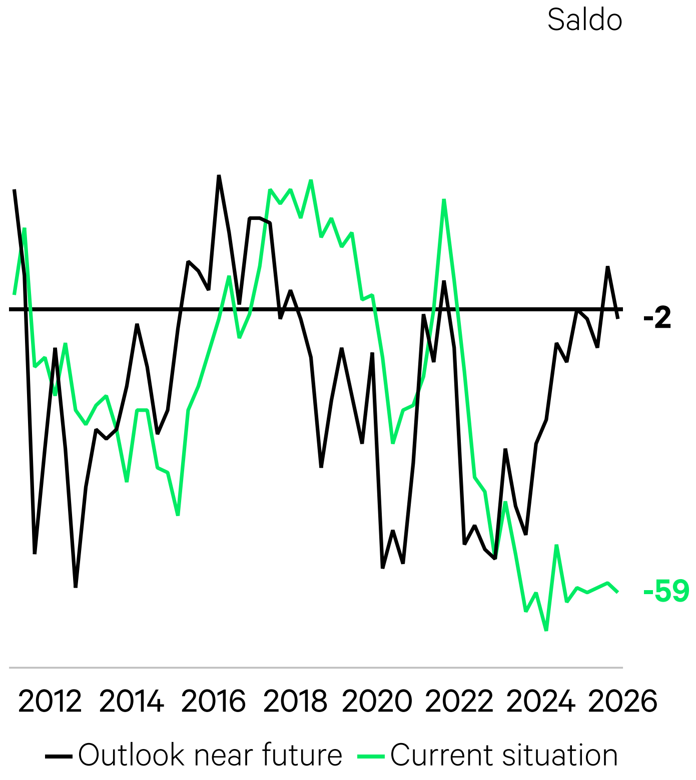
Economic sentiment

Manufacturing industry



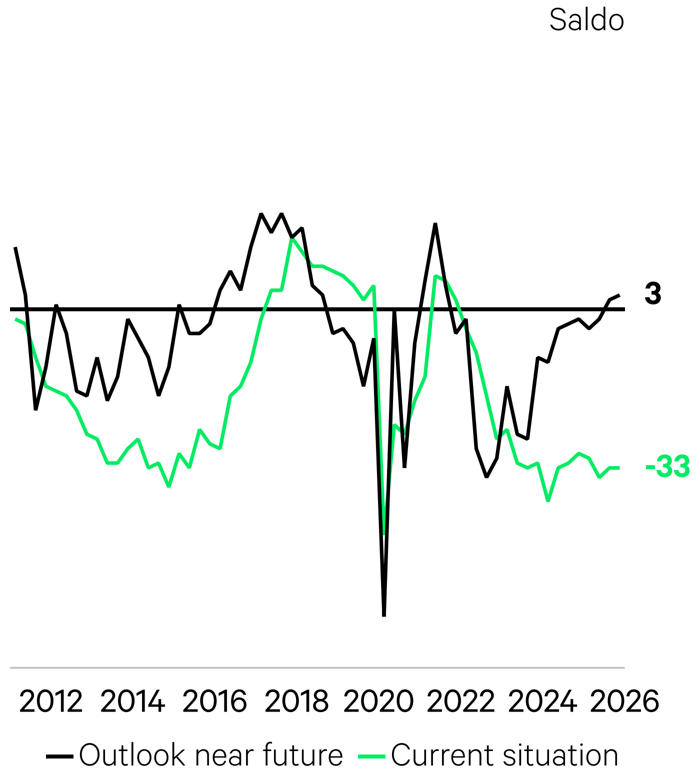
Aktia, Macrobond, Confederation of Finnish Industries (EK).

Construction



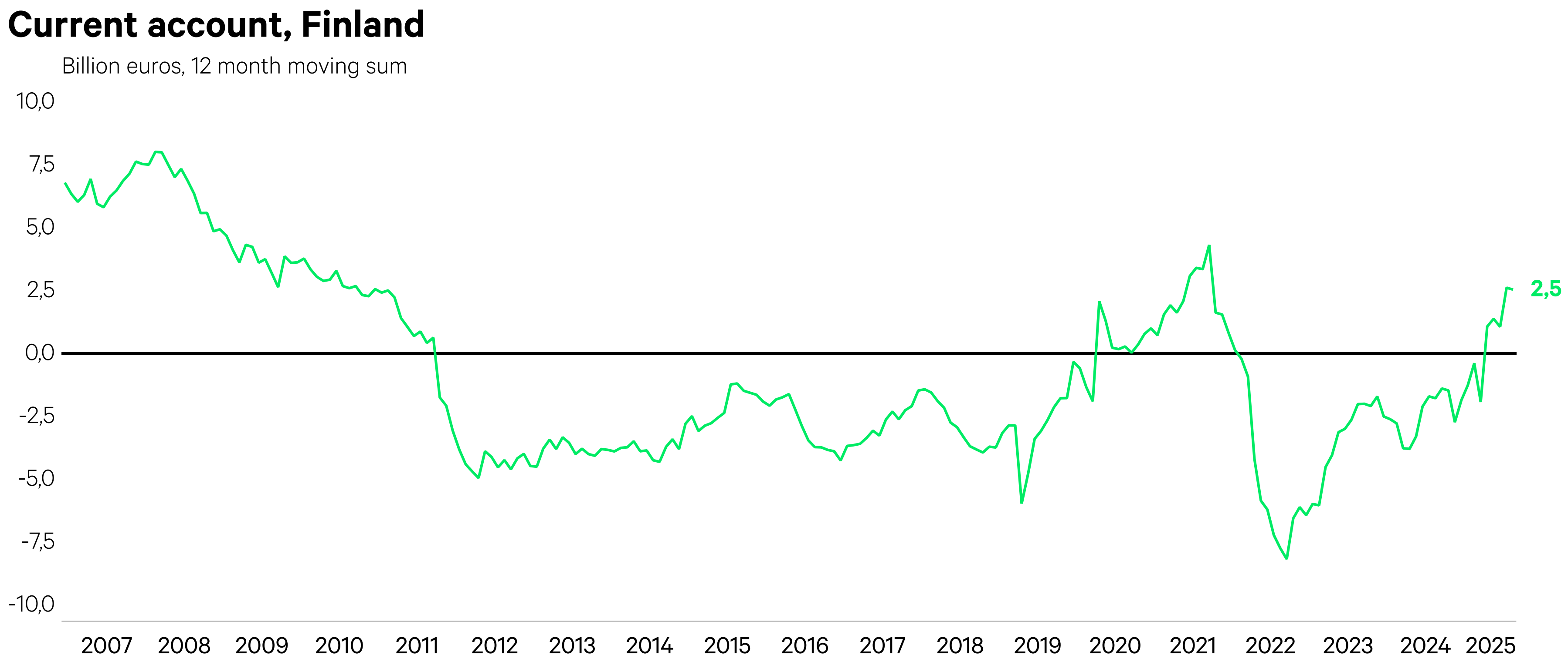
Aktia, Macrobond, Confederation of Finnish Industries (EK).

Services



Aktia, Macrobond, Confederation of Finnish Industries (EK).

Current account is positive

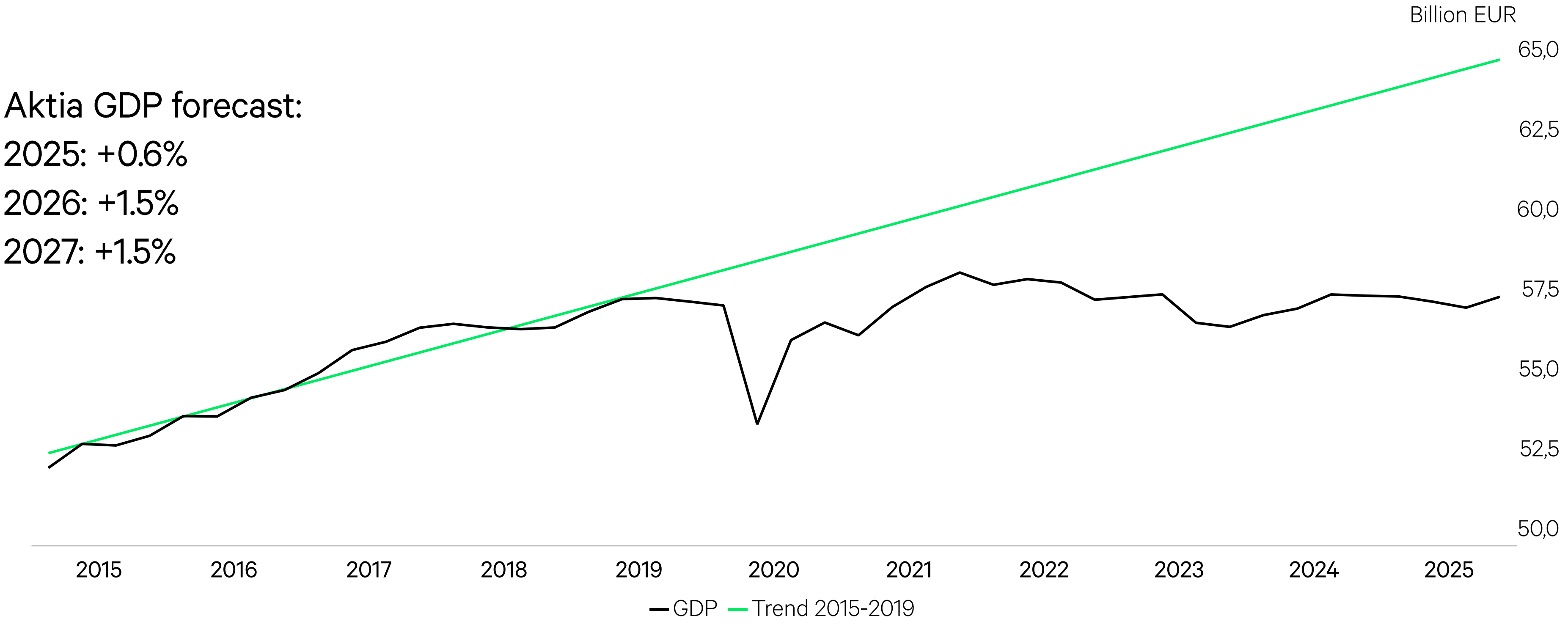


Aktia, Macrobond, Statistics Finland.

Gross domestic product behind trend

Finland, quarterly gross domestic product, 2015 prices

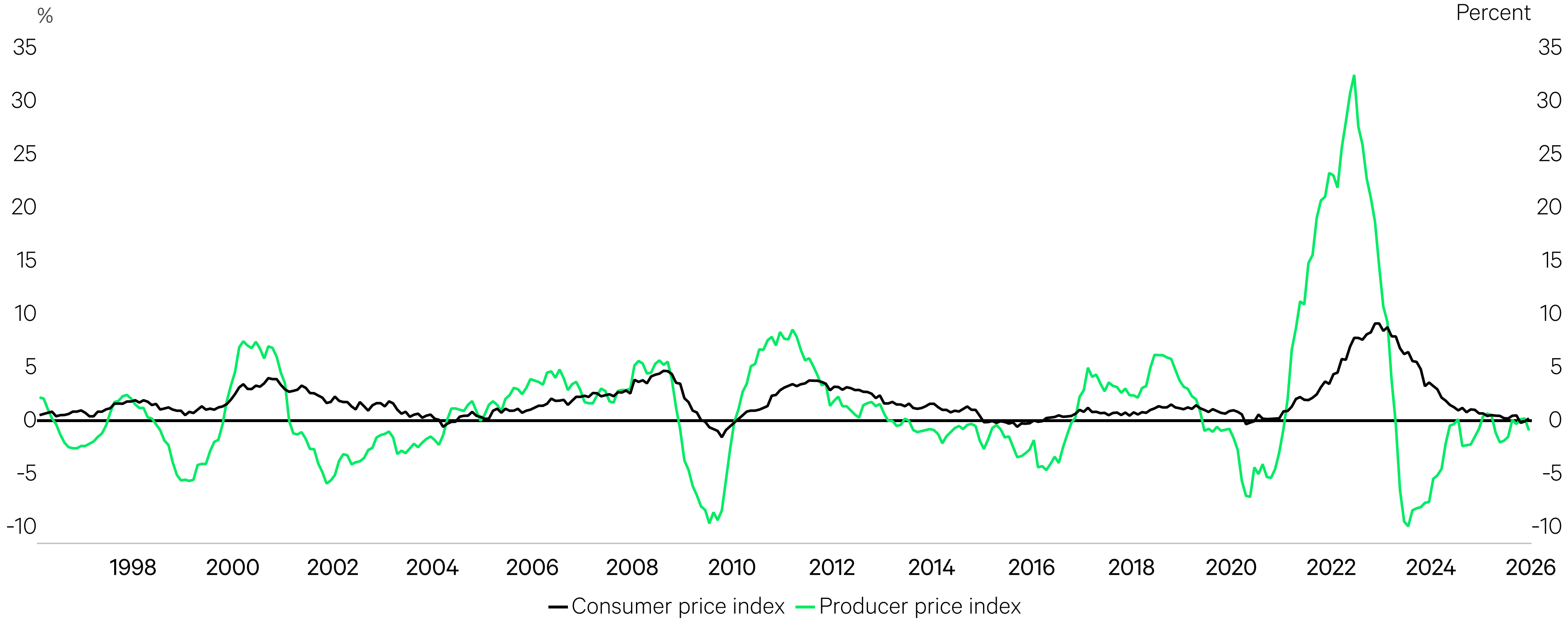
Aktia GDP forecast:
2025: +0.6%
2026: +1.5%
2027: +1.5%



Aktia, Macrobond, Statistics Finland.

Inflation is not a cause for concern

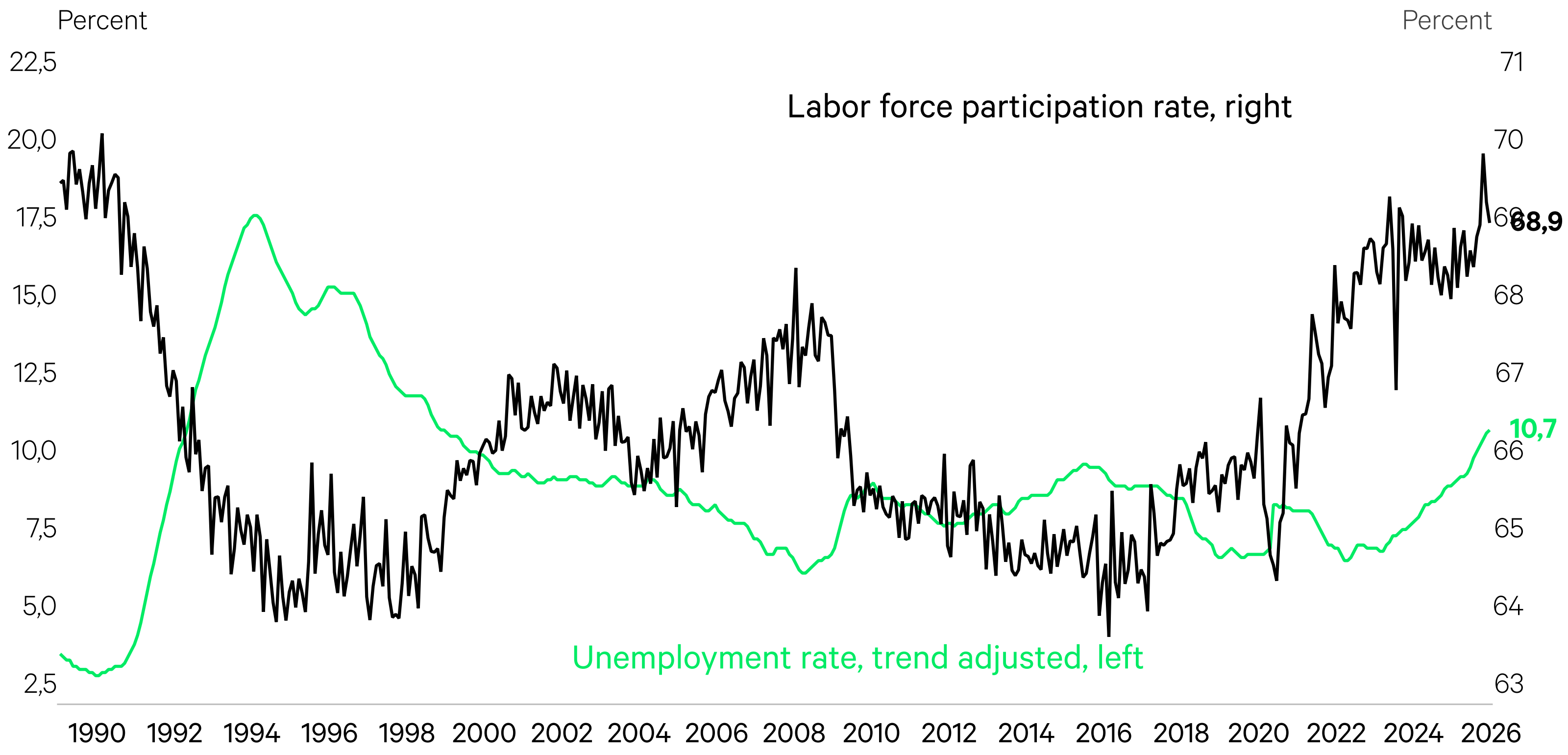
Finland, annual change in consumer and producer price indecies



Aktia, Macrobond, Statistics Finland.

Higher participation explains higher unemployment rate

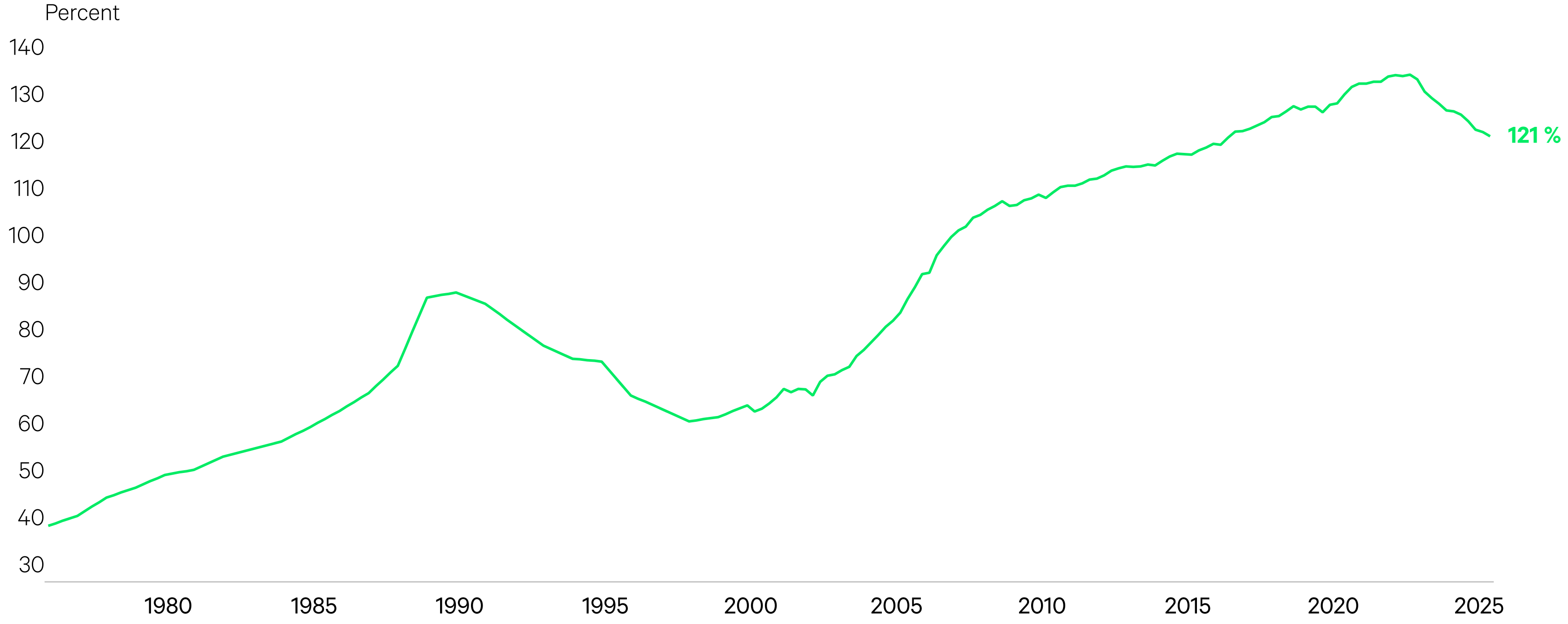
Finland, employment statistics



Aktia, Macrobond, Statistics Finland.

Finnish household indebtedness decreasing

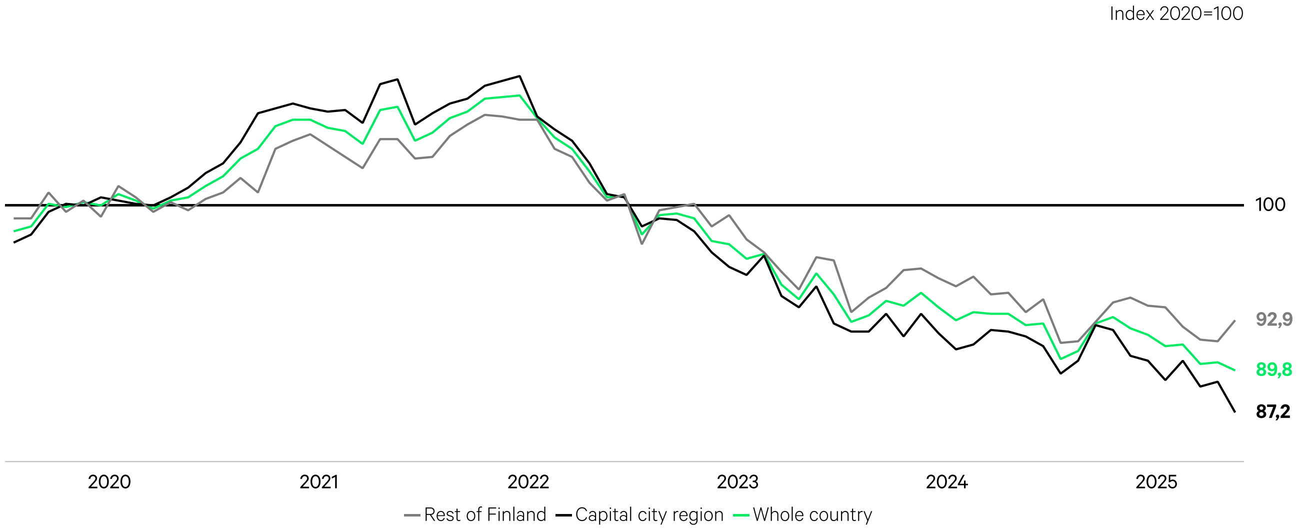
Finnish households' indebtedness rate



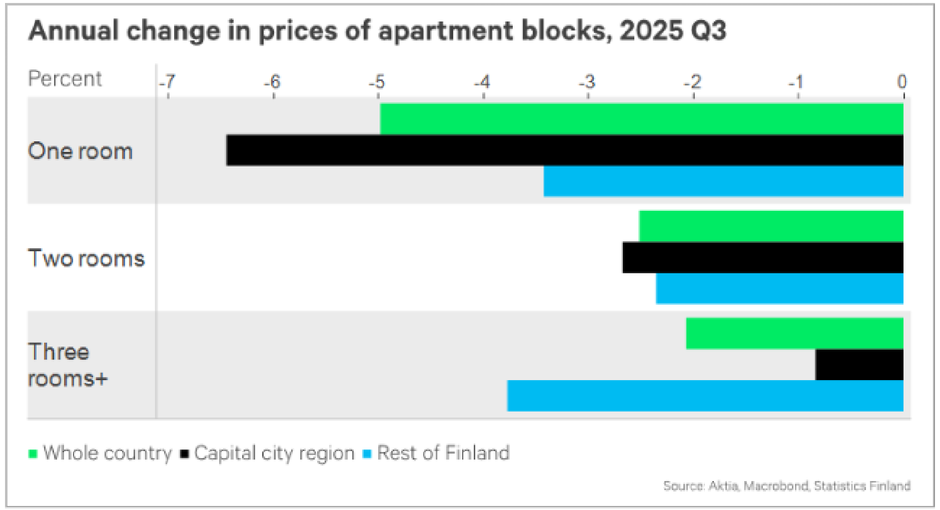
Aktia, Macrobond, <Property Source not found.>.

Housing prices still struggling

Price index of old blocks' of flats

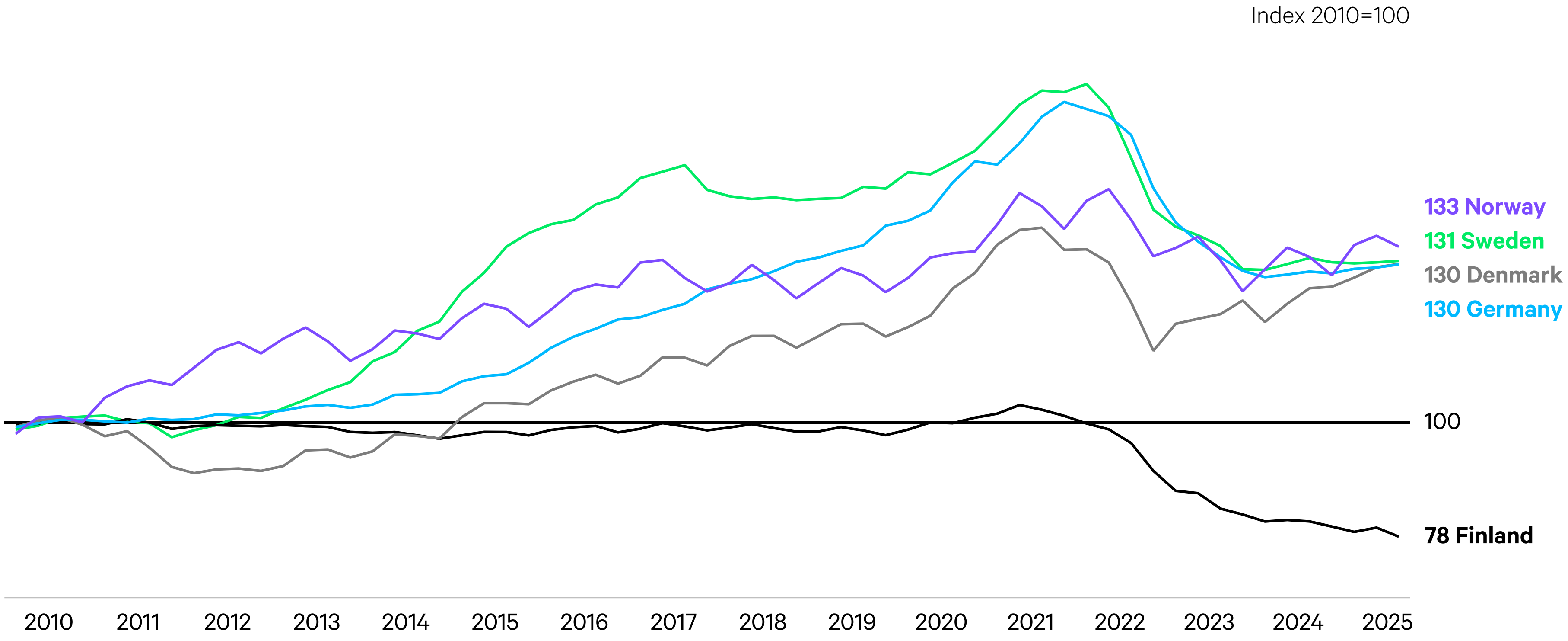


Aktia, Macrobond, Statistics Finland.



Housing market comparison

Real House Prices (Price to income-ratio)



Aktia, Macrobond, BIS (The Bank for International Settlements).

Building wealth for our customers and society

Investor Relations contacts

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Appendices

AuM figures

Assets under Management

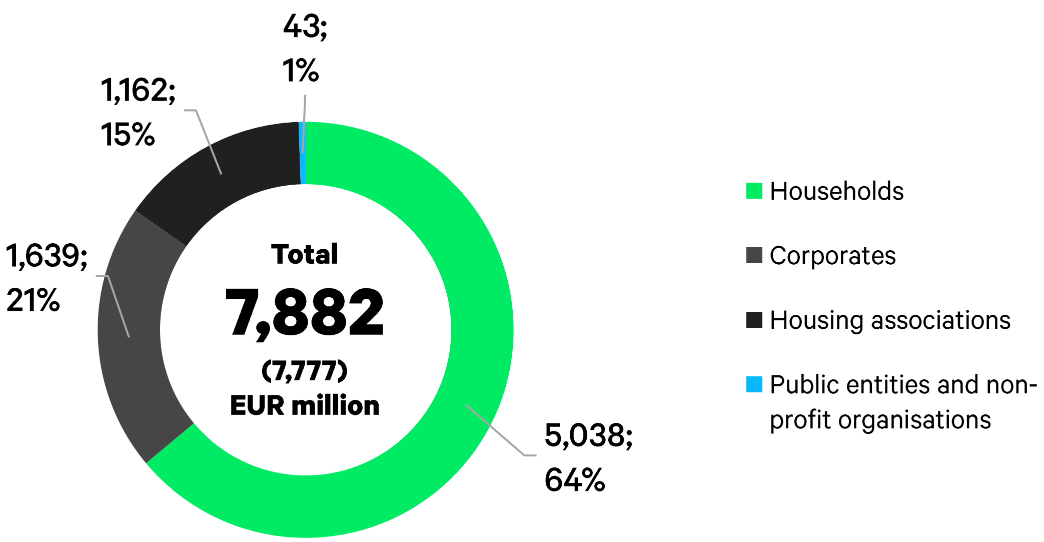
EUR billion	Mandates	Fund Assets	Other*	Total Gross AuM	QoQ Growth	QoQ Growth %	Total Net AuM
31 Dec 2024	5.7	9.0	1.4	16.2	-0.4	-2.2%	13.5
31 Mar 2025	5.4	9.1	1.2	15.7	-0.5	-2.8%	13.0
30 Jun 2025	5.4	9.2	1.3	15.9	0.2	1.3%	13.2
30 Sep 2025	5.6	9.4	1.4	16.3	0.4	2.3%	13.5
31 Dec 2025	5.6	9.7	1.4	16.6	0.3	2.0%	13.9

Net Sales

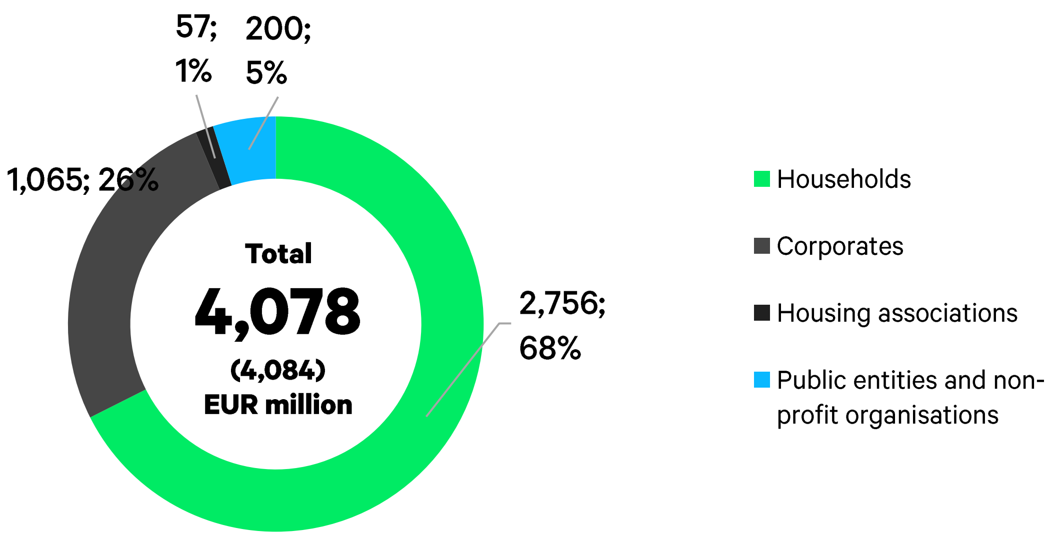
EUR million	Banking	Private Banking	Institutions, domestic	Institutions, international	Quarterly total net sales	Cumulative net sales, year
Q4 2024	40	-147	-420	0	-527	-790
Q1 2025	32	-27	-382	121	-255	-255
Q2 2025	31	3	68	-34	67	-188
Q3 2025	34	8	-2	8	47	-141
Q4 2025	27	-70	-52	170	74	-67

Households account for the majority of lending and deposits

Lending to the public and public sector entities



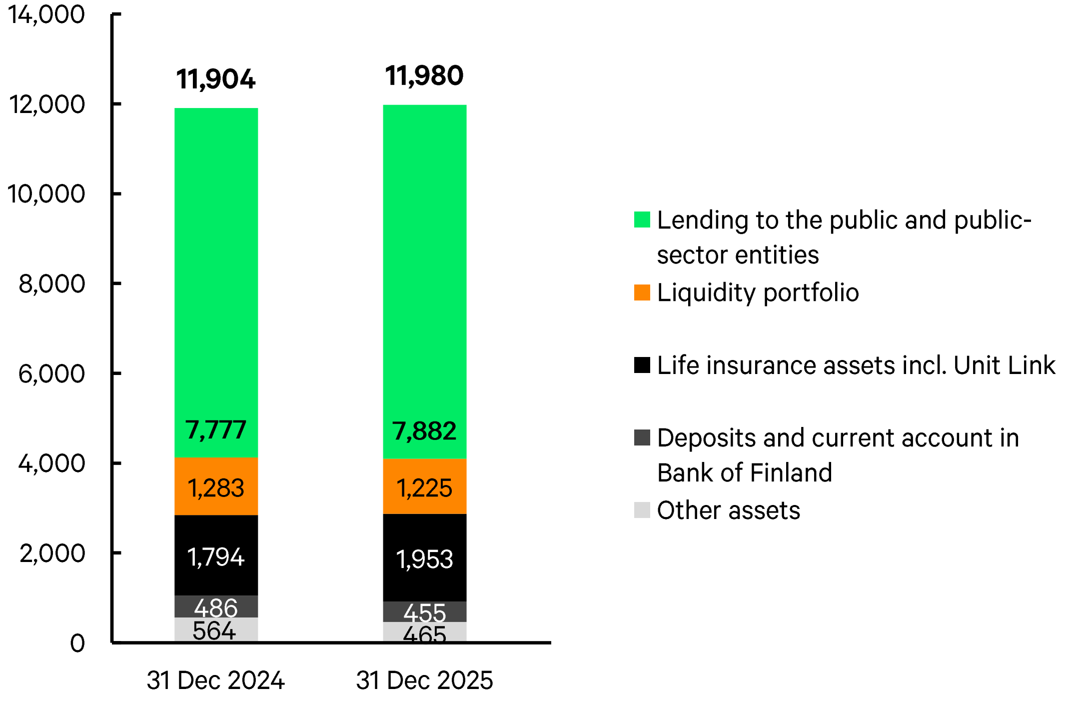
Deposits from the public and public sector entities



Balance sheet total EUR 11,980 million

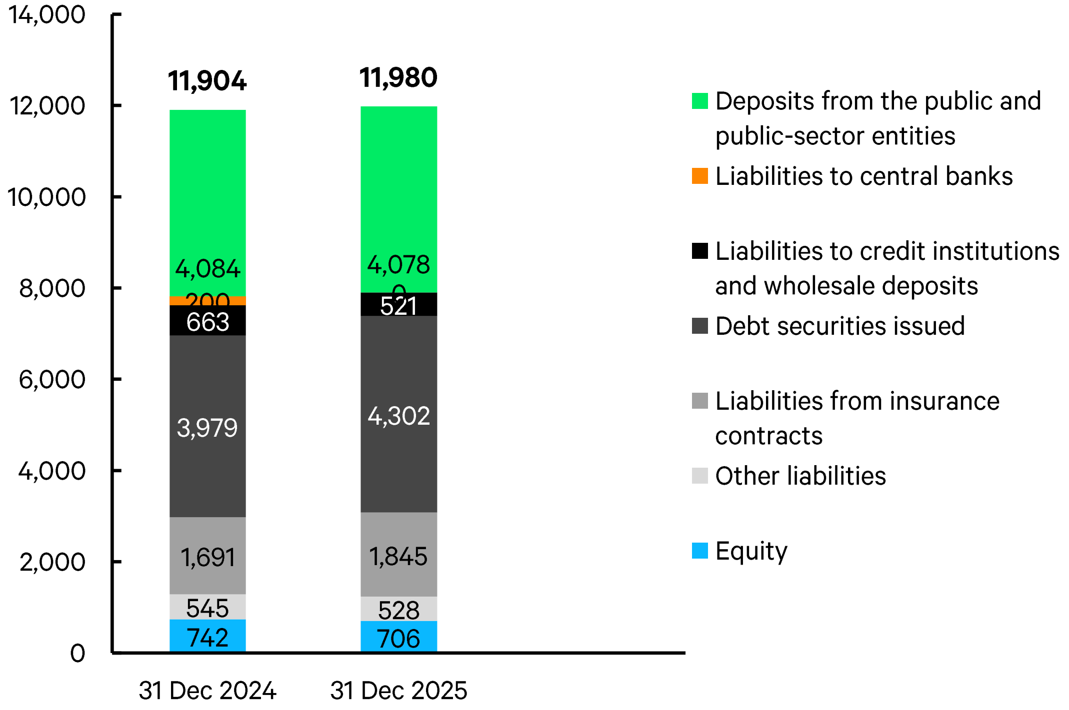
Total assets

EUR million



Total liabilities and equity

EUR million



Aktia's sustainability strategy is built around people, both our customers and our own employees. We want to contribute to well-being and the stability of society, because in a stable society, individuals, companies and organisations can grow and thrive.

SUSTAINABILITY TARGETS 2029

Governance

We have transparent and stable governance and strong business ethics.

- Internal trust in good governance at an excellent level.*

People

Our customer and employee experience is one of the best in the industry.

Our customers

- Image and reputation among stakeholders are at a high level* and we improve them continuously.

Our employees

- eNPS 40 (excellent)
- AktiaExperience Index above 4 (excellent)

Our products

- Improvement of the net impact of investment funds**

Environment

We support the transition to a low-carbon future and protect biodiversity and ecosystems.

- Science Based Targets (SBTi) have been validated and we have updated our own medium-term climate targets***
- We have a systematic approach to biodiversity and ecosystems in lending and investments.

Our aim is also to measure how AI supports employee experience.

*) In 2026, we will use the T-Media Reputation&Trust survey as the metric. Above 4 = excellent, above 3.5 = high.
**) In 2026, we will use Upright Project as the metric to measure net impact. The target for 2026 is to increase the net positive impact of investment funds by 2 percentage points.
***) We will set science-based (SBTi) climate targets and update our medium-term climate targets during H1/2026.

Financial calendar 2026

Financial calendar

Annual General Meeting	1 April 2026
Interim Report Jan–Mar 2026	30 April 2026
Half-year Report Jan–Jun 2026	30 July 2026
Interim Report Jan–Sep 2026	30 October 2026

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