6 NOVEMBER 2025

Q3 Results

Anssi Huhta, CEO

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Aktia

Q3 highlights

- Another stable quarter in terms of results: Comparable operating profit EUR 27.4 million.
  - Net commission income at a slightly higher level than last year.
  - NII decreased as expected due to lower market rates.
- AuM increased to EUR 16.3 billion during Q3/2025.
  - Positive net subscriptions in all key customer segments and a positive market development.
- Continued influx of both new customers in strategic key segments and new shareholders.
- Focus on stability, long-term value creation and implementation of our strategy.

Aktia

VISION:

The leading wealth manager empowered by a strong banking heritage.

MISSION: To democratise private banking services and build wealth for our customers and society.

TRENDS SHAPING OUR OPERATIONS:

- Times of unrest
- Wealth on the move
- Mind and machine

OUR STRATEGIC PRIORITIES

- **The Aktia Experience**
- **Active Wealth Management**
- **Winning in Strategic Segments**

VALUES:
Courageously
Skilfully
Together

SUSTAINABILITY IS ESSENTIAL TO SAFEGUARDING OUR CLIENTS' LONG-TERM INTERESTS

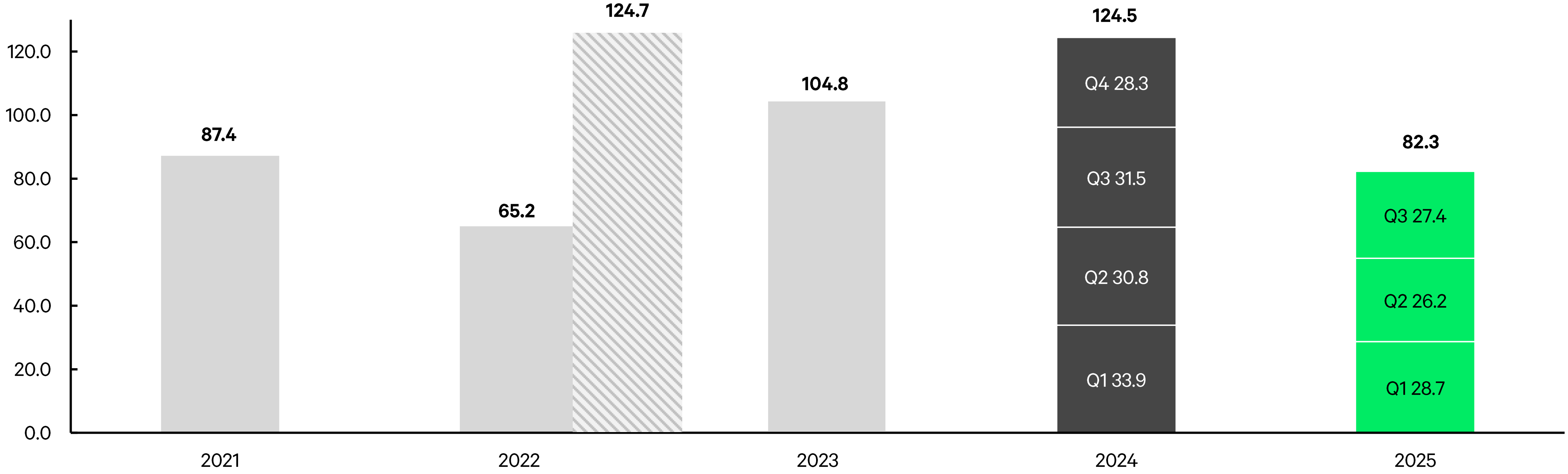
THE STRENGTHS TO BUILD ON

- Skilled and committed employees
- High customer satisfaction, personalised advisory services, and product quality
- Award-winning wealth manager with top-tier expertise
- Strong customer base in core segments

Stable third quarter in terms of results – in line with previous quarters

Comparable operating profit 2021–2025

EUR million



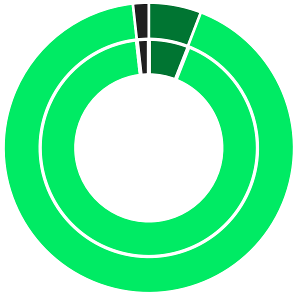
Restated according to the accounting standard IFRS 17

Sustainability-driven success for the leading wealth manager

☑ = 2025 target achieved

Prosperity & Planet

Share of SFDR Article 8 and 9 classified funds
Target: increase the share



Q3/2025 98.2% ☑
(outer circle)

Q2/2025 98.2%
(inner circle)

SFDR Article
9 8 6

Change in the relative carbon footprint of equity and bond funds **-47.9%** ☑
(tonnes of CO_2e/ million euros invested)

Target: 2025 -30% vs. 2019

People

	Q2/2025	Q1/2025	
eNPS* Target 20	**29**	**32**	☑

	Q4/2024	Q4/2023
SHE Index** Target: 85	**79**	**82**

*Measures employees' willingness to recommend the organisation as a place to work.

**The target was set during the year 2023, after receiving the initial score for Aktia 2023 H2.

eNPS is measured semi-annually and SHE index annually.

Principles of Governance

Aktia's ESG ratings
Target: reach at least industry average

MSCI	☑	AA
Sustainalytics	☑	Medium Risk
ISS-ESG	☑	C

Positive Net impact ratio ☑

Target: positive net impact based on the Upright Project's model

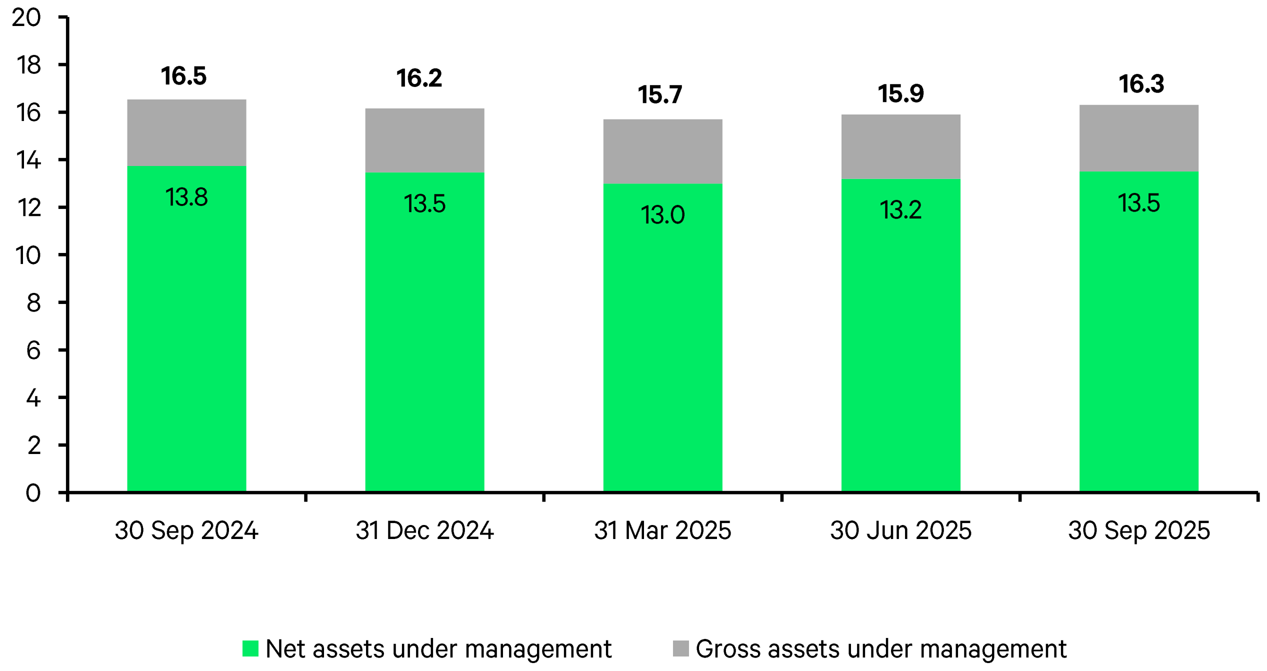
Business areas

Strengthening international presence

- AuM increased in Q3 thanks to positive net subscriptions and market changes.
- Net subscriptions were positive in all key customer segments.
- The portfolio managers of the Aktia Emerging Market Local Currency Bond+ fund were awarded Citywire's AAA rating.
- Oceanside Capital Partners will represent the UI-Aktia fund products in the Netherlands going forward.

AuM development

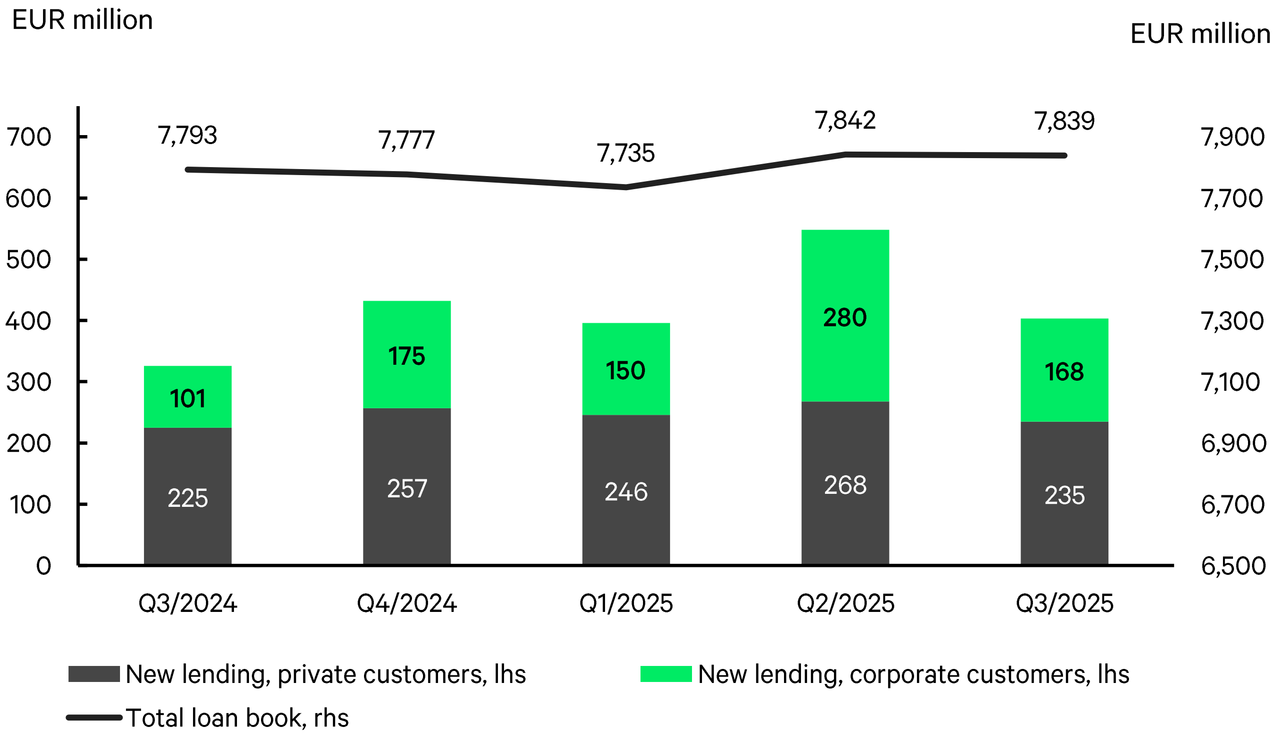
EUR billion



Loan book remained stable

- The total loan book margin remained at a good level.
- In the corporate customer business, the strong growth in leasing, factoring, and hire purchase continued.
- We continued to attract new customers and customer satisfaction among bank customers is particularly high.

Development of the Group's credit portfolio Q-o-Q

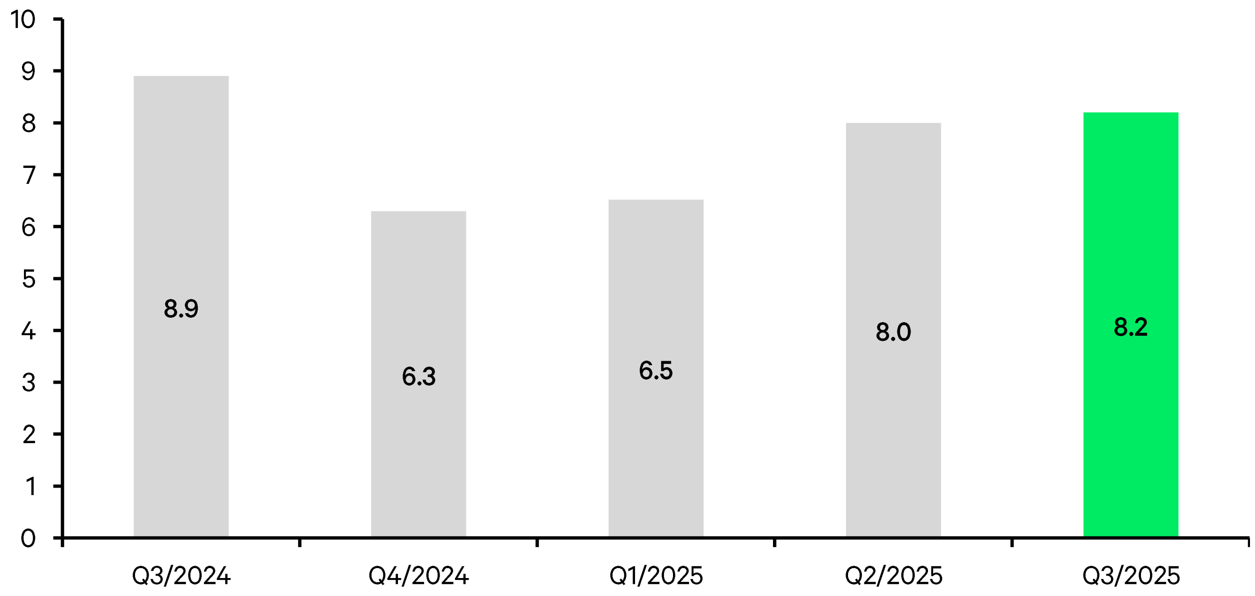


Positive development of life insurance business continued

- Net income from life insurance decreased from last year due to a lower net investment result, as a result of negative value changes for real estate and certain private equity investments.
- The insurance service result was good, with risk insurances performing well and the loss ratio was at a very good level.
- Sales of investment-linked insurance remained good, and the insurance book continued to grow.
- The solvency ratio decreased by 1.5 percentage points to 178.9% in Q3.

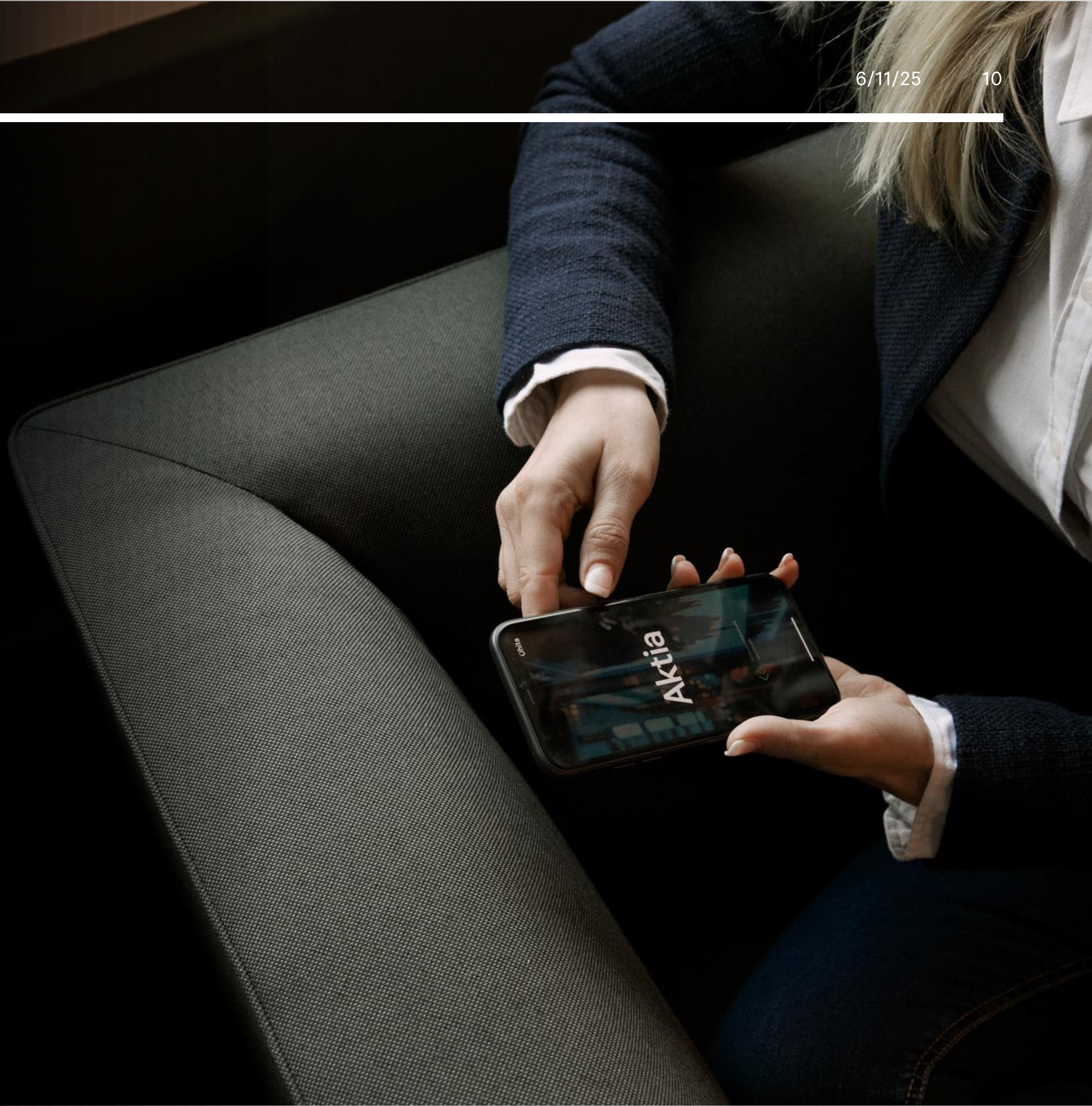
Net income from life insurance, Q-o-Q

EUR million



Summary

- Stable quarter in terms of results.
- Positive net subscriptions in all key customer segments and a positive market development.
- New customers and new shareholders.
- Good development within business areas.
- Focus on stability and long-term value creation.



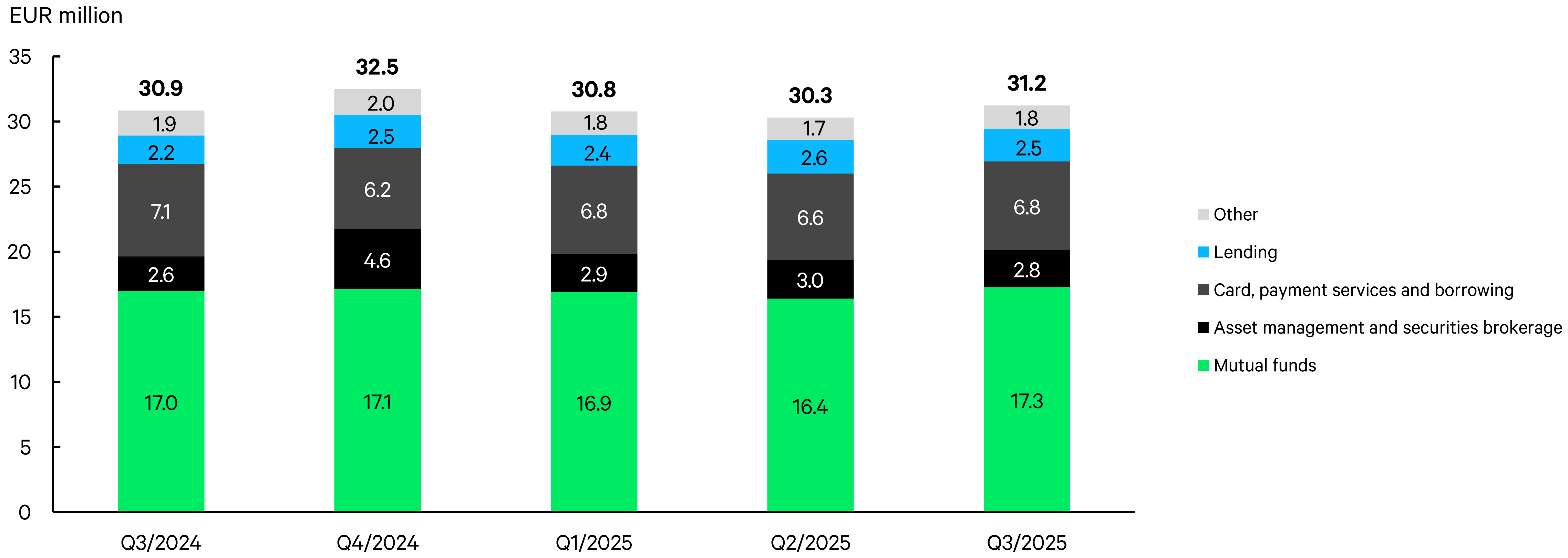
Financial overview

Financial summary

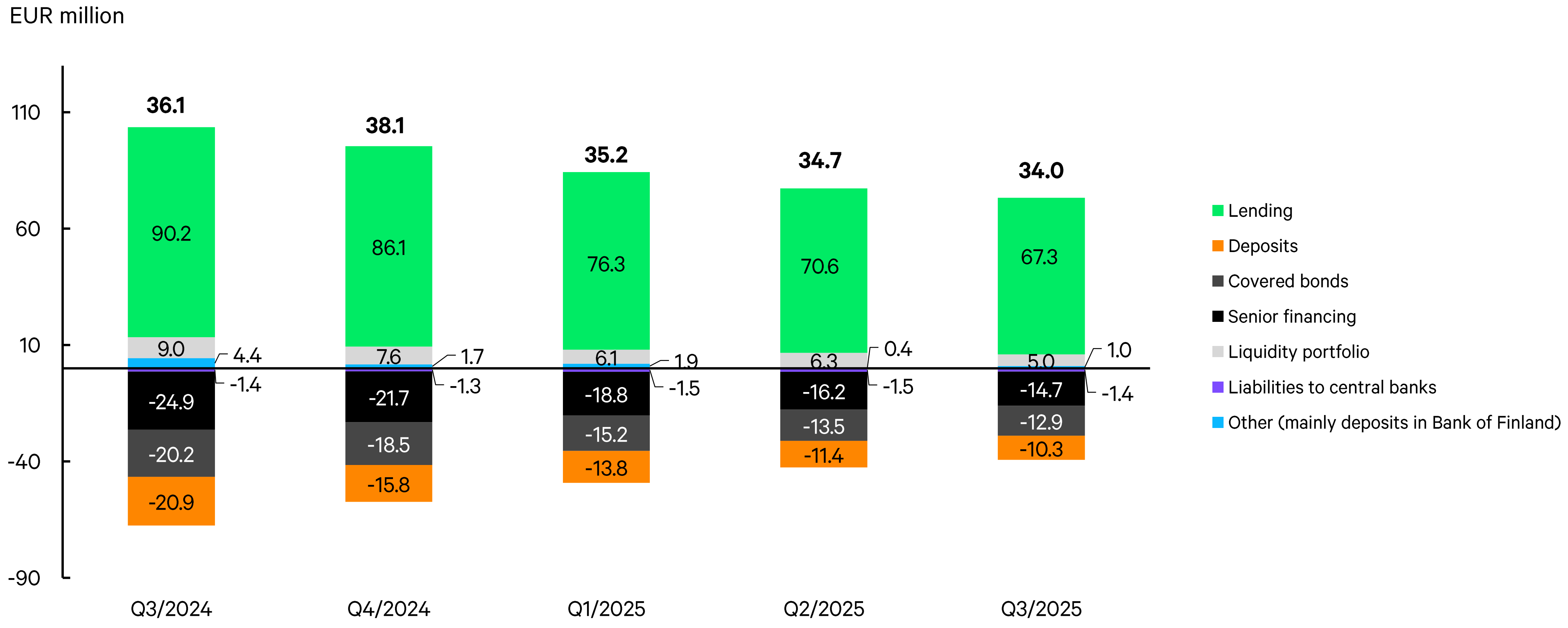
	Q3/2025	Q3/2024	Δ	Q2/2025	Δ	1–9/2025	1–9/2024	Δ
Total operating income	73.5	76.1	-3%	73.3	0%	220.3	230.1	-4%
Net interest income	34.0	36.1	-6%	34.7	-2%	103.9	114.0	-9%
Net commission income	31.2	30.9	1%	30.3	3%	92.3	91.8	1%
Net income from life insurance	8.2	8.9	-8%	8.0	2%	22.7	23.9	-5%
Other income	0.1	0.2	-70%	0.2	-70%	1.3	0.4	260%
Comparable operating expenses	-42.3	-42.8	-1%	-43.7	-3%	-127.9	-127.7	0%
Impairments of credits and other commitments	-3.8	-1.8	116%	-3.2	18%	-9.9	-6.3	57%
Comparable operating profit**	27.4	31.5	-13%	26.2	4%	82.3	96.2	-14%
Comparable earnings per share (EPS), EUR	0.30	0.34	-13%	0.29	4%	0.90	1.06	-15%
Comparable return on equity (ROE), %	12.8	15.0	-2.2*	12.1	0.7*	12.8	15.6	-2.7*
Comparable cost-to-income ratio	0.58	0.56	2%	0.60	-4%	0.58	0.55	5%
Common Equity Tier 1 capital ratio, %	13.0	11.9	1.1*	12.8	0.1*	13.0	11.9	1.1*

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

Composition of net commission income



Composition of net interest income



Continued focus on cost control

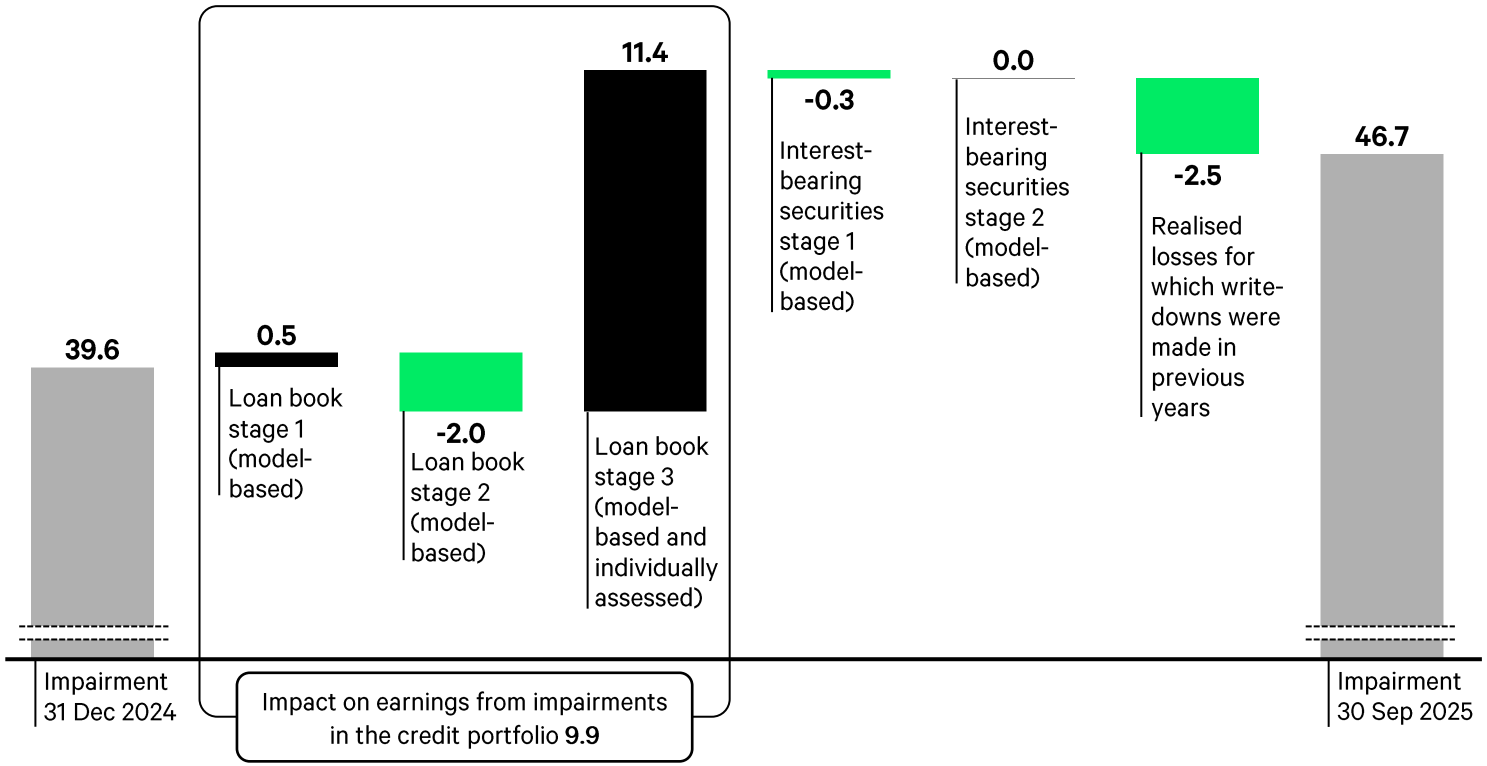
- Comparable operating expenses decreased by 1% compared to last year.
- IT expenses increased by 11% due to continued investments in IT infrastructure and the effect of inflation as well as increased costs for data security.
- Depreciations decreased by EUR 1.5 million mainly due to impairments made in Q4/2024.
- Other operating expenses decreased thanks to good cost control.

Comparable operating expenses Q3/2025 vs Q3/2024
EUR million

Credit loss provisions were EUR 3.8 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 17 bps.

Change in expected credit losses (ECL) 1–9/2025
EUR million



Changes in risk-weighted assets

Risk-weighted assets (RWA) decreased in Q1, and increased as expected again in Q3.

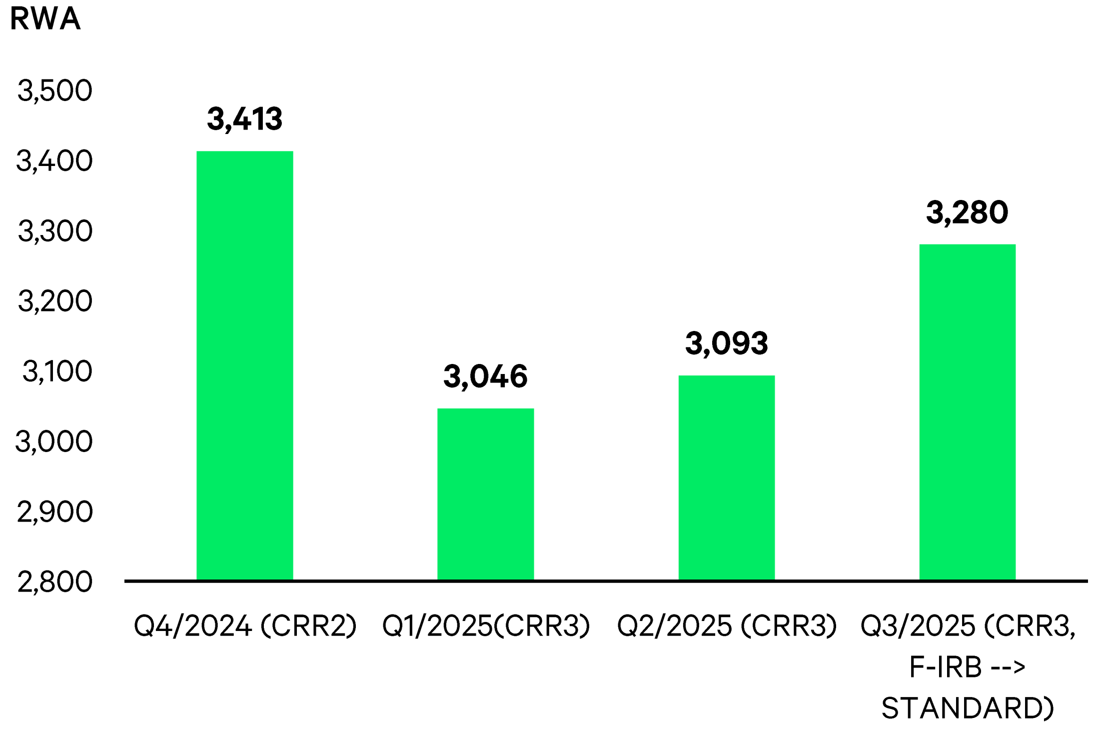
RWA decreased as a result of the new CRR3 Capital Requirement Regulation.

Aktia switched from the F-IRB (Foundation Internal Ratings Based Approach) approach to the standardised approach for corporate exposures in Q3, at which time RWA increased again.

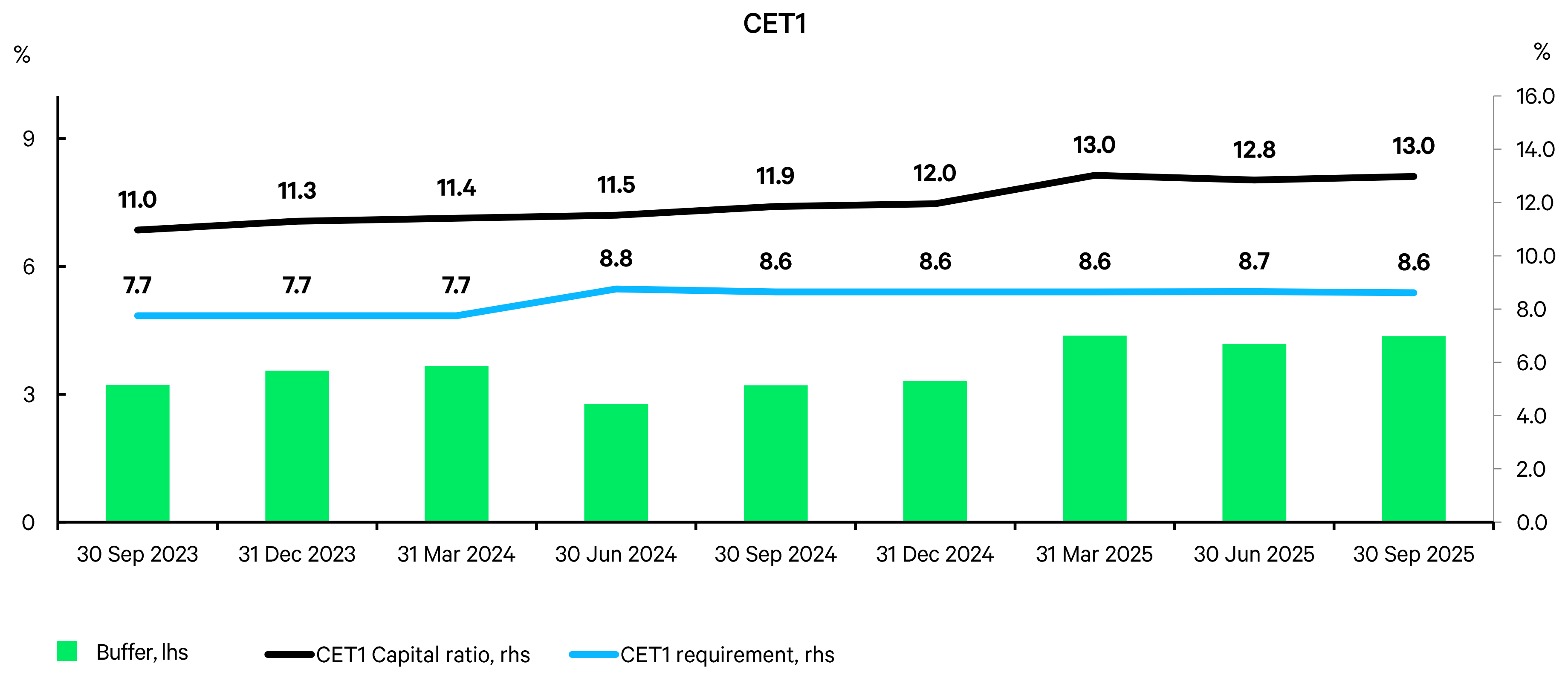
The overall effect of the implementation of CRR3 and the subsequent transition from the F-IRB approach to the standardised approach reduced the risk-weighted assets as estimated.

Aktia continues to apply the A-IRB (Advanced IRB) approach for the retail loans, which constitute the majority of the loan portfolio.

Impact of methodology changes 2025



CET1 ratio 13.0%



Rating updates

- **Moody's Ratings** affirmed Aktia Bank Plc's ratings for long-term borrowing at A2 and short-term borrowing at P-1.

- **S&P Global Ratings** affirmed Aktia Bank Plc’s ratings for long-term borrowing at A- and short-term borrowing at A-2.

- At the same time, both Moody’s and S&P changed Aktia’s outlook from stable to negative due to turnover in key leadership positions.

- Concrete actions taken to strengthen governance, ensure stability and restore confidence.

Funding activities

- The liquidity situation at Aktia remained very strong (LCR 235% at the end of Q3).

- Aktia Bank successfully issued another benchmark size Covered Bond transaction in September. The transaction was the first intraday issued benchmark transaction in the bank's history. The total volume of the order book was approx. EUR 1.3 billion for EUR 500 million 5y transaction and pricing was MS+30. Central European and Nordic investors dominated the order book.

- Aktia is monitoring the senior preferred private placement market and the institutional deposit market during Q4/2025 to refinance redeeming debt and for prefunding.

Outlook 2025

Aktia's comparable operating profit for 2025 is expected to be lower than the comparable operating profit for 2024, which amounted to EUR 124.5 million.
(Published: 12 February 2025)

The outlook has been prepared based on the following assumptions (updated 6 November 2025):

- Due to the lower interest rate level, the net interest income is expected to be lower than in 2024.
- The net commission income is expected to be approximately on the same level as in 2024. However, market uncertainty may have a negative impact on the net commission income.
- Life insurance operations are expected to develop steadily, but uncertainty regarding changes in market values and their impact on earnings has increased.
- Operating expenses are expected to increase slightly, given the continued investments in IT and the development of the general cost level.
- Credit losses are expected to remain at a moderate level. However, the uncertainty in the Finnish real estate sector in general, and one individual case in particular, is affecting the development of impairments and expected credit losses, resulting in higher ECL.

Building wealth for our customers and society

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Aktia

Appendices

AuM figures

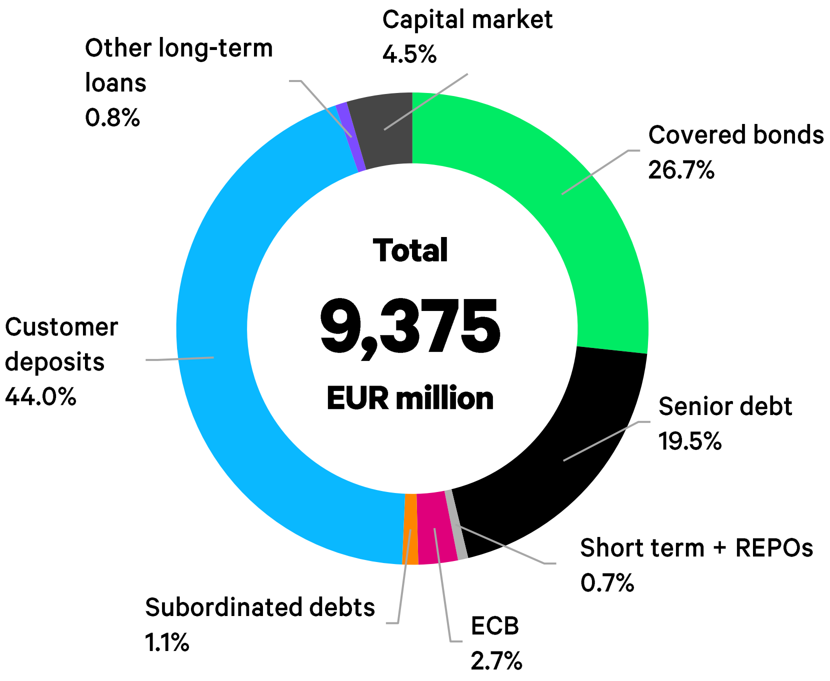
Assets under Management

EUR billion	Mandates	Fund Assets	Other*	Total Gross AuM	QoQ Growth	QoQ Growth %	Total Net AuM
30 Sep 2024	5.8	9.2	1.5	16.5	0.3	1.8%	13.8
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	1.3%	13.5

Net Sales

EUR million	Banking	Private Banking	Institutions, domestic	Institutions, international	Quarterly total net sales	Cumulative net sales, year
Q3 2024	17	5	35	-3	54	-262
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

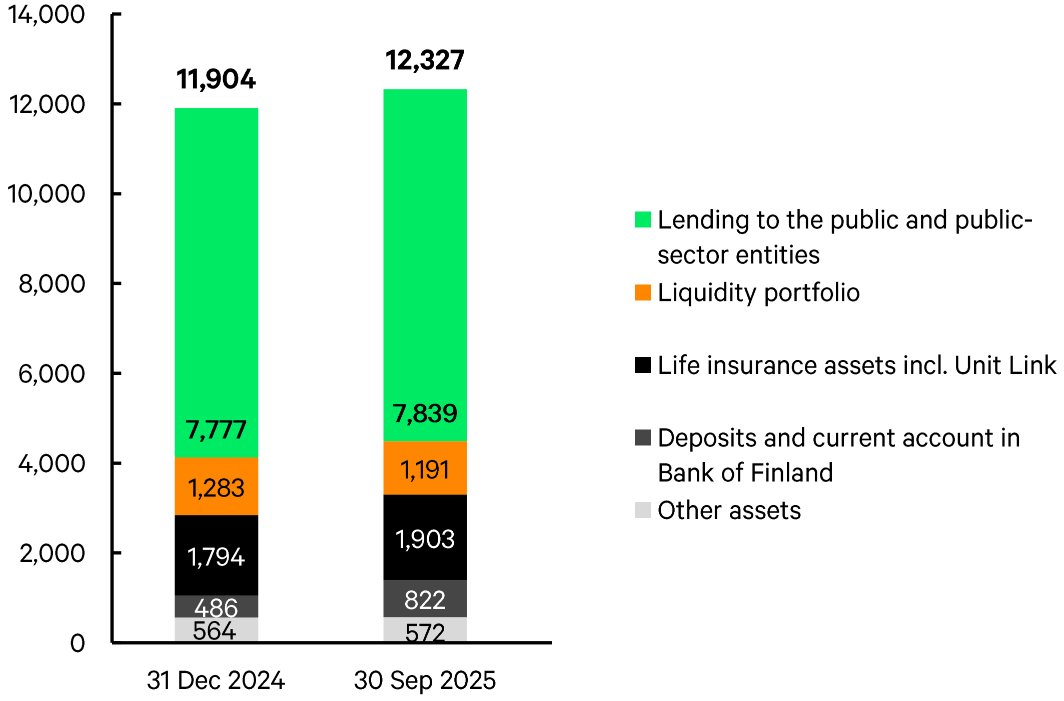
Sound funding profile



Balance sheet total EUR 12,327 million

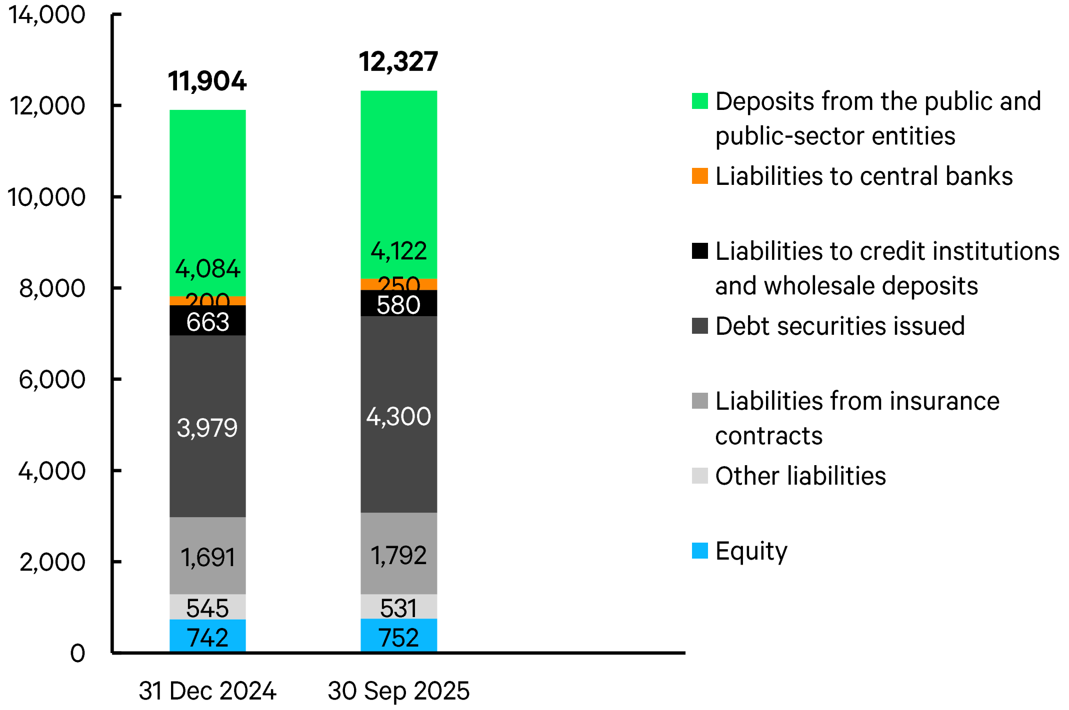
Total assets

EUR million



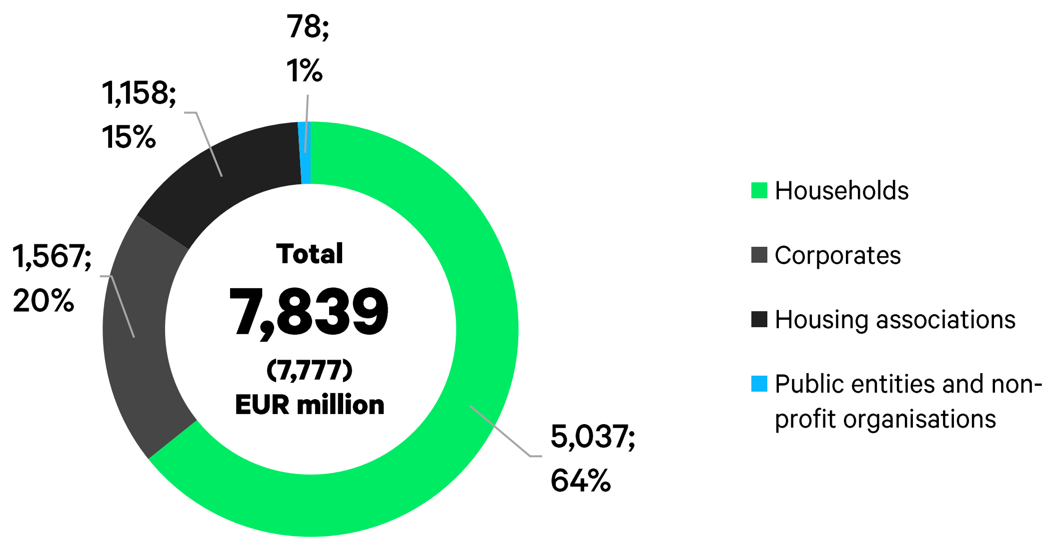
Total liabilities and equity

EUR million

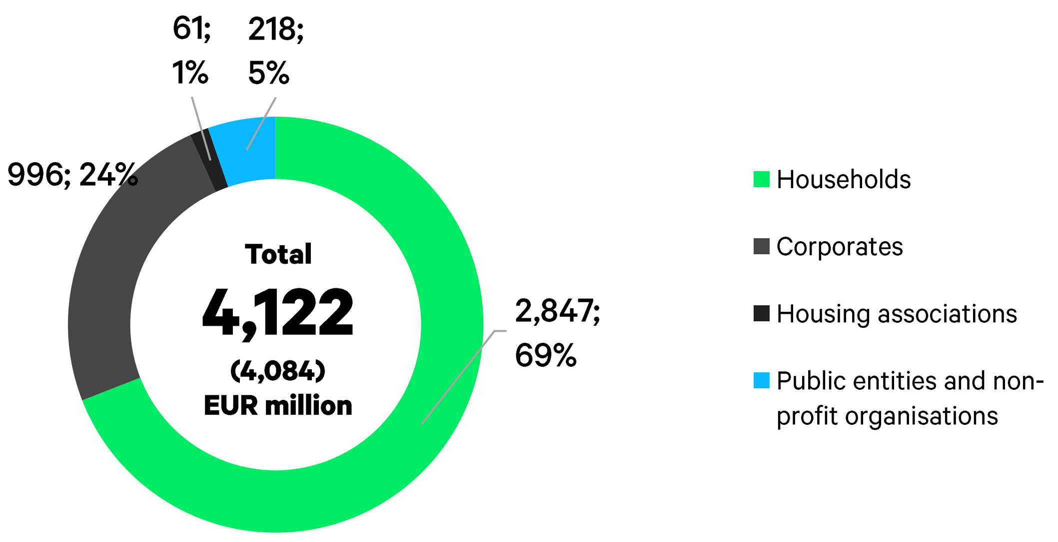


Households account for the majority of lending and deposits

Lending to the public and public sector entities



Deposits from the public and public sector entities



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