

Sustainability Statement

As a Nordic provider of credit services, Resurs operates in a sector with significant influence on both household finances and the financial stability of society. Our business is built on responsible lending and long-term risk management.

Our sustainability work is based on focus areas. Ethical and responsible business practices form the foundation and guide our structured work within sustainable lending, environment and climate, social responsibility, and sustainable employees. These areas are integrated into our business model, governance, and risk management, and are monitored through policies, internal control processes, and reporting to management and the Board of Directors.

For the 2025 financial year, sustainability reporting is prepared in accordance with the CSRD and ESRS, and constitutes the statutory sustainability report pursuant to the Swedish Annual Accounts Act (ÅRL). The report presents our material impacts, risks, and opportunities, as well as how these are managed within the framework of our strategy and governance. It is based on a double materiality assessment (DMA) conducted in dialogue with internal and external stakeholders, forming the basis for the report's structure and priorities.



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ESRS 2 General information

- **BP** Basis for preparation
- **SBM** Strategy
 - Value chain
 - Summary of material impacts, risks and opportunities identified through the double materiality assessment
- **GOV** Sustainability governance
- **IRO** Impact, risk and opportunity management



BASIS FOR PREPARATION

GENERAL BASIS FOR PREPARATION OF THE SUSTAINABILITY STATEMENT

BP-1 General basis for preparation of Sustainability statement

Resurs Group's Sustainability statement has been prepared on the same consolidation basis as the financial statements. This means that the sustainability statement covers the same companies and entities as the consolidated financial statements, ensuring consistency and comparability between financial and sustainability-related information. Hereinafter, "Resurs" refers to Resurs Group unless otherwise stated.

The Sustainability statement has been prepared in accordance with Swedish Annual Accounts Act (1995:1554) chapter 6 section 11 (6 kap. 11 § ÅRL), the Swedish Annual Act for Credit Institutions and Securities Companies (ÅRKIL, 1995:1559), chapter 2, sections 2-4 (2 kap. 2-4 §§ ÅRKIL), and the Corporate Sustainability Reporting Directive (CSRD). It has therefore been prepared in accordance with the Commission Delegated Regulation (EU) 2023/2772 (European Sustainability Reporting Standards – ESRS) and includes the mandatory disclosures pursuant to Article 8 of Regulation (EU) 2020/852 (EU Taxonomy Regulation) and associated delegated acts. These requirements were implemented into Swedish legislation and entered into force on 1 July 2024. For Swedish undertakings with a financial year corresponding to the calendar year, the first reporting year, in accordance with the ESRS, for Resurs is for financial year 2025.

The sustainability statement aims to strengthen Resurs' sustainability work, ensure greater transparency for external stakeholders and enhance reporting. The subsidiaries included in the Group and that reference the Group's sustainability statement are: Resurs Bank AB, Corporate Identity Number 516401-0208, and its subsidiaries. For the complete Group structure, see Note G39, page 171. Since Resurs' sustainability statement is prepared at Group level and all subsidiaries are included in the consolidation, the subsidiaries are exempt from individual sustainability

reporting in accordance with Article 19a.3 of Directive 2013/34/EU as enacted in national legislation.

SPECIFIC COMMENTS ON RESURS' DISCLOSURES

BP-2 Disclosures in relation to specific circumstances

Time horizons

The time horizons defined in the ESRS correspond to those used within Resurs. Short-term refers to Resurs' financial year, i.e., January 1 to December 31. Medium-term covers a time span of 1–5 years, and long-term refers to periods longer than 5 years.

Value chain

A detailed description of Resurs' value chain, including upstream and downstream activities, value chain structure, and the scope of activities assessed in the double materiality assessment (DMA), is presented under ESRS 2 SBM 1 Strategy, business model and value chain (page 37).

For 2025, reporting covers first tier relationships, direct customers and suppliers. Where available, relevant value chain data is included in metrics, including Scope 3 categories such as procurement and financed emissions. Coverage will be expanded over time as data availability improves.

Estimated data

Resurs uses a combination of primary and secondary data sources across all sustainability areas. While we strive to use reliable data, sector-specific Greenhouse Gas (GHG) estimates and general data limitations introduce uncertainty, which may lead to differences between estimated and actual emissions. The overall reporting is based on a combination of primary and secondary data sources. For greenhouse gas emissions, secondary data is used to a significant extent, particularly within Scope 3 categories where activity-specific primary data is not available, while primary data is applied where directly accessible. Estimated data are mainly used for Scope 3 greenhouse gas emissions, including both upstream and downstream activities, and for financed emissions where counterparties do not provide complete information. Environmental

indicators related to suppliers, such as energy use and waste generation, may also include estimated values based on external databases and sector-average emission factors. Social and governance indicators are primarily based on internal HR and compliance systems. In cases where subsidiaries have incomplete reporting, reasonable estimates are applied to supplement missing data. Further details on the share of primary data used for Scope 3 greenhouse gas emissions are provided in E1-6 page 66. See also section E1-6 for detailed disclosures on assumptions, methodological choices, data limitations, recalculations and measurement uncertainty.

All estimates are prepared using established calculation methods, drawing on available information from counterparties, industry benchmarks, and emission factors. When supplier-specific data is unavailable, default values or sector averages are used to ensure coverage of material parts of the value chain. Data quality is assessed based on relevance, timeliness and transparency. Key assumptions and methodological choices used in the preparation of climate-related information are documented in internal working materials and reviewed internally to support consistency and traceability.

Despite inherent uncertainties, the calculations provide a robust foundation for assessing Resurs' climate impact and the effectiveness of mitigation measures. While methodologies and reporting standards may vary, the estimates offer a reliable basis for understanding the current emissions footprint and guiding the bank's future climate strategies. As sustainability reporting continues to evolve, we anticipate improvements in data quality and will adapt our methodologies to ensure accuracy and alignment with emerging best practices. To strengthen data integrity, Resurs will expand direct data collection from suppliers and counterparties, implement automated validation tools, and align reporting methods with developing industry standards and regulatory requirements. Ongoing collaboration with data providers and active participation in industry initiatives will support broader data coverage and improved reliability. In addition, calculation models and underlying assumptions will be regularly reviewed and

updated to enhance precision and maintain consistency across reporting periods.

Changes in preparation or presentation of sustainability information

Reporting under the CSRD includes equivalent information as previously reported in accordance with the Global Reporting Initiative (GRI), therefore indices have been omitted from this year's statement. The level of disclosure, scope and design of the report have undergone significant changes because of the application of the CSRD.

No additional sustainability reporting frameworks, such as the recommendations of the Task Force on Climate-related Financial Disclosures or the Taskforce on Nature-related Financial Disclosures, have been applied, either fully or partially, in the preparation of this sustainability statement.

Most climate-related data have been collected through the bank's own analysis of self-reported counterparty information, supplemented with data from external providers. Where data is not received from suppliers or partners, estimates or default values are used.

Some inconsistencies in reported data have been observed, which can be attributed to differences in attribution factors and calculation methods applied by various companies. All updates or methodological adjustments to the measurement data are explained in the respective section where the information is presented. Cross references to detailed explanations of assumptions, recalculations and methodological limitations are provided under E1 6 (page 66). Prior period figures have not been restated, since earlier reporting followed other frameworks (e.g. GRI) and differences in scope, definitions, aggregation and presentation under ESRS mean that they are not fully comparable with the current CSRD reporting. In addition to the CSRD requirements, the sustainability statement includes disclosures required under other legislation, including the Swedish Annual Accounts Act and the EU Taxonomy Regulation, with clear references to related frameworks.

The extensive revisions made to Resurs' sustainability statement in response to the new reporting requirements have introduced certain challenges when comparing this year's report with those of previous years. Nevertheless, all updates and recalculations of measurement data are explained in the respective sections where the information is presented.

No differences are disclosed between the figures for the previous period and the comparative figures, as data for earlier periods have not been recalculated in connection with the transition from the previous sustainability reporting framework to ESRS.

Omissions

No omissions have been made regarding intellectual property, know how or innovation results. Although national legislation permits disclosure exemptions under Articles 19a(3) and 29a (3) of Directive 2013/34/EU, Resurs has not applied these exemptions.

Phase-in

To support the transition to the new reporting standards, the ESRS include transitional provisions that allow certain disclosures to be phased in during the initial years of application. As this is Resurs' first year of reporting in accordance with ESRS, certain disclosure requirements are applied in accordance with these transitional provisions. The table below outlines the disclosure requirements subject to phase-in for the reporting year. Full disclosure will be provided once the applicable transitional provisions no longer apply. During the phase-in period, Resurs continues to develop methodologies, data availability and internal processes to enable full disclosure in subsequent reporting periods.

ESRS	Disclosure requirements	Phase-in
General disclosures		
ESRS 2	SBM-3	Information required by ESRS 2 SBM-3 paragraph 48(e) (anticipated financial effects)
Environmental information		
ESRS E1	E1-9	Anticipated financial effects from material physical and transition risks and potential climate-related opportunities
Social information		
ESRS S1	S1-7	Characteristics of non-employee workers in the undertaking's own workforce
ESRS S1	S1-11	Social protection
ESRS S1	S1-12	Persons with disabilities
ESRS S1	S1-13	Training and skills development
ESRS S1	S1-14	Reporting of non-employees, and cases of work-related ill health and the number of days lost due to injuries, accidents, fatalities and work-related ill health, paragraphs 88d and 88e.
ESRS S1	S1-15	Work-life balance

STRATEGY

RESURS' BUSINESS MODEL AND VALUE CHAIN

SBM-1 Strategy, business model and value chain

Key elements of the company's general strategy

Resurs Holding Group (Resurs), operating through its subsidiary Resurs Bank AB, is a leading provider of retail finance in the Nordic region (Sweden, Norway, Denmark and Finland). The company offers its services through two business segments: Payment Solutions and Consumer Loans, complemented by deposit accounts offered in both Nordic and selected European markets.

The **Payment Solutions** business segment comprises the business areas Retail Finance, Cards and SME Finance:

- Within Retail Finance, Resurs is a leading omnichannel partner for financing, payment and loyalty solutions in the Nordic region, serving both private customers and corporate partners.
- Cards include both Resurs branded credit and payment cards as well as cobranded cards developed in collaboration with partners.
- SME Finance targets small and mid-sized companies with corporate loans, inventory financing, invoice factoring and invoice discounting.

The **Consumer Loans** business segment offers unsecured personal loans that are typically used to finance larger purchases or investments. The segment also includes loan consolidation services aimed at reducing customers' monthly payments and/or interest expenses.

Deposits are offered to private individuals in Sweden and Norway and to companies in Sweden, and Resurs also provides deposit services through crossborder operations in Germany, the Netherlands, Spain and Ireland.

Insurance products covering loan and credit are available in all four Nordic countries, while insurance covering personal expenses is available in Sweden.

Resurs serves two main customer groups:

- Private individuals (Consumer Loans and Cards)
- Corporate partners and merchants (Retail Finance and SME Finance)

Resurs has identified the Nordic countries (Sweden, Norway, Denmark and Finland) as its material operating markets based on their share of revenues, customer volume and the geographic scope of its licensed banking operations. The two customer groups, private individuals and corporate partners/merchants, are considered material due to their contribution to Resurs' revenue model, risk profile and their relevance in the double materiality assessment (DMA). No significant changes to material markets or customer groups occurred during the reporting period.

Resurs' significant products and services, Payment Solutions and Consumer Loans, have been assessed in relation to the company's material impacts, risks and opportunities as identified in the DMA. The assessment, conducted as part of the DMA, confirms that Resurs' two significant customer groups (private individuals and corporate partners/merchants) and its four Nordic markets are central to the company's material sustainability impacts, risks and opportunities.

For private individuals, the key sustainability considerations relate to responsible lending, data privacy, financial vulnerability and digital accessibility. For corporate partners and merchants, relevant considerations include responsible business conduct and data protection.

Resurs' material impacts, risks and opportunities are therefore most linked to its credit-based products, where impacts and risks primarily arise downstream through product use and information-related processes. Opportunities mainly relate to responsible lending, financial literacy, secure digital solutions and inclusive financial services. The assessment forms part of the DMA and guides integration of sustainability considerations into product development and risk management.

Across the Nordic region, Resurs has more than six million private individuals in its customer database. As a credit

provider, the company recognises its responsibility to contribute to a sustainable and responsible credit market. This includes ensuring that lending does not contribute to over-indebtedness, by conducting thorough credit assessments and helping customers make financially responsible decisions. Resurs also invests in financial education initiatives to strengthen financial literacy and empower consumers to manage their personal finances.

Ethical and responsible business conduct forms the foundation of Resurs' strategic direction, which is further supported by proactive work in sustainable credit lending, environmental management, social responsibility and long-term employee development. Through these efforts, Resurs aims to support a more sustainable society and strengthen trust in the financial system.

Resurs' ambition is to:

- Inspire others to make sustainable choices.
- Encourage a sustainable lifestyle and enable people to make decisions that lead to a higher level of sustainability. This means that Resurs is actively looking at solutions for the development of future financing solutions and working to promote greater financial health and inclusion.
- Be a responsible company that supports customers, partners and society. Resurs' commitment to sustainability is a priority, with the objective of having a positive impact on its partners, customers and society.

Business model and value chain

The core of Resurs' business model is the provision of retail finance services to retail partners within the Retail Finance business line. The company offers payment and financing solutions for both online and physical retail environments. These services support customer purchasing decisions and contribute to long-term customer relationships with retail partners.

Value is created by enabling end customers to spread payments over time, which supports the management of income and expenses across different stages of the customer life cycle.

Resurs generates its income primarily through net interest income from lending activities. Lending is funded by deposits from private individuals and companies, as well as by funding raised in the capital markets. Net interest income is defined as the difference between interest income from lending and interest expenses related to deposits and external funding.

Lending margins are determined based on credit risk and are designed to cover expected credit losses, operating costs, and the cost of capital. Credit assessment and pricing therefore form an integral part of Resurs' lending operations. Lending activities are carried out in accordance with Resurs' credit policies and are based on assessments of customers' ability to meet their repayment obligations.

Net commission is Resurs' second largest source of income. It comprises fees for various products and services such as lending, cards and factoring as well as brokerage of various insurance products.

Resurs' largest expenses consist of salaries and IT expenses. A large part of the company's operations is digital, and the company has no physical branch offices for customers. Resurs provides credit lending, so credit losses and provisions are normal in its operations. Credit losses are recognised according to the IFRS 9 accounting standard, which is based on an assessment of expected credit losses. This means that provisions for future credit losses may increase or decrease depending on economic forecasts when the assessment is made.

Value chain mapping for all relevant value chains based on the company's business model

Resurs' value chain consists of several key activities that ensure sustainable and responsible operations across the Nordic region. These activities span both upstream and downstream processes, supported by group functions.

VALUE CHAIN

UPSTREAMS

The upstream value chain refers to the products, services, and capital that Resurs receives and utilises in the development and delivery of its own products and services. These inputs are sourced from external parties and are critical to the company's operations and sustainability performance.

Upstream activities include:

- Procurement of goods and services, such as IT systems and consultancy expertise, which contribute to social sustainability.
- Energy use in facilities, which is a key environmental consideration.
- Financial inputs including customer deposits and capital market financing, which support liquidity and financial stability.

Key stakeholders in the upstream value chain include:

- Suppliers, who provide goods and services.
- Investors and capital providers, who provide financial resources.

To ensure responsible sourcing and alignment with sustainability goals, Resurs applies its Code of Conduct for Suppliers and guidelines for purchasing, which set expectations for environmental and social performance among suppliers and partners.

These upstream activities are essential for maintaining long-term competitiveness and are managed with a focus on efficiency, sustainability, and risk mitigation, in line with ESRS requirements for value chain transparency and due diligence. (For more information see: *Financial crime*.)

OWN OPERATIONS

Resurs own operations include internal functions that support the delivery of its products and services and the management of sustainability-related matters. These functions comprise, among others, compliance, know-your-customer processes, risk management, IT infrastructure, and internal governance and control functions.

Matters related to working conditions, equal treatment and opportunities, information security, corporate culture, business conduct, and financial crime prevention are managed through established internal policies and procedures and are addressed in the relevant ESRS disclosures, including ESRS S1 (Own Workforce) and ESRS G1 (Business Conduct).

Further information is provided in the sections on *Working conditions, Equal treatment and opportunities for all, Information security, Corporate culture, Corruption and bribery, Financial crime, and Protection of whistleblowers*.

DOWNSTREAM

Downstream activities refer to the financial products and services that Resurs provides directly to its customers, including financing solutions, savings products, credit cards, and insurance offerings. These services are delivered through a combination of digital platforms and selected physical touchpoints, ensuring accessibility and convenience for both private and corporate customers.

Downstream operations are closely linked to Resurs' responsibility to conduct business in a sustainable and ethical manner. This includes managing risks such as financial crime, corruption, and credit losses, while also identifying opportunities to promote financial inclusion, customer empowerment, and long-term economic resilience.

Key stakeholders in the downstream value chain include:

- Private and corporate customers, who rely on Resurs' services to manage their finances.
- Society at large, which benefits from responsible financial practices and increased economic stability.

Resurs' approach to downstream activities is guided by a commitment to customer-centricity, transparency, and sustainability, in line with ESRS S4 (Consumer and End-Users) and ESRS G1 (Business Conduct). By continuously improving its offerings and distribution channels, Resurs aims to meet evolving customer needs while contributing positively to the broader societal and environmental context. (For more information see: *Climate change mitigation, Information-related impacts for consumers and/or end users, Sustainability credit lending, Corporate culture and Financial crime*.)

STAKEHOLDER ENGAGEMENT

SBM-2 Interests and views of stakeholders

Resurs continuously engages in dialogue with various stakeholder groups with the aim of gaining insight into the expectations of stakeholders and the external environment for the operations. This dialogue provides important guidance for Resurs' priorities and activities relating to various sustainability topics.

Key stakeholder groups

The stakeholders identified as most directly affected by Resurs' operations, and users of the sustainability statements, are those who are either significantly impacted by, or have a strong interest in, the bank's activities and decisions, products, services and sustainability performance. Key stakeholder groups include:

- **Customers** may be directly affected by practices related to responsible lending, digital access, data protection, and financial inclusion.
- **Employees** who are impacted by Resurs' employment practices, occupational health and safety, workplace culture, job security, remuneration, diversity and inclusion policies, and opportunities for training and development.
- **Partners** particularly retail merchants (instore and online), who engage with the bank through payment processing, financing solutions or co-branded services.
- **Owners** including **shareholders and investors**, who take an active interest in Resurs' financial performance, risk management practices, compliance, ESG strategy, brand and long-term value creation.

Customers

The organisation of customer engagement relies primarily on Resurs' digital channels. Resurs reaches out to customers via Resurs website and app, digital and physical communication channels, as well as through social media, which are central to customer engagement, facilitating essential services, continuous 24/7 availability, and supporting strategic communication. Customer interaction is delivered via an omni-channel approach, to match evolving

customer preference for swift access and personalised advice. Customer and market research are also continuously conducted to gain insights and measure key goals like customer satisfaction and brand trust.

Resurs organises its customer engagement to strategically align its operations and sustainability efforts with customer needs and expectations. By incorporating customer views directly into its strategy and risk management processes, customers are recognised as a key stakeholder group. The customer dialogue is designed to gain insight into customer expectations and guide the Group's sustainability priorities.

The company addresses key priorities (such as Data protection and Sustainable credit lending) by implementing measures including the development of new services that give customers greater ability to manage their banking themselves and ensuring open and clear communication. This focus drives core operational changes, such as the transition from paper mailings to digital information and efforts toward the consolidation of systems for better and faster customer service. Furthermore, customer interaction and security are managed through methods like identification via electronic identification system in stores and online and the expansion of digital services, such as e-invoices, bank app, omni-solution and online bank.

Employees

Resurs organises employee engagement to ensure that employee perspectives directly inform corporate culture, workforce development, and risk management. This framework utilises both formal governance processes and continuous operational dialogue.

Engagement is centred on continuous dialogue and measurement through employee surveys and meetings. Resurs uses a digital employee survey to track commitment and work environment perception supporting the identification of work environment risks and the planning of targeted actions. Development and feedback engagement occurs through performance reviews and department meetings. Employee dialogue also includes regular meetings with

trade union representatives. Collective agreements support collaboration and ensure that employee perspective is considered in the corporate risk management. The intranet serves as a central communication channel, providing access to the Code of Conduct, related policies and instructions, and mandatory training.

Employee engagement is used to identify risks and opportunities related to occupational health and safety, equality and diversity. Employee feedback is systematically integrated to prioritise and guide actions in these areas. Training and compliance measures include onboarding, internal and external training, and Code of Conduct education to support consistent application of policies and ethical standards.

Partners

Resurs organises its engagement with partners, identified as a key stakeholder group, through a combination of formal consultation and continuous operational dialogue. Partners are formally included in the Materiality Assessment process, providing important guidance for Resurs' sustainability priorities and ensuring ethical alignment in areas such as anti-corruption and sustainable credit lending. Continuous business dialogue occurs frequently via channels such as partner support, customer meetings with account managers, and the merchant portal. This continuous engagement is crucial for business development and results in strategic decisions, such as expanding the financing offering in the SME segment and strengthening loyalty solutions.

Engagement with partners focuses on obtaining input relevant to business development, service delivery, and compliance. Partner dialogue is used to inform the development and improvement of payment and financing solutions, with particular emphasis on digital services, efficiency, and service levels. Ethical expectations are addressed through the governance framework, which covers areas such as anti-corruption, customer privacy, data protection, and sustainable credit lending. Partner engagement also supports awareness of relevant standards related to occupational health and safety, as well as

diversity, equality and equal treatment in the value chain.

Outcomes from partner engagement are incorporated into strategic priorities, product development, and compliance work. Partner feedback is used to guide enhancements to existing products and services, including digitalisation and automation, as well as the development of secure and user-friendly systems. Input from partners is also considered in the assessment of regulatory developments and the prioritisation of compliance-related actions across the value chain.

Owners

Engagement with Resurs' owners (shareholders and investors) is maintained through continuous dialogue and formal governance processes that capture expectations and guide strategic priorities. This interaction is supported by transparent communication channels and established corporate governance structures, which provide oversight and guide management in addressing matters of importance to shareholders and the longterm development of the company. Strategic input is gathered through the materiality assessment, which validates management's focus on key areas such as risk management, financial stability, and anti-corruption. Owners also monitor broader sustainability efforts, including working conditions and equal opportunities, which underpin long-term strategic development.

Communication is delivered through formal channels such as annual and interim reports, investor meetings, and board sessions with owner representatives. These exchanges aim to build trust and transparency by providing clear information on material topics aligned with owner expectations, including sustainable growth, risk management, financial stability, and ethical operations.

Materiality assessment

Resurs' double materiality assessment (DMA) conducted in 2024 used base data from the materiality assessment in which customers, employees, partners and owners participated in the form of surveys and interviews. The materiality assessment was performed to update the analysis of the most important sustainability topics for Resurs. The assess-

ment began by defining the most important sustainability topics in the banking and finance industry. The topics were selected based on GRI's list of sustainability topics, as well as from a business strategy perspective. Guided by the results of this process, fourteen sustainability topics were selected for consideration by nearly six hundred stakeholders divided into customers, employees, partners and owners.

Analysis and results

The results were analysed together with a validation based on Resurs' overall business strategy perspective. The analysis also considered the importance of sustainability topics in a global context, as well as the ability of Resurs' operations to directly or indirectly influence these topics. The results of the materiality assessment demonstrated a clear consensus between what Resurs and its key stakeholders consider to be the most important topics. Customer privacy, Anti-corruption and Occupational health and safety were assigned the greatest importance, closely followed by the areas of Responsible credit lending, Customer satisfaction and Equality and diversity. These prioritised areas became the basis for the continued development of strategic and operational work in sustainability, in the short- and long-terms and for the future work with the DMA.

Identification of internal experts for the DMA process

As part of the DMA process, internal experts were identified and involved to contribute relevant subject matter insights and operational perspectives. The selection was based on their knowledge, operational responsibilities, engagement with external stakeholders, and understanding of the bank's value chain and sustainability-related topics. Functions represented included Risk, Governance, Credit, Finance, Procurement, People & Culture, Compliance, Legal, Strategy and Product Development, and Sustainability. This approach supported the inclusion of a broad range of viewpoints in the assessment. To complement internal perspectives, stakeholder views are considered through established governance processes. The CEO informs the Board of Directors as part of regular reporting when affected stakeholders express views or when external developments arise that may relate to the Group's sustainability

impacts or business operations. This enables relevant stakeholder perspectives to be reflected in governance considerations and helps align the company's sustainability work with regulatory requirements, customer expectations, and changing circumstances.

S1 SBM2 *Interests and views of stakeholders*

– Own Workforce

Resurs' workforce is a key stakeholder group. The interests and expectations of employees are captured through regular employee surveys, work environment committees, dialogue with employee representatives, and ongoing one-to-one discussions.

Insights related to workload, competence needs, inclusion and the work environment are used to inform decisions on working methods, leadership practices and resource planning, ensuring that employee perspectives are considered in relevant decision-making processes.

S4 SBM2 *Interests and views of stakeholders – Information-related impacts for consumers and/or end users*

Resurs' business model depends on the secure and lawful handling of personal data, as large volumes of sensitive consumer information are processed daily. Feedback from Customer Care, data subject requests and complaints offers important insights into expectations regarding privacy, transparency and accessibility.

These perspectives help improve data protection practices, strengthen GDPR compliance and reduce risks such as privacy violations and financial harm. Embedding data protection into product development and operational processes ensures that strategic decisions remain aligned with consumer expectations and legal requirements.

S4 SBM2 *Interests and views of stakeholders – Information Security*

Consumers and endusers expect secure, reliable and uninterrupted digital services. As cyber threats grow more sophisticated and the digital ecosystem becomes more

interconnected, expectations for strong cybersecurity, integrity and resilience increasingly shape Resurs' strategic priorities.

Insights from security-related customer interactions, incident patterns and emerging threats support the development of security measures, customer communication and the integration of cybersecurity and privacybydesign principles throughout the organisation.

S4 SBM2 *Interests and views of stakeholders*
– *Sustainable Credit Lending*

Consumers place importance on fair, transparent and responsible credit lending that supports longterm financial wellbeing. Feedback from customers experiencing payment difficulties, insights from risk profiling and patterns of financial vulnerability influence the development of data-driven credit assessment models, creditlimit adjustments and earlyintervention routines.

Integrating these perspectives into strategic and operational decisions helps prevent overindebtedness, strengthens financial resilience and supports inclusive, sustainable credit markets.

STAKEHOLDER DIALOGUE

STAKEHOLDERS	EXAMPLES OF DIALOGUES AND SOURCES OF INFORMATION	KEY TOPICS FOR STAKEHOLDERS	RESURS' MANAGEMENT OF KEY TOPICS
CUSTOMERS	<ul style="list-style-type: none"> · Materiality assessment · Website, social media · Customer and market research · In-person and digital customer meetings · Customer care 	<ul style="list-style-type: none"> · Customer satisfaction · Invoicing and fee issues · Website and app usability · Customer privacy and data security · Sustainable credit lending · Anti-corruption · Operation's environmental impact · Occupational health and safety 	<ul style="list-style-type: none"> · Development of new services that give customers greater ability to manage their banking themselves · Open and clear communication · Transition from paper mailings to digital information, for example · Consolidation of systems for better and faster customer service · Identification via mobile BankID in stores and via telephone · Digital services, such as e-invoices, bank app, omni-solution and online bank
EMPLOYEES	<ul style="list-style-type: none"> · Materiality assessment · Performance reviews · Department meetings · Intranet · Employee surveys · Meetings with trade union representatives 	<ul style="list-style-type: none"> · Working conditions · Career and development opportunities · Customer satisfaction · Diversity, equality and equal treatment and opportunities · Anti-corruption · Operation's environmental impact 	<ul style="list-style-type: none"> · Internal and external training · Training on the Code of Conduct · Induction training for new employees · Management training · ESG Forum · Instructions/policy for diversity and equal treatment and plan for active measures to combat discrimination · Health-promoting measures · Opportunity to change jobs and grow/develop internally
PARTNERS (e.g. retail stores and online retailer)	<ul style="list-style-type: none"> · Materiality assessment · Resurs partner support · Customer meetings with account managers · Merchant Portal 	<ul style="list-style-type: none"> · Anti-corruption · Payment and financing solutions · Service level · Customer satisfaction · Digital services · Customer privacy and data security · Occupational health and safety · Diversity, equality and equal treatment and opportunities 	<ul style="list-style-type: none"> · Further development of existing products and services, with a particular focus on digitisation and automation · Authentication and signing using electronic ID · Adjustments to and evaluation of effects and opportunities linked to new regulations · Development of new services that give customers greater ability to manage their banking themselves · User-friendly systems with secure login
OWNERS (Shareholders and investors)	<ul style="list-style-type: none"> · Annual Report · Materiality assessment · Interim reports · Composition of the Board 	<ul style="list-style-type: none"> · Sustainable growth and return · Risk management and financial stability · Anti-corruption · Sustainability work · Occupational health and safety · Diversity, equality and equal treatment 	<ul style="list-style-type: none"> · Work on clear and open communication to enhance understanding among investors

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES

SBM-3 Material impact, risks and opportunities and their interaction with strategy and business model

Scope and methodology updates (DMA 2023–2025)

During 2023–2024, Resurs identified the material impacts, risks, and opportunities (IROs), that is, the sustainability-related impacts on people and the environment as well as the risks and opportunities that may affect the company financially, through the DMA. In 2025, the DMA was slightly adjusted, but the materiality assessment still aligns with the sustainability areas identified as material in the previous year. While the methodology and structure were refined in 2025, no substantive changes to the material impacts, risks or opportunities were identified compared to the previous reporting period.

Previously, topics were defined at a broad, general level across all material areas. In this revision, sub-topics were introduced throughout to narrow and specify each area, ensuring greater granularity and full alignment with the ESRS sub-topic structure. This means that the designation of the sustainability topics identified differ in scope and are more narrowly defined. Additional information about the materiality assessment is provided in *IRO-1 Managing impacts, risks and opportunities*. Information about each sustainability topic and its sub-topics is summarised on the following pages and include:

- The reason why the topic has been assessed as material.
- Related disclosure requirements applied in the report.
- Where in the value chain, both upstream, own operations and downstream, material impacts, risks or opportunities are concentrated.
- The time horizon within which the identified impacts, risks and opportunities are expected to have an effect (short-, medium- or long-term).

The material impacts, risks and opportunities identified through Resurs' double materiality analysis for 2025 are presented in the table *Summary of material impacts, risks and opportunities identified through the double materiality assessment* on page 46-51. The table summarises each sustainability topic, its relevant sub-topics, the rationale for

materiality, the value chain location of each impact, risk or opportunity, and the expected time horizon.

ESRS topics vs. entity specific topics

Beyond sustainability matters covered by ESRS disclosure requirements (E1: Climate Change Mitigation, S1: Working Conditions and Equal Treatment and Opportunities, S4: Information-related impacts related for consumers and/or end users and G1: Corporate Culture, Protection from whistle-blowers and Corruptions and bribery), Resurs has included entity-specific sustainability matters:

- Within S4: Information Security and Sustainable credit lending
- Within G1: Financial Crime.

To provide transparency in line with ESRS SBM3, the material impacts, risks and opportunities identified through the DMA are therefore classified as either ESRSbased topics (E1, S1, S4 and G1) or entityspecific topics (Information Security, Sustainable Credit Lending and Financial Crime). This distinction is reflected in the topic descriptions. The inclusion of entity-specific topics is based on the outcome of the double materiality assessment and reflects areas where material impacts and/or material financial risks have been identified within Resurs' business model and value chain.

Financial effects and resilience assessment

Resurs has assessed the potential financial effects of its identified material impacts, risks and opportunities across short-, medium- and long-term time horizons. The assessment is primarily qualitative and based on existing risk management processes, internal risk evaluations and scenario considerations. No material risks or opportunities have been identified that could lead to a significant adjustment within the next reporting period.

While several sustainability-related risks have been identified as material through the double materiality assessment, materiality may arise from the severity of impacts and/or potential financial risks, even where significant financial effects are not currently assessed as reasonably likely. No material financial effects are currently assessed as reasonably likely to result in a significant impact on the

Group's financial position, financial performance or cash flows within the defined reporting horizons. The absence of identified material financial effects does not imply that the risks lack financial relevance but reflects that no significant financial consequences are expected under current assumptions. Resurs continuously monitors and will update this assessment should material financial effects become reasonably expected.

Resurs has evaluated the resilience of its strategy and business model against its material sustainability-related impacts, risks and opportunities across short-, medium- and long-term time horizons. The business model, focused on consumer credit and digital financial services, is assessed as resilient to the most relevant sustainability-related risks, including responsible lending, information security, data privacy and climate-related transition risks affecting household repayment capacity.

These risks are integrated into existing risk management, credit policies, information security processes and governance structures. Mitigation measures include continuous development of credit models, strengthened cybersecurity controls, systematic data protection routines and ongoing climate-related risk assessments.

The resilience analysis is primarily qualitative and based on internal risk assessments, climate-related scenario analysis and existing governance frameworks. Based on current assessments and available information, no material financial effects from sustainability-related risks have been identified within the defined time horizons. Resurs continuously monitors external developments and updates the assessment as methodologies and data availability evolve.

Strategic implications

The identified material impacts, risks and opportunities form part of Resurs' strategic and operational decision-making. The inclusion of entity-specific topics such as Sustainable Credit Lending, Information Security and Financial Crime reflects areas assessed as material through the double materiality assessment and integrated into Resurs' governance and risk management framework.

Financial Crime – Strategic relevance and risk context

Resurs plays a central role in the financial system through its provision of services related to payments, financing, investments, and financial advice. Financial crime is a widespread societal issue, and the banking sector is inherently exposed to such risks through its commercial operations.

As a financial institution, Resurs faces the potential to negatively impact its operations, employees, stakeholders, and shareholders if adequate processes and controls to prevent money laundering, terrorist financing, and fraud are not implemented. Failure to manage these risks could result in severe consequences for society, including facilitating illicit financial flows and undermining trust in the financial system. Weaknesses in governance or management of financial crime prevention could erode customer confidence and damage the bank's reputation. Such deficiencies may also lead to significant financial risks, including loss of trust, reduced corporate and societal benefits, and exposure to regulatory fines and sanctions. Managing these risks is therefore critical to maintaining operational integrity, safeguarding stakeholder interests, and supporting broader societal objectives to combat financial crime. This strategic focus is embedded in Resurs' governance framework and operational processes, ensuring compliance and resilience across the value chain.

Summary of material impacts, risks and opportunities identified through the double materiality assessment

ENVIRONMENTAL INFORMATION

E1 Climate change – Material impact, risk and opportunity

Disclosure requirements E1-1 - E-4, E1-6			
CLIMATE CHANGE MITIGATION	Material impact, risk or opportunity	Value Chain Direction	Time horizon
Climate impact through customers consumption	Potential negative impact	Downstream	Medium-term, Long-term
Resurs recognises that its indirect climate impact extends beyond its own operations through the products and services it provides to customers. The consumption enabled by financing solutions, such as consumers loans and retail finance, can contribute to greenhouse gas emissions, depending on the nature of goods and services purchased. While Resurs does not control these choices, it acknowledges a shared responsibility to raise awareness and promote more sustainable consumption. This includes exploring ways to integrate sustainability criteria into product offerings and encouraging customers to make climate-conscious decisions.			
Climate impact within own operations	Potential negative impact	Own operations	Medium-term, Long-term
Resurs' operational greenhouse gas emissions include Scope 1 emissions from company vehicles, Scope 2 emissions from purchased electricity and heating used in office operations, and relevant Scope 3 emissions from activities such as business travel and the purchase of goods and services. These emissions represent environmental impacts arising from activities under the company's operational control. Climate change is assessed as a high-severity sustainability matter. Greenhouse gas emissions contribute cumulatively to global climate change, which has wide-ranging and long-term environmental and societal consequences. The impact is considered material due to its scale and scope, as emissions contribute to global climate change beyond the company's immediate geographic area, and due to the limited reversibility of climate-related damage once emissions have occurred. Failure to reduce operational emissions in line with established targets may adversely affect the company's credibility, regulatory position and long-term resilience.			
Risks related to mitigating customers climate footprint	Risk	Downstream	Short-term, Medium-term, Long-term
Resurs faces climate-related transition risks linked to the indirect emissions from customer consumption financed through its products. As consumer spending may support high-carbon activities, the company risks being associated with unsustainable consumption. Increasing regulatory pressure, shifting consumer preferences, and heightened scrutiny on financed emissions could lead to reputational damage and compliance challenges. Without actions to promote sustainable consumption and assess the climate impact of its portfolio, Resurs may face long-term risks to its business model, brand value, and regulatory standing.			

SOCIAL INFORMATION

S1 Own workforce – Material impact, risk and opportunity

Disclosure requirements: S1-1 – S1-6, S1-8 – S1-10, S1-14 – S1-17			
WORKING CONDITIONS	Material impact, risk or opportunity	Value Chain Direction	Time horizon
Overall working conditions	Potential negative impact	Own operations	Short-term, Medium-term, Long-term
As an employer, Resurs acknowledges that its operations may have a negative potential impact on employees. Factors such as stress, inconvenient working hours or inadequate wages can contribute to unfavourable working conditions and negatively affect employee well-being. Recognising these, Resurs is committed to providing a healthy, inclusive, and equitable workplace that supports the well-being and development of all employees. By taking a long-term, preventive approach to working conditions and promoting equal opportunities, the company aims to mitigate these impacts and foster an environment that encourages innovation, creativity, and continuous professional growth, thereby reducing negative effects and enabling positive outcomes for both individuals and the organisation.			
EQUAL TREATMENT AND OPPORTUNITIES FOR ALL	Material impact, risk or opportunity	Value Chain Direction	Time horizon
Ensuring equal treatment and opportunities in own workforce	Potential negative impact	Own operations	Medium-term
Resurs recognises that its operations may have a negative potential impact on employees. Impacts such as unequal treatment, limited access to opportunities, or lack of inclusion can lead to reduced well-being, lower engagement, and hinder professional development. These impacts may also affect organisational performance and the ability to attract and retain talent. To mitigate these impacts, Resurs aims to create a supportive and fair workplace by actively promoting equal treatment and providing equal opportunities for all employees. By mitigating these impacts, Resurs seeks to foster a workplace where all employees can thrive, contributing to sustainable organisational performance over time.			

S4 Consumers and end-users – Material impact, risk and opportunity

Disclosure requirements: S4-1 – S4-5			
INFORMATION-RELATED IMPACTS FOR CUSTOMERS AND/OR END USERS	Material impact, risk or opportunity	Value Chain Direction	Time horizon
Negative impact related to customer data privacy	Actual negative impact	Downstream	–
If personal data is not adequately protected, Resurs may negatively impact consumers by exposing them to privacy violations, identity theft, or financial harm. Such breaches can erode trust, infringe on individuals' rights, and lead to distress or disadvantages for affected customers. These outcomes highlight the importance of maintaining high standards in data protection to prevent harm to end-users.			
Risks related to customer privacy/data breaches	Risk	Downstream	Short-term, Medium-term, Long-term
Resurs processes large volumes of personal data daily in connection with banking products, customer transactions, and other services. This places high demands on the company's ability to protect customer data from both a security and privacy perspective. Failure to adequately safeguard personal data may result in breaches that compromise consumer trust and expose Resurs to legal claims, regulatory sanctions, and reputational harm.			

Entity-specific disclosures			
INFORMATION SECURITY	Material impact, risk or opportunity	Value Chain Direction	Time horizon
Risks related to information security breaches	Risk	Own operations	Short-term, Medium-term, Long-term
Information security breaches, including hacking, malware attacks, phishing, and other cyber threats, pose significant risks to consumers and end-users by potentially exposing or compromising sensitive data. Such breaches can lead to unauthorized access, loss, or misuse of personal information, resulting in privacy violations, financial harm, and psychological distress. For Resurs, these breaches represent a material operational risk with serious implications for legal compliance, regulatory sanctions, and reputational damage.			

SUSTAINABLE CREDIT LENDING	Material impact, risk or opportunity	Value Chain Direction	Time horizon
<p>Over-indebtedness among consumers and end-users</p>	<p>Potential negative impact</p>	<p>Downstream</p>	<p>Short-term, Medium-term, Long-term</p>
<p>Resurs promotes financial inclusion through responsible credit lending that supports customers in making sustainable financial decisions and help prevent over-indebtedness. Resurs invests in financial education, particularly targeting young people, to strengthen financial literacy across society. By offering tools like its digital economics school "My Economy" and engaging with young people through local initiatives, Resurs helps consumers build financial skills and confidence. This empowers individuals, strengthens financial resilience, and supports positive long-term outcomes.</p>			
<p>Risk of over indebtedness and repayment abilities</p>	<p>Risk</p>	<p>Downstream</p>	<p>Short-term, Medium-term, Long-term</p>
<p>Responsible credit lending supports long-term financial wellbeing for individuals, the financial sector, and society. Lending beyond a consumer's ability to repay can cause over-indebtedness and hardship. Ignoring responsible lending standards risks harming consumers, increasing defaults, damaging trust, and conflicting with sustainable finance principles.</p>			

GOVERNANCE INFORMATION

G1 Business conduct – material impact, risk and opportunities

Disclosure requirements: G1-1 – G1-4			
CORPORATE CULTURE	Material impact, risk or opportunity	Value Chain Direction	Time horizon
<i>Trust related to maintaining positive corporate culture</i>	Actual positive impact	Downstream, Own operations	–
Our collective commitment to integrity, respect, and ethical leadership serves as the foundation of every aspect of our business. By cultivating a proactive and secure organisational culture, where regulatory compliance, accountability, and customer security are paramount, we create a positive and lasting impact on both our employees and society at large.			
<i>Operational and reputational risks related to corporate culture</i>	Risk	Upstream, Downstream, Own operations	Medium-term, Long-term
A strong ethical culture is essential to ensuring responsible business conduct and maintaining operational integrity. Weak internal controls and an insufficiently embedded ethical culture present risks, potentially leading to non-compliance with regulatory requirements, reputational damage, stakeholder mistrust, and financial penalties.			
PROTECTION OF WHISTLE-BLOWERS	Material impact, risk or opportunity	Value Chain Direction	Time horizon
<i>Managing whistleblowing incidents</i>	Potential negative impact	Own operations	Short-term, Medium-term
If Resurs mishandles whistleblowing incidents or discloses confidential information, it could negatively impact the reputation of both the bank and the whistleblower. This could undermine trust in the bank and compromise the rights and well-being of both the whistleblower and the individual being accused.			
CORRUPTION AND BRIBERY	Material impact, risk or opportunity	Value Chain Direction	Time horizon
<i>Exposure to corruption and bribery</i>	Potential negative impact	Own operations	Short-term
Resurs, like others in the industry, faces the risk of exposure to corruption and bribery. These unethical practices not only undermine the rule of law and democratic principles but also distort competition, making it more difficult to maintain a fair and transparent business environment. As illegal activities, they have significant negative impacts on society, eroding public trust and obstructing sustainable progress.			
<i>Risk of corruption and bribery incidents</i>	Risk	Own operations	Short-term
If Resurs does not implement sufficient controls, there is a risk of non-compliance with both internal and external regulations governing Resurs' licensable and licensed activities. A lack of a strong corporate culture could expose the company to risks that may harm its brand, lead to sanctions, and result in significant financial consequences.			

Entity-specific disclosures			
FINANCIAL CRIME	Material impact, risk or opportunity	Value Chain Direction	Time horizon
<i>Money laundering and financial crime exposure</i>	Potential negative impact	Upstream, Downstream, Own operations	Short-term, Medium-term
As a financial institution, Resurs has the potential to negatively affect its operations, employees, stakeholders, and shareholders. If Resurs fails to implement sufficient processes and controls to prevent money laundering, terrorist financing, and fraud, it could result in harmful consequences for society.			
<i>Risk related to money laundering and financial crime</i>	Risk	Downstream, Own operations	Short-term, Medium-term
If Resurs, as a financial institution, were to experience weaknesses in its management and governance in addressing financial crime, it could undermine customer trust and adversely affect the bank's reputation. Such deficiencies could also lead to financial risks, including diminished trust, loss of corporate and societal benefits, and potential fines and sanctions.			

SUSTAINABILITY GOVERNANCE

THE BOARD'S AND MANAGEMENT'S ROLE AND RESPONSIBILITIES

GOV-1 *The role of the administrative management and supervisory bodies*

The governance structure of Resurs is designed to ensure transparency, accountability, and effective oversight of all material impacts, risks, and opportunities. In accordance with the Swedish Companies Act (Aktiebolagslagen), employees in Sweden have the right to appoint representatives to the Board, and no employee representatives are currently appointed to the Board. The Board of Resurs Holding AB is the governing body, classified as a supervisory body, and consists of eight executive members and no non-executive members.

The Board holds ultimate responsibility for the organisation and administration of the Group, including strategic direction, financial performance, and sustainability integration. Its mandate covers:

- Establishing strategies, business plans, budgets, and risk frameworks.
- Approving principal policies governing risk management, internal control, and compliance.
- Monitoring sustainability-related matters alongside financial and operational performance.

To meet ESRS 2 GOV-1, Resurs demonstrates that the Board and Group Management possess the necessary expertise in business conduct matters, including ethics, regulatory compliance, responsible business practices, anti-money laundering and countering the financing of terrorism (AML/CFT), and sustainability-related conduct risks. This expertise is maintained through experience, ongoing training programmes, and regular updates on behavioural risk, conduct requirements, and governance expectations.

The Board of Resurs Holding AB collectively possesses broad and relevant experience aligned with the Group's operations in consumer loans, payment solutions, banking and insurance services in the Nordic region. Several Board members have extensive banking and financial services

backgrounds, including leadership positions in Nordic banks and financial institutions. Others bring experience from insurance, investment and private equity, which contributes to strategic oversight of the Group's credit and financial services businesses. Members of the Board also have operational expertise in digitalisation, technology and retail, supporting Resurs' ongoing development of digital financial solutions and customer offerings. In addition, Board members contribute substantial governance and risk management competence, gained from prior directorships and executive roles in regulated industries.

The Board is 100 per cent independent of the company. Female representation is 12.5 per cent, corresponding to a gender diversity ratio of 14.3 per cent. In addition to gender, the Board includes members with different nationalities and a broad range of professional backgrounds, including experience from Nordic and international financial services, investments, legal affairs and governance. This mix of expertise contributes to informed oversight of Resurs' business model, risks and strategic development.

The Board of Resurs has overall responsibility for the organisation, administration and strategic oversight of the Group, including the management of impacts, risks and opportunities. It monitors strategic, financial and sustainability-related matters and ensures that risk management and control functions are effective.

Board Committees

To strengthen governance and ensure focused oversight, the Board has established four committees:

- **Audit Committee:** Oversees auditing, accounting and financial reporting, reviews related processes, ensures the auditor's independence and coordinates internal and external audit.
- **Remuneration Committee:** Evaluates remuneration principles and incentive programmes, considering sustainability impacts and risk adjustments.
- **Corporate Governance Committee:** Evaluates internal control, compliance, risk control and internal audit (excluding financial reporting), reviews reports from the control functions, monitors regulatory and capital/liquidity requirements, and provides recommendations

to the Board.

- **Credit Committee:** Reviews and governs credit management strategy and credit risk, promoting responsible lending aligned with business strategy and risk appetite.

Together, these committees contribute to structured oversight of financial reporting, risk management, remuneration, governance and credit risk.

The responsibilities of the Board, its committees, the CEO and the control functions for the oversight and management of Resurs' material impacts, risks and opportunities are formalised within the Group's governance framework. These responsibilities are established in the ESG Policy (G10P), the ESG Instructions (G10P.II) and the ESG Routines (G10P.II.R1), which together define the mandates, reporting lines and procedures for identifying, assessing and managing material impacts, risks and opportunities.

Management and control functions

The President and CEO, appointed by the Board, is responsible for day-to-day management, execution of strategies, and implementation of Board policies. The CEO leads Group Management, which includes the CFO and heads of key business areas and functions. Group Management ensures that risks and opportunities, including sustainability aspects, are integrated into daily operations.

Control functions:

- **Internal Audit:** Reports directly to the Board; independent reviews internal control and governance processes.
- **Compliance and Risk Control:** Report to the CEO; monitor regulatory compliance, risk frameworks, and management of impacts and opportunities.

These functions provide assurance that governance processes are effective and that impacts, risks, and opportunities are systematically considered in strategic planning and operations.

Integration of targets and sustainability oversight

The Board establishes strategic direction, including targets for material impacts, risks, and opportunities. It approves

business plans, budgets, policies, and risk frameworks, including sustainability objectives. Regular reporting from the CEO, Group Management, control functions, and external auditors enables monitoring and evaluation of progress.

Group Management implements Board-set targets and integrates them into operations, continuously following up on financial, credit, operational, compliance, and sustainability metrics. The Head of Communications/Sustainability and the CFO receive sustainability-related information from the Sustainability Controller and Sustainability Specialist and provide updates to Group Management as part of regular management reporting.

Control functions provide independent assurance:

- Risk and Compliance: Assess risk exposures and regulatory compliance.
- Internal Audit: Evaluates governance, risk management, and internal control effectiveness.

The Board's competence profile includes expertise in banking, finance, governance, and regulated industries, complemented by ESG training. Early in the CSRD process, the Board received sustainability training from PwC and internal experts and continues to participate in ESG sessions to stay aligned with evolving requirements.

AML/CFT governance

In addition to the broader governance structure, Resurs has defined specific responsibilities and processes for AML/CFT. The Board has ultimate responsibility for risk management within AML/CFT and ensures adoption of policies for effective risk management.

- CEO: Responsible for efficient AML/CFT measures and regular assessment of risk controls.
- Specially Appointed Executive (SAE): Chief Legal and Governance Officer; establishes guidelines, maintains updated risk assessments, instructions, and routines; reports quarterly to CEO, Group Management, and Board; presents annual AML/CFT plan to the Corporate Governance Committee and Board.

- Money Laundering Reporting Officer (MLRO): Supervises compliance with AML/CFT obligations; advises employees; ensures reporting of suspicious activity; reports quarterly and annually to the Board and Corporate Governance Committee.
- Internal Audit: Independent review function; evaluates AML/CFT policies, controls, and procedures to ensure compliance with regulations.

This structure ensures that AML/CFT responsibilities are embedded into governance and operational processes, supported by clear reporting lines and independent oversight.

Continuous development and competence

To keep governance effective and aligned with Resurs' material impacts, risks, and opportunities, the Board continuously evaluates its competence profile and identifies areas for development. Sustainability and AML/CFT are priority areas for ongoing training. Managers participate in regular sessions, which among others handling ESG topics, regulatory developments, and market practices, ensuring informed oversight of sustainability strategy and compliance obligations.

Summary

Through this governance framework, Board oversight, specialised committees, CEO and Group Management responsibilities, control functions, and AML/CFT roles provide a structured approach for managing impacts, risks, and opportunities, including sustainability and financial crime, are systematically managed and embedded into strategic and operational processes. This integrated approach aims to support long-term value creation, regulatory compliance, and resilience in a dynamic market environment.

GOVERNANCE OF SUSTAINABILITY MATTERS

GOV-2 Information provided to, and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies

How and by whom the bodies are informed about sustainability-related topics

The Board has the overall responsibility for the company's

strategic direction, including sustainability. The CEO holds ultimate responsibility for sustainability within the Group and ensures that sustainability matters are integrated into business operations. The Head of Communications is responsible for the social and environmental aspects of sustainability. The Group Finance Director is responsible for the financial aspects of sustainability, including sustainability-related financial information. The Chief Financial Officer is responsible for ensuring that the CSRD Report is prepared in accordance with applicable legislation and reporting standards. Both the Head of Communication and the Group Finance Director report to Group Management. An ESG Forum, consisting of representatives from key business areas, acts as a link between operational measures and strategic direction. The Sustainability Controller and Sustainability Specialist, within the Finance department, are responsible for collecting, analysing and compiling sustainability-related data and reporting information for governance and reporting purposes, and for presenting this information to the ESG Forum, the Head of Communications and the Group Finance Director.

Sustainability-related topics are reported to Group Management on a regular basis and on demand. The CEO reports annually to the Board on the status and development of ESG work, including climate and environmental performance. In addition, the Board receives updates on sustainability development as part of the annual strategy review and risk management process.

At Resurs, sustainability-related topics are systematically integrated into the governance framework. The administrative, management, and supervisory bodies, including relevant committees such as the Audit Committee and the Risk Committee, are regularly informed about sustainability matters.

To ensure that overarching sustainability targets are systematically monitored, Resurs has established an annual governance and reporting cycle for ESG activities. The Board and management receive regular updates on progress and target fulfilment, while the ESG Forum acts as a bridge between strategic direction and operational

implementation. This structure ensures that appropriate mechanisms for performance monitoring are in place at both strategic and operational levels.

How the bodies consider impacts, risks and opportunities (IROs)

Sustainability considerations are embedded in Resurs' strategic decision-making, major transaction assessments, and risk management processes. The administrative and supervisory bodies systematically evaluate how sustainability impacts, risks, and opportunities influence the Group's long-term value creation.

When overseeing Resurs' strategy, the Board integrates sustainability criteria to align growth objectives with environmental stewardship, social responsibility, and sound governance practices. For major transactions, sustainability due diligence is conducted to identify potential ESG risks and opportunities, ensuring informed decision-making that supports resilient and sustainable business outcomes.

Risk management processes incorporate sustainability-related risks, such as climate change impacts, regulatory changes, and reputational risks. The Risk Committee reviews these factors regularly, ensuring that mitigation plans are in place and aligned with overall enterprise risk management.

Material impacts, risks and opportunities addressed during the reporting period

During the reporting period, the Board and its committees addressed the following material sustainability topics:

Climate change mitigation (E1) – including assessment of financed emissions and energy efficiency measures.

Working conditions and equal treatment (S1) – focusing on employee health, inclusion, and diversity initiatives.

Consumer protection (S4) – addressing data privacy.

Corporate governance and anti-corruption (G1) – including corporate culture, financial crime and whistleblower protection.

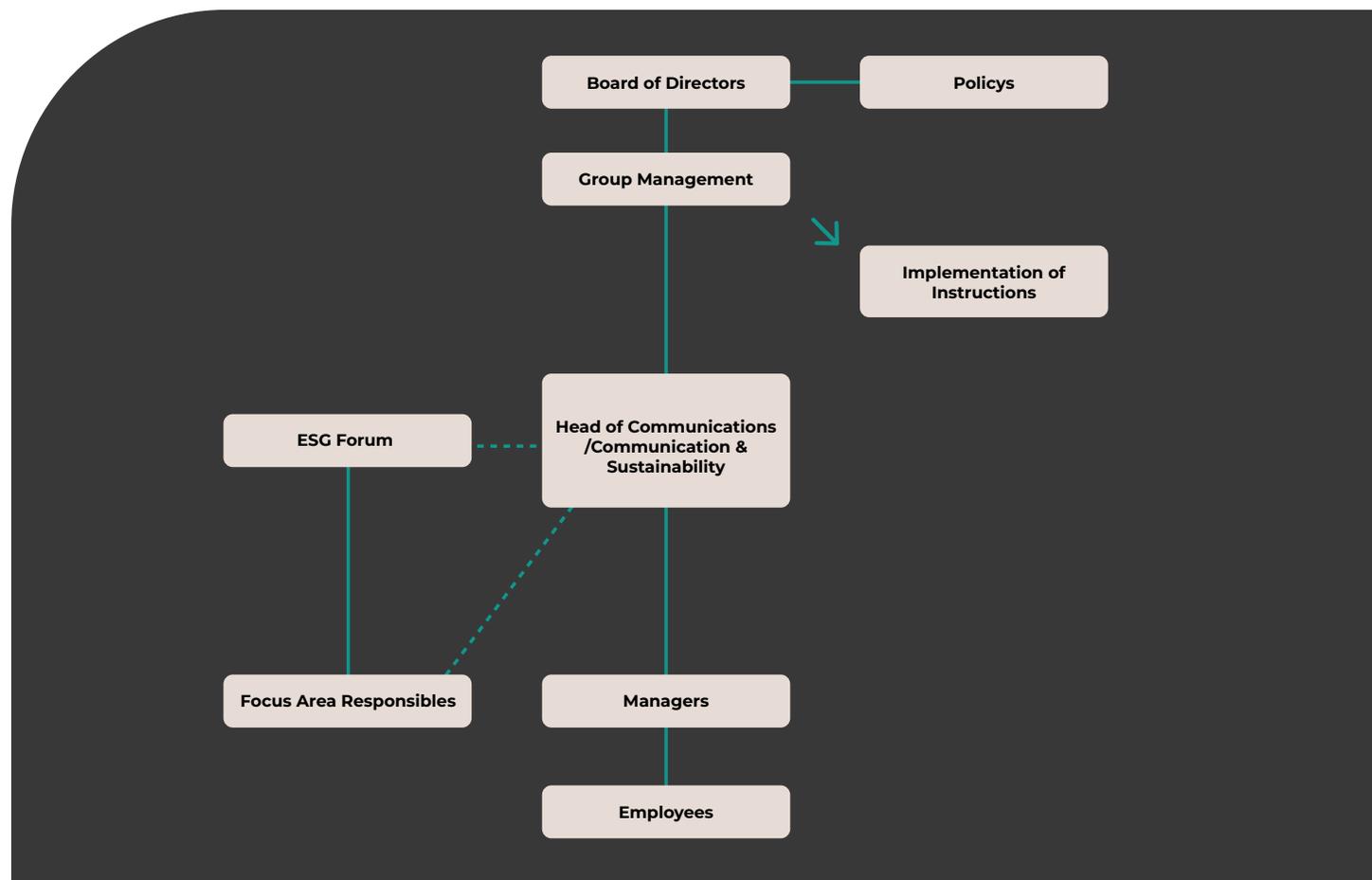
Entity-specific topics – Sustainable credit lending and responsible financing practices and information security risks.

These topics were discussed in the context of strategic planning, risk management, and compliance oversight. A description of how the Board and CEO manage and incorporate risk processes is provided in chapter IRO-1, Description of the processes to identify and assess material impacts, risks and opportunities.

The Board and the CEO also receive regular information whether there have been any issues regarding conflicts of interest. The table below shows a list of the material impacts, risks and opportunities that the Board and the CEO or their relevant committees discussed during 2025.

Material sub-topic

- Climate change adaptation
- Climate change mitigation
- Working conditions
- Equal treatment and opportunities for all
- Information-related impacts for consumers and/or end-users
- Information security
- Sustainable credit lending
- Corporate culture
- Protection for whistleblowers
- Corruption and bribery
- Financial crime



SUSTAINABILITY IN INCENTIVE SCHEMES

GOV-3 *Integration of sustainability-related performance in incentive schemes*

Resurs does not have any variable remuneration or incentive schemes linked to sustainability-related targets for members of the administrative, management or supervisory bodies, or for senior management. Consequently, no sustainability-related performance criteria are included in remuneration decisions. Fixed remuneration applies, and governance and sustainability objectives are managed through policies, internal controls, and Board oversight rather than through financial incentives.

RESURS' DUE DILIGENCE PROCESSES

GOV-4 *Statement on due diligence*

In accordance with ESRS GOV4, the table to the right provides a mapping of where the undertaking's due diligence steps are described in this sustainability statement. The mapping covers all required due diligence elements as defined in ESRS 1, chapter 4.

Core elements of Due Diligence	Disclosure requirement	Page	Disclosure related to people and/or the environment
a) Embedding due diligence in governance, strategy and business model	ESRS 2 GOV-2	53-54	People and environment
	ESRS 2 SBM-3	44	People and environment
	ESRS 2 SBM-3-E1	61	Environment
	ESRS 2 SBM-3-S1	73	People
	ESRS 2 SBM-3-S4	83,88, 91	People
b) Engaging with affected stakeholders in all key steps of the due diligence	ESRS 2 SBM-2	40-43	People and environment
	ESRS 2 IRO-1	56-59	People and environment
	E1-2; MDR-P	62-63	Environment
	S1-1, MDR-P	73-75	People
	S1-2	75-76	People
	S4-1, MDR-P	83, 89, 91	People
	S4-2	83-84	People
	S4, MDR-A	85-86, 89-90, 91-93	People
	G1-1, MDR-P	95-96, 99	People and environment
c) Identifying and assessing adverse impacts	ESRS 2 IRO-1	56-59	
	ESRS 2 SBM-3	44-51	
d) Taking actions to address those adverse impacts	E1-3, MDR-A	63	Environment
	S1-4 MDR-A	77-78	People
	S4-4 MDR-A	85-86, 91-93	People
	G1-1, MDR-P	95-96, 99	People and environment
	G1-3, MDR-A	96-97, 99-100	People and environment

Core elements of Due Diligence	Disclosure requirement	Page	Disclosure related to people and/or the environment
e) Tracking effectiveness of these efforts and communicating	E1-4 MDR-T	64-65	Environment
	S1-5, MDR-T	78	People
	S1-6, MDR-M	79-80	People
	S1-8, MDR-M	80	People
	S1-9, MDR-M	81	People
	S1-10, MDR-M	81	People
	S1-14, MDR-M	81-82	People
	S1-16, MDR-M	82	People
	S1-17, MDR-M	82	People
	S4-5 MDR-T, MDR-M	86-87, 90, 93	People
	G1-4 MDR-T	97-98, 100	People and environment

RISK MANAGEMENT AND INTERNAL CONTROLS

GOV-5 Risk management and internal controls over sustainability reporting

Sustainability risk refers to the risk of loss or reduced future revenue due to events related to sustainability. These risks span across the three ESG categories:

- (E) Environment and climate
- (S) Employees, social conditions, and human rights
- (G) Financial crime and corruption

They may also influence other risk categories within the organisation. At Resurs sustainability risks are not treated as separate risks but are managed within the existing risk management framework, which includes identification, measurement and assessment, management, follow-up and reporting. The ambition is to apply a risk-based approach and integrate sustainability risks into daily operations, guided by national and EU regulations.

Scope and components of risk management and internal control

The company has established processes and systems to ensure accurate and transparent sustainability reporting. These include:

A checklist-based process for collecting relevant data from different departments.

- Data consolidation and KPI calculations performed by Group Finance, with duality checks by an independent reviewer.
- Use of Position Green as a centralised reporting platform, ensuring documentation and evidence are attached to each data point.
- Annual evaluation of internal control processes to improve routines and reduce reporting errors.

Risk assessment methodology

Resurs applies a structured risk assessment methodology that prioritises risks based on materiality and likelihood of impact. This includes the double materiality assessment, developed with input from internal subject matter experts

and external consultants to ensure compliance with CSRD requirements.

Key risks and mitigation strategies

The main risks identified in sustainability reporting include:

- Insufficient data quality
- Manual handling that can lead to errors
- Incorrect data consolidation

To mitigate these risks, Resurs conducts targeted analyses of high-risk areas and implements control activities such as duality checks, plausibility reviews against prior-year data, and sample testing where relevant. All steps are documented with sign-off for traceability.

Integration into internal functions

Risk assessment results and internal control measures are embedded into core processes, including financial reporting and compliance functions. Group Finance coordinates sustainability reporting and ensures that the double materiality assessment aligns with CSRD requirements. Collaboration with relevant group functions provides subject matter expertise throughout the process.

Reporting to governance bodies

Findings from risk assessments and internal control reviews are reported on a regular basis to executive management and the Board. Key controls for sustainability reporting follow the same reporting structure as financial reporting, ensuring consistent governance through established processes. This includes monthly reporting of selected controls to the owners as part of the CEO report, as well as quarterly review and documentation at Audit Committee meetings.

Future development

During 2026, Resurs will continue to formalise control activities and integrate them into the bank's overall control framework. Efforts to improve data availability through supplier requirements and engagement with external data providers are ongoing.

IMPACT, RISKS AND OPPORTUNITY MANAGEMENT

RESURS' DOUBLE MATERIALITY ASSESSMENT PROCESS

IRO-1 Description of the processes to identify and assess material impacts, risks and opportunities

The ESRS requires that companies subject to CSRD, disclose information on material sustainability topics. The topics must be identified through a Double Materiality Assessment (DMA) which is a comprehensive analysis in which the company assesses their most significant impacts, risks and opportunities (IROs).

The DMA consists of two distinct perspectives, how a company's activities, including its value chain, affect its stakeholders, including society and the environment (impact materiality), and how sustainability-related risks and opportunities impact the company's financial position (financial materiality). These perspectives are assessed in the DMA to determine the material sustainability topics to be included in the company's sustainability statement.

In Resurs first DMA, conducted in 2023-2024, we identified the company's most significant impacts, affected stakeholders, and priority areas for the business going forward. The DMA was implemented through a structured, multi phase process to ensure regulatory compliance as well as internal alignment and expertise. The analysis covered Resurs Group, including subsidiaries and geographical regions. The IROs were identified through a comprehensive process based on the existing materiality analysis, stakeholder input channels, sustainability risk framework and value chain analysis. With these four pillars being the foundation, a short version of the continued process for identification has consisted of training, workshops, IRO data gathering, workshops with appointed internal CSRD working group, assessment of IROs and materiality, verification of outcomes, and management and board approvals. Resurs will revisit the DMA process annually to ensure we continuously monitor material impacts, risks and opportunities (IROs).

Internal working groups were established for each identified focus area to ensure structured analysis and alignment with the CSRD requirements. During spring 2025, the DMA was further refined to ensure consistency with the topical structure of ESRS and to facilitate an efficient continuation of the reporting process. In this phase, specific sub-topics were also defined to provide greater granularity and clarity in the subsequent materiality assessment.

As noted under GOV 5, sustainability risks are not defined as separate risk categories within Resurs but are managed within the company's ongoing risk management process. The sustainability-related risks identified through the DMA process therefore guide the internal routines for identifying, managing and monitoring these risk categories. At the same time, sustainability-related risk drivers from existing risk processes feed back into the DMA, enabling an integrated and comprehensive risk management framework. This integration is ongoing and continues to be further developed.

Resurs' DMA process

The assessment of material impacts, risks, and opportunities (IROs) was based on a combination of internal and external data sources, including previous sustainability reports (GRI), risk frameworks (ICAAP), the Position Green reporting system, customer surveys, and market analyses. The process covered the entire value chain, own operations and upstream/downstream activities, as well as relevant business processes, products, and services. Assumptions were documented and evaluated using a qualitative scale (1–5) for both impact and financial materiality, complemented by scenario analyses for climate-related risks. Stakeholder engagement was carried out through workshops and the methodology was reviewed by an external party to ensure traceability and robustness. Classifications required by ESRS (e.g., actual/potential and positive/negative impacts) were integrated into the analysis.

Resurs' DMA process comprises four steps to arrive at the determined material sustainability topics:

1. Understanding the sustainability context of Resurs as a company and its stakeholders.

2. Identification of sustainability matters and IROs, that may be material for Resurs.
3. Assessment of impact materiality and/or financial materiality.
4. Determination of material topics, sub-topics and thereby the disclosures in Resurs' Sustainability Statement.

Step 1: Understanding the sustainability context of Resurs' business and value chains

Initial internal phase – understanding the framework

To establish a strong understanding of CSRD and ESRS requirements, internal teams conducted a review of the framework. This was done through analysis to identify which business activities, services, products and value chains were relevant for inclusion from a sustainability perspective. Throughout the CSRD implementation process, a series of targeted working meetings were conducted with key functions across the organisation, including Credit, Finance, People & Culture, Operations, Compliance, Legal, Risk, DPO, Governance, Customer Care and Sustainability.

Stakeholder consultation

The DMA process explicitly included engagement with internal stakeholders. Inputs were gathered across the entire value chain, and workshops were conducted with key functions such as Credit, Finance, People & Culture, Compliance, Legal, Risk, and Sustainability. External stakeholder perspectives were integrated through customer research, market studies, and dialogue channels like social media and customer meetings.

External experts

While most of the process relied on internal subject matter experts, PwC provided audit trail guidance and recommendations for documenting stakeholder engagement and methodology. This included instructions on mapping stakeholders, defining engagement plans, and specifying the nature and timing of consultations (e.g., interviews, surveys) to validate DMA outcomes.

Defining scope and value chains

The next step involved gathering inputs across the

entire value chain, including upstream and downstream impacts to define the scope of Resurs' own operations, as well as its upstream and downstream value chains. The process began with an examination of the core aspects of our business, including our strategy and business model, products and services, customer segments, organisational structure, and significant processes. Both internal and external stakeholders were considered to identify business activities and value chains where sustainability-related material impacts, risks, and opportunities were most likely to arise.

Step 2: Identification of impact and financial materiality

To identify sustainability topics for materiality assessment, Resurs used the topics defined in the ESRS to start from. Workshops and trainings sessions were held with an internal CSRD group, Group Management and the Board. A list of sustainability topics was developed, and all topics were thus subject to assessment using the same methodology.

The assessments considered existing policies, published reports, such as previous sustainability reports aligned with the Global Reporting Initiative (GRI) and regulatory obligations, internal frameworks for risk management, due diligence, and insights into Resurs' strategic priorities, business model and business activities.

Due to the nature of Resurs business as a financial services provider, most IROs identified in own operations concerned social and governance matters, while environmental concerns primarily appeared indirectly through downstream value chains. Entity-specific topics were also assessed.

Step 3: Assessment of impact and financial materiality

In 2024, internal stakeholders, including subject matter experts and representatives from various business areas, participated in workshops to assess impacts, risks, and opportunities across different sustainability topics. Representatives from different levels of the organisation participated to assess and describe which sustainability areas were material. Where relevant, the assessment was conducted across various time horizons:

- Short-term: Financial year (January 1 – December 31)
- Medium-term: 1–5 years
- Long-term: More than 5 years

Material impact assessment

Actual and potential impacts were assessed using four criteria: scale, scope, irremediability, and likelihood. Each criterion was rated on a qualitative scale, as defined below:

Scale: How grave is the impact?

- 1 - Very low – Unnoticeable
- 2 - Low – Limited
- 3 - Medium – Noticeable
- 4 - High – Significant
- 5 - Very high – Substantial

Scope: How widespread is the impact?

- 1 - Few individuals/Individual customers/Isolated locations
- 2 - Groups/Minority of customers/Multiple locations
- 3 - Departments/Roughly half of customers/Several large areas
- 4 - Business divisions/Most customers/segments/Entire region
- 5 - Global workforce /All customers/end-users/Global environment

Irremediability: How challenging is it to reverse the effect of the impact?

- 1 - Easily reversible
- 2 - Low
- 3 - Reversible with material effort/costs
- 4 - High
- 5 - Permanent

Likelihood: How likely is it that this impact will occur?

For actual impact the likelihood is 100 per cent. The likelihood of the event is assessed for potential impact on the following scale (on average):

- 1 - Rare - <10%
- 2 - Low - 10-25%
- 3 - Moderate/Possible - 25-50%
- 4 - Likely - 50-75%
- 5 - Almost certain - >75%.

Since actual impacts have already occurred and therefore have a likelihood of 100 per cent, they are not assigned a time horizon under ESRS. Time horizons are only used for potential future IROs.

Financial materiality assessment

Risks and opportunities linked to the sustainability topics in the gross list were evaluated by applying a set of criteria for financial impact and likelihood, also on a 1-5 scale:

What is the expected magnitude of financial effect?

- 1 - Minor
- 2 - Moderate
- 3 - High
- 4 - Very High
- 5 - Major

This evaluation aligns with Resurs' existing risk management framework, which includes identification, measurement, evaluation, management, follow-up, and reporting. The approach is integrated into ICAAP (Internal Capital Adequacy Assessment Process) and supported by stress tests under various scenarios (e.g., capital market disruptions, repayment behavior).

The assessment of material impact served as the starting point for the assessment of financial materiality. For example, the analysis is based on the indirect climate impact through the products and services Resurs offers, such as consumption enabled by financing. This impact has then served as the foundation for identifying climate-related transition risks, including regulatory changes, shifting consumer preferences, and potential reputational risks.

Current state and process

Current approaches to assessing financial materiality are at different stages of development across sustainability topics. Some areas have progressed in integrating risk management practices, while others, including identifying related business opportunities, remain largely qualitative at this stage. Risk identification is informed by both bottom-up (operational personnel) and top-down (Group Management/Board) perspectives and considers long-term

and short-term views based on periodic materiality assessments. This framework supports proactive risk management to minimise operational risks and align performance with strategic objectives.

During the development of the assessment criteria, consultations were held with the risk team, and the evaluations were aligned with the existing risk framework, which already includes confirmed assessments of financial impact and likelihood. The assessment criteria for both material impact and financial materiality were qualitative on a scale from 1 (minor) to 5 (major). Internal stakeholders and subject matter experts participated in determining whether the IROs were positive or negative, actual or potential, and the extent to which connections existed between identified IROs.

To ensure the most accurate assessment possible, factors such as geographic distribution, business areas, and the nature of sustainability matters, as well as existing and upcoming regulations and shifting consumer preferences were considered. Resurs' strategy and business model were also included in the analysis. For example, considering the global nature of climate change and the characteristics of the credit portfolio, climate change mitigation was assessed high related to the value chain.

For similar reasons, impacts, risks and opportunities related to pollution, water, biodiversity, circularity, and workers in the value chain received lower scores than climate change mitigation. Given the strict environmental and labour regulations in Europe, the severity of impacts related to our customers and suppliers is lower than in many other parts of the world.

The process also included reconciliation meetings with the CEO. The purpose of these engagements was to validate assumptions, deepen the understanding of sustainability-related impacts, risks, and opportunities, and ensure the inclusion of insights from those closest to the operational realities of each area. These conversations played a critical role in refining the double materiality assessment and strengthening the relevance and accuracy of the final outputs.

Validation and decision

Reconciliation sessions and checkpoints were held within the working group to ensure consistency and a shared understanding of the reporting approach. A gap analysis was conducted, followed by a full ESRS review, including a comprehensive assessment of all thematic and topical standards to confirm that no material issues were omitted. Findings and priorities were reviewed and discussed with the Group Management to ensure alignment with strategic objectives. Reconciliation with the Board was also carried out, including a formal presentation of the materiality outcomes. This served to highlight key questions and concerns, encourage critical reflection on priorities, ensure shared understanding and support across the bank's leadership.

Internal controls for data accuracy

To ensure the accuracy and reliability of sustainability data used in the DMA and subsequent reporting, Resurs has implemented specific internal control mechanisms. Each material topic is assigned to responsible data owners within relevant functions, ensuring clear roles and responsibilities. Data is reviewed within the responsible functions and consolidated through Resurs' established ESG governance and reporting routines. By using the reporting system Position Green, data traceability and consistency are maintained throughout the process. Finally, all sustainability disclosures are reviewed and approved by the Group Management and the Board. These controls are designed to align with ESRS requirements and support a robust governance framework for sustainability reporting.

Step 4: Determination of material topics

The final step in the DMA process involved setting impact and financial materiality thresholds to determine which IROs are material for Resurs. The DMA identified material sustainability matters closely linked to Resurs' operations as a bank, including matters related to own workforce, corporate culture, information security, financial crime, corruption and bribery and customer data privacy. Regarding environmental sustainability matters (climate change adaptation and mitigation), Resurs' IROs are primarily associated with the credit portfolio and assets under man-

agement. The identified sustainability matters align with previous assessments and are integrated into the business model and strategy. The material sustainability matters for 2025 and their associated IROs are presented in table *Summary of material impacts, risks and opportunities identified through the double materiality assessment*, on page 46-51, together with explanations of how these matters are connected to its strategy, business model and value chains across different time horizons.

When the material IROs had been identified and formulated, a materiality assessment was conducted at disclosure requirement and data point level to determine which disclosure requirements would be included in the report. Once the material disclosure requirements and data points had been identified, responsibility for each area was assigned to those within the organisation with the most relevant expertise. Work was also initiated during the year to establish internal controls for sustainability reporting, including the double materiality assessment. This is described in section *GOV-5 Risk management and internal controls*.

Latest Revision and future updates

The latest revision of the DMA process in early spring 2025 focused on improving alignment with ESRS and the reporting system (Position Green). Initially, topics were broad and some ESRS sub-topics had been renamed to custom titles. During the revision, most topics were reverted to their original ESRS titles to ensure consistency and facilitate linking metrics to topics. Sub-topics were introduced for greater granularity, and assessments of scale and likelihood were refined. Additional classifications were added to indicate whether impacts were actual or potential and positive or negative, as required by ESRS and the reporting system.

Resurs will review the DMA process annually, with the next review scheduled for spring 2026 as part of the yearly cycle.

ESRS REQUIRED DISCLOSURES IN THE SUSTAINABILITY STATEMENT

IRO-2 – Disclosure Requirements in ESRS covered by the company's sustainability statement

The material information to be disclosed about material IROs has been determined by looking at the result of the DMA with Resurs' identified material IROs. A list of the disclosure requirements can be found in the introduction to each topic area. The material IROs have been used to filter out the requirements relevant to Resurs and are based on the data point list issued by EFRAG. The data points have been evaluated from a material perspective to the Group. As the ESRS data points are not designed to accommodate industry-specific differences, certain data points deemed not relevant have been excluded. Where applicable, Resurs has added entity-specific disclosures to meet the objective of the disclosure requirement. The entity-specific disclosures have been based on either existing regulations in the respective area (e.g., AML) or inspired by published sustainability statements from companies in similar industry. A table outlining material disclosure requirements can be found on page 103.

A table of datapoints provided from other EU legislation can be found on pages 106.

Environmental information

- **E1** Climate change
Climate change mitigation
Reporting under the EU Taxonomy Regulation (Article 8)



E1 Climate change

Climate change mitigation

STRATEGY

SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model

Resurs has identified material impacts and risks in regard to climate change through its double materiality assessment. These include:

- **Climate impact through customer consumption.** Resurs recognises that its indirect climate impact extends beyond its own operations through the products and services it provides to customers. The consumption enabled by financing solutions, such as consumers loans and retail finance, can contribute to greenhouse gas emissions, depending on the nature of goods and services purchased. While Resurs does not control these choices, it acknowledges a shared responsibility to raise awareness and promote more sustainable consumption. This includes exploring ways to integrate sustainability criteria into product offerings and encouraging customers to make climate-conscious decisions.
- **Climate impact within own operations.** Resurs' operational greenhouse gas emissions include Scope 1 emissions from company vehicles, Scope 2 emissions from purchased electricity and heating used in office operations, and relevant Scope 3 emissions from activities such as business travel and the purchase of goods and services. These emissions represent environmental impacts arising from activities under the company's operational control. Climate change is assessed as a high-severity sustainability matter. Greenhouse gas emissions contribute cumulatively to global climate change, which has wide-ranging and long-term environmental and societal consequences. The impact is considered material due to its scale and scope, as emissions contribute to global climate change beyond

the company's immediate geographic area, and due to the limited reversibility of climate-related damage once emissions have occurred. Failure to reduce operational emissions in line with established targets may adversely affect the company's credibility, regulatory position and long-term resilience.

- **Risks related to mitigating customers climate footprint.** Resurs faces climate-related transition risks linked to the indirect emissions from customer consumption financed through its products. As consumer spending may support high-carbon activities, the company risks being associated with unsustainable consumption. Increasing regulatory pressure, shifting consumer preferences, and heightened scrutiny on financed emissions could lead to reputational damage and compliance challenges. Without actions to promote sustainable consumption and assess the climate impact of its portfolio, Resurs may face long-term risks to its business model, brand value, and regulatory standing.

Risk classification:

- All identified risks are transition risks, as they relate to regulatory changes, market expectations, and decarbonisation requirements.
- Physical risks are assessed as immaterial due to Resurs' Nordic office-based operations and absence of collateral exposed to climate-sensitive assets.

Resilience approach:

Resurs integrates climate-related risks into its risk management framework and strategic planning. Actions include:

- Developing a climate transition plan aligned with the Science Based Targets initiative (see E1-1).
- Implementing measures to reduce operational emissions and meet the 2030 reduction target.

Actions and strategic considerations following the scenario analysis

Based on the climate-related scenario analysis, Resurs has identified transition risk as the most relevant climate-related risk in relation to its business model. The analysis is used as an input to strategic discussions and internal risk

assessments, including assessments of credit risk exposure and portfolio characteristics under different transition scenarios. The results support management's understanding of potential impacts on household repayment capacity and inform considerations related to risk appetite, monitoring priorities and longer-term strategic direction.

Consequently, Resurs has prioritised continued monitoring of macroeconomic and regulatory developments associated with the climate transition, with emphasis on potential impacts on household repayment capacity. The outcomes of the analysis are considered in the ongoing development of the risk management processes and are incorporated into forward-looking assessments. Based on the current analysis, no immediate adjustments to the company's core business model have been identified as necessary.

IMPACT, RISK AND OPPORTUNITY MANAGEMENT

IRO-1 Description of the processes to identify and assess material climate-related impacts, risks and opportunities

Climate-related scenario analysis

Resurs applies a qualitative climate-related scenario analysis based on external scenarios from the Network for Greening the Financial System (NGFS). The analysis is proportionate to the company's circumstances, as approximately 97 per cent of the portfolio consists of consumer lending. This limits direct exposure to climate-related physical risks and makes quantitative modelling less precise. The primary objective is to identify potential transition risks and opportunities that could affect household repayment capacity, regulatory requirements, and business strategy.

Scenarios used and sources

Two NGFS scenarios have been considered, both consistent with the latest scientific guidance and widely recognised by regulators:

- Net Zero 2050 (Orderly Transition): Assumes rapid and coordinated climate policy implementation, with a gradual increase in carbon prices (up to approx. USD 300/ton by 2050).
- Delayed Transition (Disorderly Transition): Characterised

by late and abrupt policy action after 2030, resulting in sharp carbon price increases, inflation volatility, and economic uncertainty.

These scenarios were selected because they represent plausible pathways for climate policy and macroeconomic developments relevant to Resurs' business model.

Time horizons and key metrics

The analysis considers short-term (up to 2030), medium-term (2030–2040), and long-term (2040–2050) impacts. Carbon price trajectories serve as proxies for climate policy ambition, while inflation and interest rate trends are used to assess potential effects on household disposable income and credit risk.

Key drivers considered

- Carbon pricing: Drives energy and mobility costs, influencing household budgets.
- Inflation: Higher living costs reduce disposable income and increase risk of payment difficulties.
- Interest rates: Monetary policy responses to inflation affect borrowing costs and credit demand.
- Regulatory changes: Evolving sustainability requirements and stakeholder expectations may impact compliance and risk management.

Scenario outcomes

- Net Zero 2050: Gradual cost increases for energy and mobility, moderate inflation, and limited interest rate hikes. Households adapt over time, but short-term credit risk may rise.
- Delayed Transition: Abrupt carbon price hikes post-2030, severe inflation shocks, and sharp interest rate increases. This scenario entails higher transition risk, greater volatility, and potential credit losses.

Physical climate risks are assessed as immaterial for Resurs, given its Nordic office-based operations and absence of collateral exposed to climate-sensitive assets.

Conclusions and material risks

- Material climate-related risk: Transition risk, primarily

transmitted through macro channels (inflation and interest rates) that may affect household repayment capacity and thus credit risk.

- Not material at present: Physical risk to own operations, including under a highemissions scenario; indirect effects are monitored but are not currently assessed as material.
- Strategic response: Continued monitoring of policy and macro developments; integration into credit risk processes, pricing frameworks, and longterm planning. Based on the current analysis, no immediate adjustments to the core business model have been identified as necessary.

Limitations and next steps

This analysis is qualitative and based on regional macroeconomic assumptions rather than sitespecific geospatial data, reflecting the nature of Resurs' business model. As supervisory expectations (e.g., EBA ESG risk guidance) evolve and data availability improves, Resurs intends to enhance the methodology, expand relevant indicators, and refine links to credit risk models, pricing strategies and longterm planning.

Comparison of NGFS Scenarios – Key Parameters

Parameter	Net Zero 2050 (Orderly)	Delayed Transition (Disorderly)
Carbon Price	≈ USD 300/ton (gradual)	> USD 300/ton (abrupt post-2030)
Inflation	Moderate, stabilising	Severe shocks, high volatility
Interest Rates	Moderate increases	Sharp hikes, economic instability
Household Impact	Gradual cost increase	Sudden cost surge, payment risk
Credit Risk	Short-term increase, stabilisation	Significant increase due to volatility

TRANSITION PLAN

EI-1 Transition plan for climate change mitigation

Building on Resurs' existing climate commitments and emission-reduction objectives, a process has been initiated to prepare for a potential future commitment to

the Science Based Targets initiative (SBTi). As part of this preparatory work, Resurs is strengthening its climate management framework, and the development of a climate transition plan will support the target setting process.

The plan is intended to formalise Resurs' decarbonisation pathway through defined actions, milestones, and governance arrangements. It is expected to be adopted following the completion of the target-setting process within the next reporting periods and will support alignment with the objectives of the Paris Agreement.

POLICIES RELATED TO CLIMATE CHANGE MITIGATION

EI-2, MDR-P Policies related to climate change mitigation

Resurs' approach to managing material climate-related impacts, risks, and opportunities is supported by three core policies. These policies are the ESG Policy, the Code of Conduct, and the Code of Conduct for Suppliers. Resurs does not maintain a separate climate policy. Commitments related to climate change, renewable energy, and energy efficiency are integrated into the existing governance framework. The policies are guided by internationally recognised frameworks, including the UN Principles for Responsible Banking and the UN Global Compact, which inform Resurs' approach to climate mitigation and management of environmental impacts across the value chain.

Scope and key contents of the policies

The ESG Policy is approved and overseen by the Board. It defines how environmental, and climate-related impacts are to be managed and describes the processes for identifying, assessing, managing, and monitoring climate-related risks. The policy sets out how Resurs aims to contribute to the transition to a low carbon economy, including support for renewable energy solutions and measures to improve energy efficiency. The ESG Policy is complemented by internal instructions that guide how sustainability considerations are incorporated into relevant operational processes.

Together, the governance documents guide the management of Resurs' material climate-related impacts, risks, and opportunities. They address transition risks associated

with emissions reduction and energy efficiency, physical climate-related risks that may affect operational continuity, and opportunities linked to renewable energy and climate-related improvements in operations. The content of the policies is linked to the impacts, risks, and opportunities identified through Resurs' double materiality assessment and forms the basis for how climate-related considerations are integrated into decision making. These policies are supported by Resurs' risk management framework and are operationalised through internal processes and assessments, including the annual climate statement.

The Code of Conduct describes expectations for responsible conduct by employees. It includes principles related to environmental responsibility and the careful use of resources, which support the integration of climate consideration in everyday operations. The Code of Conduct for Suppliers extends environmental and climate-related expectations to suppliers. It requires suppliers to manage their environmental impacts responsibly, to comply with relevant environmental and climate legislation, and to work to reduce emissions where possible.

Compliance, implementation and review

Compliance with the policies is monitored through Resurs' established risk management processes. Implementation is carried out by responsible managers and designated roles within relevant functions, and performance is followed up through regular internal processes and reported annually to the Board. The policies are subject to periodic review to ensure continued alignment with regulatory requirements and Resurs' sustainability ambitions.

Stakeholder dialogue, communication and external reporting

The direction and priorities set out in the policies reflect the outcome of Resurs' materiality assessment as well as ongoing dialogue with key stakeholders. Stakeholder perspectives, including those of customers, employees, investors, partners, and owners, have informed the identification of relevant climate-related topics and the approach taken to manage associated impacts, risks, and opportunities.

The policies are available to all employees through Resurs' intranet and are communicated through internal governance structures. Relevant parts of the policy framework are shared with suppliers and business partners where appropriate. While the policies are not publicly disclosed in full, Resurs' climate-related commitments and progress are communicated externally through the annual sustainability reporting.

CLIMATE CHANGE ACTIONS

EI-3, MDR-A Actions and resources in relation to climate change policies

Climate governance and ongoing actions

Resurs has not yet adopted a standalone climate transition plan. This reflects the current structure of our sustainability governance, where climate work is integrated into broader ESG policy and related governance document rather than consolidated into a single plan. Climate considerations form part of our ESG policy, which guides decision-making across the organisation and ensures that environmental commitments are embedded in core processes. The operational climate targets referenced in this section are disclosed in full under Disclosure Requirement EI-4. They are included here only to provide context for the ongoing actions and resource allocation associated with climate mitigation.

Resurs has carried out annual greenhouse gas calculations since 2020 in accordance with the GHG Protocol. These assessments provide a basis for identifying emission reduction opportunities within the scopes and categories included in the calculations and help direct internal priorities related to operational emissions and selected value chain activities. Our approach is grounded in responsible business conduct and is aligned with national and EU frameworks, the UN Global Compact, and the UN Principles for Responsible Banking.

Although Resurs has not yet adopted a standalone climate transition plan, several ongoing actions are already in place to reduce emissions and manage climate-related impacts. These include measures to improve energy performance

in operations, continued digitalisation to reduce paper use and resource intensity, procurement practices that incorporate environmental criteria, and the shift to a fully electric vehicle fleet. These actions are implemented through existing operational processes and funded through departmental budgets rather than a dedicated climate action budget.

Climate actions and future development

Resurs has defined operational ambitions that include a 50 per cent reduction in emissions by 2030. The target covers Scope 1 and Scope 2 (market-based) emissions and selected Scope 3 categories included in the company's operational emissions inventory. Scope 3 category 15 (Investments) is not included in the target scope. The ambition is supported by the measures described above and focuses on energy efficiency, renewable electricity, reduced resource consumption and responsible procurement. These commitments guide ongoing work, although they are not yet structured into a formal action plan.

These ongoing measures constitute the core activities through which Resurs currently supports climate mitigation. They represent the practical implementation of the ESG Policy while the formal action plan is under development.

A process to prepare a potential commitment to the Science Based Targets initiative (SBTi) has been initiated. As part of this work, Resurs is strengthening its climate management framework, and the targetsetting preparations will be supported by the development of a climate transition plan that outlines key actions, timelines, and resource needs.

The transition plan will also address ESRS EI-3 by establishing a structured overview of planned actions, their timelines, the required resources, and the internal responsibilities for implementation.

METRICS, TARGETS & PROGRESS

CLIMATE CHANGE METRICS AND TARGETS

EI-4, MDR-M, MDR-T Targets related to climate change mitigation and adaptation

Existence of climate-related targets

Resurs has set climate-related targets aimed at reducing its greenhouse gas (GHG) emissions and mitigating climate change impacts. The targets apply to Scope 1 and Scope 2 (market-based) emissions and to selected Scope 3 categories included in Resurs' operational emissions inventory, where data quality and methodological robustness currently allow for quantitative target setting. Scope 3 category 15 (Investments) is identified as material in the double materiality assessment but is not included in the current target boundary due to methodological complexity and limitations in data availability. The selection of Scope 3 categories reflects Resurs' current data availability and relevance to its operations. While the targets are not science-based or fully aligned with the 1.5°C pathway, they represent an important step toward reducing climate impact.

Stakeholders have not been directly involved in the setting of the climate-related targets. The targets have been defined internally by management and approved by the Board, based on the company's strategic priorities, risk assessments and internal analysis. Stakeholder perspectives are considered indirectly through the double materiality assessment and ongoing dialogue with key stakeholder groups, which inform the identification of relevant climate-related topics and risks. Accordingly, the formulation and approval of the targets remain an internal management and Board responsibility.

No formal interim milestones or sub-targets have been established for the climate targets. Progress is monitored on an annual basis against the defined baseline.

Consistency with GHG inventory boundaries

Resurs ensures consistency between its GHG emission reduction targets and the boundaries applied in its GHG

inventory by using the same organisational scope. The reduction target covers the entire Nordic organisation, which is also the boundary applied in the annual GHG calculations. This alignment creates a clear connection between the baseline year, the annual inventory and the emission reductions that Resurs aims to achieve.

The organisational boundary is based on the operational control approach, meaning that all entities where the company has operational authority are included. This covers offices and operations in all Nordic markets. The boundary also includes selected value chain emissions where reliable data are available. These emissions are included because they represent material indirect impacts.

Emissions are calculated in accordance with the GHG Protocol. The same scope definitions and categorisation of emission sources are applied when monitoring progress towards the target, meaning that direct emissions from operations, purchased energy and relevant indirect emissions are included on a consistent basis.

The value chain categories included in the target follow the same scope definitions as the inventory as applied at the time the target was established. From 2025 onwards, the inventory has been expanded to include selected parts of Scope 3 Category 15 (Investments). These emissions are reported in the inventory but are explicitly excluded from the current target boundary, as methodological development and data availability do not yet support consistent target tracking.

The baseline year corresponds to the first year with comparable data, providing a stable foundation for tracking developments over time. Methodological choices, including the use of market-based accounting for electricity, are applied consistently in both the inventory and the target follow-up. When calculation methods or emission factors are updated, they are reviewed to ensure that comparability is maintained. Historical data are adjusted where feasible, so that reported progress reflects actual changes rather than methodological shifts.

Data collection and validation follow the same internal processes for both the GHG inventory and the climate targets. Responsibilities are coordinated within the functions that oversee sustainability reporting, reducing the risk of discrepancies between what is reported and what is tracked against the target. Organisational changes are reviewed regularly to ensure that boundaries remain aligned over time. This approach supports a coherent climate management framework and reinforces the credibility of Resurs' reported progress. The measurement of the climate-related targets and underlying metrics has not been validated by an external body.

Baseline Year and Values

- Baseline year: 2020
- Scope 1: 113 tonnes CO₂e
- Scope 2 (market-based): 94 tonnes CO₂e
- Scope 3: 1,034 tonnes CO₂e

Note: Scope 3 Category 15 (financed emissions) was not included in the baseline year and will be disclosed prospectively from 2025 onwards, in line with ESRS EI-6 and EI-4 AR 25.

Target characteristics

- Target name: Reduce the operation's climate impact by 50 per cent by 2030 (compared to 2020 baseline)
- Coverage: Scope 1, Scope 2 and selected Scope 3 categories (excluding Scope 3 category 15 – Investments)
- GHGs covered: CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃
- Method: Percentage of base year emissions
- Scope 2 method: Market-based

Baseline and boundary management

Resurs has ensured that 2020 serves as a representative baseline year for its greenhouse gas (GHG) emissions, reflecting the scope of activities covered by the inventory. As emissions mainly arise from office operations, energy use, digital infrastructure, and the lending portfolio (Scope 3), 2020 is considered a stable and reliable reference point for tracking emission-reduction performance over time. Although the 2020 financial year was affected by the COVID-19 pandemic, internal analysis confirmed that the bank's operational activity, energy consumption and portfolio composition were broadly consistent with a typical busi-

ness year. The baseline is therefore regarded as a credible measure of Resurs' average climate impact under normal operating conditions.

Scope 3 Category 15 was not included in the baseline year, since financed emissions were not measured or reported at that time. The baseline therefore reflects only the Scope 1, Scope 2 (market-based) and the Scope 3 categories that were part of the company's greenhouse gas inventory in 2020. This is consistent with ESRS requirements, which allow additional categories to be incorporated in later reporting years without requiring recalculation of the baseline unless this is necessary to maintain comparability.

As part of the current reporting process, all lending segments have been assessed for their relevance to financed emissions (Scope 3 Category 15 – Investments). For segments where calculation is currently not possible (such as consumer loans), the rationale and limitations have been documented.

The inclusion of Category 15 in the 2025 reporting year represents an expansion of the inventory boundary rather than a change to previously reported emissions. In accordance with ESRS E1-6 and E1-4 AR 25, such expansions do not require a retrospective adjustment of the baseline unless they fundamentally affect the company's ability to track progress against its targets. Accordingly, Resurs will retain 2020 as the baseline year and begin reporting Category 15 emissions prospectively starting in 2025. The baseline year will be reviewed and, if necessary, adjusted during future reassessments or in the event of significant business changes, in accordance with ESRS E1-4 AR 25. If future boundary expansions materially affect the comparability of the climate targets, the baseline will be reassessed. However, the addition of Category 15 in 2025 does not trigger such a reassessment because Resurs did not previously measure or manage financed emissions, and the methodological expansion is transparently disclosed.

From the 2025 reporting year, Resurs will also expand the Scope 3 boundary to include emissions from purchased IT services within Scope 3 Category 1, Purchased goods and

services. Previously, emissions related to IT infrastructure were limited to purchased electricity for data centres and the acquisition of laptops and other IT equipment reported under Capital goods. The inclusion of purchased IT services represents a further refinement of the inventory boundary to improve completeness and accuracy over time. As these emissions were not previously measured, they will be reported prospectively from 2025 and do not require a recalculation of the 2020 baseline.

2030 Reduction Target Overview, Summary

Metric	Value
Reduction compared with base year 2020 (within target boundary)	50%
Share of base year emissions – Scope 1	9.10%
Share of base year emissions – Scope 2 (market-based)	7.57%
Share of base year emissions – Scope 3	83.32%

Reduction by Scope

Scope	% Reduction vs Baseline	Absolute Target (tCO ₂ e)
Scope 1	50%	56.6
Scope 2 (market-based)	50%	47
Scope 3	50%	517

Decarbonisation levers

Resurs has not yet established quantified decarbonisation levers linked to its emission reduction target. Ongoing work focuses on identifying relevant emission sources and potential future measures and is based on the historical emissions analysis, which shows that most of the company's climate impact is attributable to Scope 3 categories.

At this stage, the areas assessed as having the greatest potential for future reductions are business travel (Scope 3 Category 6), employee commuting (Scope 3 Category 7), and the procurement of goods and services, including IT-related services (Scope 3 Category 1). Financed emissions within the lending portfolio (Scope 3 Category 15) also constitute a priority area in the continued work. Scope 1 and Scope 2 (market-based) represent a limited share of Resurs' total emissions. Emission reductions within these scopes

remain part of the target structure, while the largest absolute reduction potential is currently assessed to be within relevant Scope 3 categories.

Methodology and adjustments

Historical emission figures have been updated in recent reporting periods to reflect improved data quality, updated emission factors and more precise calculations. These revisions, disclosed transparently in the sustainability statement, ensure greater accuracy and comparability over time as more reliable input data becomes available.

The methodology has been developed progressively, including ongoing refinements to assumptions, data sources and emission factors, as well as an expanded scope where additional emission categories have been included or calculated with greater precision. In the current reporting period, this has included incorporating financed emissions (Scope 3 Category 15) for the first time using a more comprehensive approach. Remaining data limitations mainly relate to categories where external information is not available in full. These limitations have been documented and are not considered to affect the reasonableness or comparability of the reporting. At the same time, data-collection processes have been strengthened through clearer responsibilities and improved quality-assurance routines, providing a stable methodological foundation for future reporting.

The company does not use biomass fuels and therefore no material biogenic CO₂ emissions arise from Scope 1 activities. Biogenic emissions are not calculated separately within Scope 3. Based on the nature of the company's own operations, such emissions are assessed as marginal within Scope 1 and Scope 2 (market-based). For Scope 3 category 15 (Investments), currently available data does not allow for a separate identification of biogenic emissions. No significant events or changes in circumstances relevant to the company's greenhouse gas emissions occurred between the reporting date of the entities in the value chain and the date of the undertaking's general purpose financial statements.

RESURS OWN DIRECT AND INDIRECT GHG EMISSIONS

E1-6 - *Gross GHG emissions (Scope 1, Scope 2 and Scope 3)*

The tables on the following pages present Resurs' gross GHG emissions expressed in tonnes CO₂e for Scope 1, Scope 2 and Scope 3, as well as total emissions, in accordance with ESRS E1-6. Emissions are calculated in line with the GHG Protocol using an operational control approach. Scope 2 emissions are reported using the market-based method, with the location-based outcome disclosed for comparison. Information on contractual instruments and energy attribute certificates related to Scope 2 electricity procurement is disclosed separately in accordance with the market-based method requirements of the GHG Protocol. Scope 3 emissions are reported by category, with methodological limitations and exclusions described where applicable. This section provides detailed elaboration on estimated data, assumptions, methodological choices and measurement uncertainty referred to under BP-2, page 35.

Scope 3 greenhouse gas emissions are primarily calculated using secondary data sources, including spend-based emission factors and recognised external databases. Primary data is applied where directly available, such as for employee commuting, which is based on internally conducted survey data. For the reporting year, 13.5 per cent of reported Scope 3 emissions were calculated using primary data.

Climate target and boundary

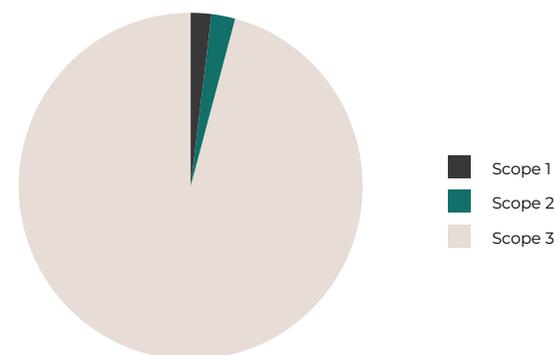
Resurs has set a target to reduce total greenhouse gas emissions by 50 per cent by 2030 compared with the 2020 baseline. The target applies to Scope 1, Scope 2 (market-based) and selected Scope 3 categories included in the operational emissions inventory. Scope 3 category 15 (Investments) is excluded from the current target boundary. The table below presents the detailed emissions breakdown by scope in accordance with ESRS E1-6. Progress towards the 2030 reduction target is presented separately below the table.

DETAILED EMISSIONS BREAKDOWN PER SCOPE (TONNES OF CO ₂ E)	2020	2025	CHANGE FROM BASE YEAR TO 2025	STATUS AND BOUNDARY (SCOPE 3)
Scope 1	113	26	-77%	Included
Scope 2 (market-based)	94	32	-66%	Included
Scope 2 (location-based)	126	28	-77%	-
Scope 3	1,034	17,558	1,598%	-
3.1 Purchased goods and services	452	318	-30%	Included
3.2 Capital goods	-	74	-	Included
3.3 Fuel- and energy-related activities	15	27	77%	Included
3.4 Upstream transportation and distribution	-	-	-	Not material
3.5 Waste generated in operations	6	0,3	-95%	Included
3.6 Business travel	176	351	99%	Included
3.7 Employee commuting	385	488	27%	Included
3.8 Leased assets	-	-	-	Not applicable
3.9 Downstream transportation and distribution	-	-	-	Not applicable
3.10 Processing of sold products	-	-	-	Not applicable
3.11 Use of sold products	-	-	-	Not applicable
3.12 End-of-life treatment of sold products	-	-	-	Not applicable
3.13 Downstream leased assets	-	-	-	Not applicable
3.14 Franchises	-	-	-	Not applicable
3.15 Investments	-	16,300	-	Included
Total GHG emissions including investments (market-based)	1,241	17,616	1,319%	-
Total GHG emissions excluding investments (market-based)	1,241	1,316	6.0%	-
Total GHG emissions including investments (location-based)	1,273	17,612	1,284%	-
Total GHG emissions excluding investments (location-based)	1,273	1,312	3.1%	-

Footnote: The emissions data presented in this table are calculated in accordance with the Greenhouse Gas Protocol using an operational control approach. All Scope 3 categories defined under the Greenhouse Gas Protocol have been assessed against Resurs' value chain and business model in accordance with ESR5 E1 requirements and the double materiality assessment. In the current reporting period, Scope 3 emissions include those categories that have been assessed as relevant and applicable and for which sufficiently reliable data and established methodologies are available. Categories assessed as not applicable or not material are reported as such.

Certain applicable and material categories have not yet been fully quantified due to data and methodological limitations, including limited application of the comprehensive Scope 3 approach and the "known use of proceeds" principle. Accordingly, the reported Scope 3 emissions do not yet represent a fully comprehensive Scope 3 inventory. The applied boundary and any exclusions are considered appropriate given current data availability and methodological maturity. The Scope 3 inventory will be further developed and expanded in future reporting periods as data quality and methodological maturity improve, in line with ESR5 E1-4 AR 46(i), AR 48 and BP-2.

Distribution of GHG emissions by scope, excluding investments



Scope 1 2%
Scope 2 2%
Scope 3 96%

Progress towards 2030 reduction target

The progress presentation below is based on market-based emissions excluding Scope 3 category 15 (Investments), consistent with the defined target boundary. It illustrates the 2020 baseline level, the 2025 outcome, the year-on-year change from 2024 to 2025, and the remaining reduction required to achieve the 2030 target.

As of 2025, total emissions within the target boundary are 6.0 per cent above the 2020 baseline. The reduction achieved between 2024 and 2025 amounts to 7.4 per cent. Continued reductions are required to meet the 2030 target.

Market-based, excluding Scope 3 category 15 (Investments)	Value
2020 baseline	1,241 tCO ₂ e
2025 outcome	1,316 tCO ₂ e
Change vs 2020 baseline	+6.0%
Change 2024–2025	-7.4%
2030 target level (50% reduction vs 2020)	621 tCO ₂ e
Remaining reduction required from 2025 level	-53%

Methodology and base year

To map the climate impacts arising from its operations, Resurs carried out its sixth greenhouse gas inventory in 2025 in accordance with the GHG Protocol, base year 2020. The calculations apply an operational control approach, and Scope 2 has been calculated using the market-based method.

Year-on-year development and comparability

The 2025 climate disclosure shows a significant increase in total emissions compared with 2024, primarily explained by the inclusion of the investments category, 3.15. When investments are included, total emissions amount to 17,616 tonnes of CO₂e, compared with 1,421 tonnes the previous year. This methodological update improves the completeness of reporting but limits comparability with previous years. Comparative figures for 2024 have not been restated and the change does not constitute a base year recalculation under ESRS.

Scope 3 category 15 – Investments

Emissions within Scope 3, category 15, Investments, have been calculated for those parts of the investment portfolio where established methodology under PCAF is applicable. Consumer loans, which constitute the majority of the lending portfolio, remain excluded due to the absence of an established calculation methodology and reliable emissions data for this category. Comparative figures for 2024 have not been restated.

Other methodological changes affecting 2025

In other categories, the results for the year are affected by several methodological changes, primarily relating to the selection of emission factors. Scope 1 emissions are influenced by the introduction of more international emission factors for fuels and energy, which generally result in higher emission intensity than previously applied factors. At the same time, the use of electric company vehicles has increased considerably during the year, leading to a clear reduction in reported emissions from business travel by car.

For Scope 2, country specific district heating factors are now applied. Previously, Scope 2 calculations were based on a combination of specific Swedish district heating networks and European average values for other markets.

Within Scope 3, the change in emission factors, mainly in the categories Purchased goods and services, 3.1, and Capital goods, 3.2, has also resulted in revised emission levels. In addition, a new survey has been conducted and the Commuting category, 3.7, now also includes working from home, and the calculations are based on a well-to-wheel approach rather than tank to wheel. Emissions from waste, 3.5, have decreased because of lower volumes and updated emission factors.

Biogenic emissions

Biogenic emissions have not been calculated separately. Based on the nature of the operations, these are considered marginal within Scope 1 and 2. Any biogenic emissions related to investments, Scope 3 category 15, are

excluded due to limited data availability and methodological constraints.

Methodology for GHG emissions

Greenhouse gas emissions are calculated in accordance with the GHG Protocol. Scope 1 and Scope 2 emissions are calculated using the operational control approach. Scope 3 emissions include those relevant categories in the value chain that have been assessed as applicable and for which reliable data and established methodologies are currently available. Financed emissions within Scope 3 Category 15 (Investments) are reported and calculated in accordance with the PCAF standard for those parts of the portfolio where established methodology is applicable and sufficiently reliable data are available. The reported Scope 3 inventory therefore represents a partial Scope 3 inventory in line with the defined reporting boundary.

Emission factors are obtained from recognised and publicly available sources and are updated on an ongoing basis to reflect the most recent data. Where activity-specific data is available, this is prioritised. Where such data is not available, estimates and secondary data are used. The methodologies, assumptions and emission factors applied are reviewed regularly to improve data quality and ensure comparability over time. The reporting boundaries for Scope 3 emissions are defined in line with the GHG Protocol and reflect the company's value chain. All Scope 3 categories have been assessed for relevance. Categories that are not quantified are disclosed separately together with an explanation of the methodological limitations. GHG emissions intensity is calculated as total greenhouse gas emissions relative to net revenue. The net revenue used for the calculation is derived from the company's financial statements and reconciled to the reported financial figures. Net revenue used for the calculation of GHG emissions intensity corresponds to the line item "Total operating income" as presented in the consolidated income statement (page 15). No adjustments have been made for the purpose of the GHG intensity calculation.

Greenhouse gas intensity per net income ¹	2025
Share of Scope 2 GHG emissions covered by contractual instruments (E1-6_18)	0.0047
Share of market-based Scope 2 GHG emissions linked to purchased electricity bundled with instruments (E1-6_20)	0.0047

¹Refers to net revenue SEK 3,748,142 thousand.

Biogenic CO₂ emissions are reported separately from fossil emissions in accordance with the GHG Protocol where relevant and where data is available. For Scope 3 category 15 (Investments), currently available data does not allow for a separate identification of biogenic emissions. Such emissions are therefore not separately disclosed.

Emission factors are primarily sourced from recognised and widely used databases and standards, including national energy authorities, electricity suppliers and internationally accepted datasets aligned with the GHG Protocol. Where multiple emission factors are available, Resurs applies factors that are most relevant to the geographical location and reporting year, prioritising the most recent and authoritative data available.

Greenhouse gas calculations are performed using activity data combined with these emission factors in accordance with defined internal calculation methodologies. Position Green is used as a reporting and consolidation platform for sustainability data and does not independently calculate emissions. The selection of methodologies, assumptions and emission factors is reviewed annually to ensure consistency, relevance and comparability over time.

Scope 2 – Contractual instruments (Guarantees of origin)

Disclosure	2025
Share of purchased energy covered by contractual instruments	72.14%
Of which bundled	72.14%
Of which unbundled	0%
Type of contractual instruments	Energy Attribute Guarantees of origin for electricity (bundled)

Information on contractual instruments is based on documentation obtained from electricity suppliers and landlords. For locations where contractual instruments are not available, electricity consumption is reported without certificates and included in the market-based calculation using the relevant residual mix factor.

Emissions Trading Schemes (ETS)

Resurs' Scope 1 greenhouse gas emissions are not subject to any regulated emissions trading schemes, including the EU Emissions Trading System (EU ETS). The company does not operate installations or activities covered by ETS, such as industrial production, energy generation, aviation, shipping, or fuel supply. Accordingly, 0 per cent of Scope 1 emissions are covered by emissions trading schemes.

Scope 3 GHG emissions – Category 15: Investments

2025 is the first year in which the company reports emissions under Scope 3 Category 15 (Investments). In this reporting period, we have chosen to begin by including the parts of our investment portfolio for which reliable data is available. We have therefore calculated financed emissions for our bond holdings using the PCAF methodology, which provides an established and industry standard approach for assessing and attributing emissions from financial assets.

Approximately 97 per cent of the company's lending portfolio consists of consumer loans. At present, emissions data at the individual borrower level is not available, which makes the calculation of financed emissions for this segment unfeasible. This portion of the portfolio is therefore excluded from the current calculation and disclosed as a methodological limitation in accordance with ESRS E1-6.

Corporate lending represents around 3 per cent of the total lending portfolio. As part of the company's phased implementation of the PCAF methodology, the initial Scope 3 Category 15 reporting focuses on the bond portfolio. Reporting for corporate lending is planned to be included in the next reporting period, enabling a structured and methodical expansion of financed emissions coverage over time.

The company will continue to evaluate methodological developments, data quality and industry practices, and aims to progressively expand the scope of Category 15 reporting in line with improvements in data availability, methodological guidance and industry practice.

GHG REMOVALS AND MITIGATION PROJECTS

E1-7 GHG removals and GHG mitigation projects financed through carbon credits

Resurs does not generate any gross GHG removals and does not operate carbon capture, storage, utilisation or land-based sequestration activities. No GHG removals are therefore reported under this disclosure requirement. The company does not finance or use carbon credits or other offsetting mechanisms either.

As voluntary supplementary information, and not as part of the disclosures required under ESRS E1-7, Resurs reports estimated avoided emissions related to the recycling of IT equipment such as monitors, mobile phones, laptops and desktop computers. The recycling contributes to avoided emissions that would otherwise arise from the production of equivalent amounts of virgin materials and alternative end-of-life treatment. The calculations are based on comparisons between recycled and virgin material production using relevant emission factors. These avoided emissions are not included in our Scope 1–3 GHG inventory.

Year	Recycled units	Avoided CO ₂ emissions (tonnes)
2025	607	65.7

Reporting under the EU Taxonomy Regulation (Article 8)

INTRODUCTION TO THE EU TAXONOMY REPORTING

The EU Taxonomy Regulation (“the Taxonomy”) is an EU framework intended to create a common definition of environmentally sustainable economic activities within the Union¹. For companies subject to sustainability reporting requirements under the EU Corporate Sustainability Reporting Directive (CSRD), the Taxonomy Regulation entails an obligation to disclose how and to what extent the business is aligned with the Taxonomy criteria².

An economic activity can be classified as environmentally sustainable (“green”) if it:

- contributes substantially to at least one of the Taxonomy’s six environmental objectives,
- does not cause significant harm to any of the other environmental objectives (DNSH),
- meets the applicable technical screening criteria^{3,4}, and
- complies with minimum safeguards in the area of social responsibility.

For credit institutions, the Taxonomy requires disclosure of the share of green assets in relation to loan portfolios, debt instruments and equity holdings, as well as the flow of new lending.

REPORTING FOR RESURS HOLDING AB

Resurs Holding is subject to reporting requirements under CSRD and must therefore provide information in accordance with the EU Taxonomy Regulation¹. In line with the European Commission’s guidance, credit institutions shall report based on the consolidated situation under CRR, and since the Group’s activities consist exclusively of credit

business, the reporting is therefore provided at consolidated level. The reporting format follows the European Commission’s binding guidelines and templates according to the Disclosures Delegated Act². Below follows the regulatory basis applied for the year 2025 reporting.

Regulatory basis for the 2025 Taxonomy reporting

The reporting for the 2025 financial year is based exclusively on the regulatory framework that applied until 31 December 2025. This means that all disclosures have been prepared in accordance with:

- Taxonomy Regulation (EU) 2020/852¹
- Disclosures Delegated Act (EU) 2021/2178²
- Climate Delegated Act (EU) 2021/2139³
- Environmental Delegated Act (EU) 2023/2486⁴

The application of the framework has also been guided by the questions and answers (FAQ) and guidance published by the European Commission ahead of the 2025 reporting under Article 8⁵.

The European Commission’s FAQ published on 17 December 2025 clarifies how the Omnibus amendments shall be applied for reporting for the 2025 financial year. This guidance states that credit institutions are not required to report the Fees & Commission KPI or the Trading Book KPI for 2025, even when reporting is carried out according to the previously applicable templates. As the FAQ was published so late in the reporting process, Resurs has only been able to consider those elements that were possible to implement.

The reporting is further based on CRR consolidation according to Directive 2013/36/EU (CRD IV), as well as the updated population of companies subject to sustainability reporting under CSRD (Directive (EU) 2022/2464), which replaces the previous NFRDbased scope.

In summary, Resurs’ Taxonomy reporting for 2025 has been prepared fully in accordance with the regulatory framework that applied prior to the simplification measures that start to apply from 2026. This means that the reporting covers all technical screening criteria, templates and data points required under the original delegated acts.

REPORTING METHOD AND BASIS

The Taxonomy reporting is based on the balance sheet assets under the CRR consolidated situation. For data points that cannot be retrieved directly from financial systems, the company’s data warehouse is used, which includes aggregated information from the banking systems.

The assessment of whether an exposure is directed towards a company covered by CSRD (or previously NFRD) is based on information from counterparties and public corporate information. If an economic activity is not found among the technical screening criteria in the relevant delegated acts^{3,4}, it cannot be assessed against the Taxonomy and is therefore classified as noncovered.

Environmental objectives and reporting scope

For the 2025 reporting, Resurs has analysed the Group’s exposures in accordance with the EU Taxonomy Regulation. The Taxonomy relevant economic activities identified fall exclusively under Environmental Objective 1: Climate Change Mitigation. This is therefore the only environmental objective for which quantitative disclosures based on counterparty data are available.

For Environmental Objectives 2–6, Resurs has no economic activities covered by the technical screening criteria, which means that these environmental objectives are included in the reporting, but all values amount to 0 in the mandatory tables.

¹ Regulation (EU) 2020/852 of the European Parliament and of the Council.

² Directive 2014/95/EU of the European Parliament and of the Council.

³ Draft Commission Notice on the interpretation and implementation of certain legal provisions of the Disclosures Delegated Act under Article 8 of the EU Taxonomy Regulation, as amended by the Omnibus Delegated Act (fourth notice), approved in principle by the European Commission on 17 December 2025. https://ec.europa.eu/finance/docs/law/251217-draft-commission-notice-faqs-omnibus-delegated-act_en.pdf

⁴ Directive 2013/36/EU of the European Parliament and of the Council.

⁵ European Commission, “FAQs – Disclosures Delegated Act under Article 8 of the EU Taxonomy Regulation”.

Assumptions, interpretations and comments

According to the European Commission's guidance (FAQ for Article 8), the Taxonomy reporting must be based on actual data reported by underlying counterparties, and the use of estimates is not permitted¹. Resurs' exposure to companies covered by CSRD remains limited, which means that the Taxonomy alignment for 2025 is close to zero for both revenue based and capex based KPIs.

The assets covered consist mainly of:

- Covered bonds
Assessed under the Climate Delegated Act² using the so-called look-through method.
- Energy investment loans to private individuals
Assessed as Taxonomy-eligible under Environmental Objective 1³ but do not yet meet the criteria for being classified as aligned.
- Vehicle loans
Vehicle loans are assessed as Taxonomy-eligible because they can be identified as credits linked to vehicle purchases. However, they cannot be assessed as Taxonomy-aligned, as the EU Taxonomy's technical screening criteria require vehicle-specific data, such as CO₂ emissions, energy class and powertrain, which is not available for lending to private individuals⁴.

QUALITATIVE INFORMATION ACCORDING TO ARTICLE 8 DISCLOSURES DELEGATED ACT

Analysis of KPIs and changes

Resurs' Taxonomy KPIs for 2025 show very low outcomes for both GAR stock and GAR flow. This is mainly due to the Group's business model being strongly focused on household exposures (e.g., consumer loans), which currently lack access to the technical criteria data required to be assessed

as Taxonomy-relevant. The part of the balance sheet that can be assessed under the Taxonomy is primarily covered bonds, where it is possible to apply the look-through methodology. GAR flow amounts to 0 as Resurs did not identify any new lending that meets the Taxonomy's technical screening criteria during 2025.

The role of the Taxonomy in business model and governance

The Taxonomy is currently not used as a steering, risk or business model tool within Resurs. Lending, product development and strategic decisions continue to be governed by other factors such as credit risk, business strategy and consumer legislation. The Taxonomy presently functions mainly as a reporting and transparency framework rather than an active parameter in the business.

Data collection, processes and limitations

The Taxonomy reporting is based on the CRR consolidated balance sheet and is complemented with data from public sources for corporate counterparties reporting under CSRD. For covered bonds, the look-through method is used, where underlying mortgage loans can be assessed against relevant criteria. For household exposures, the detailed technical criteria data required (e.g., vehicle specifications, energy classifications) are currently not available, which limits the ability to assess retail portfolios against the Taxonomy. Resurs does not use estimates in the Taxonomy assessment.

Material uncertainties and data gaps

The availability of counterparty data for companies is increasing as CSRD is implemented, and market data quality is gradually improving. For the retail portfolio, product specific data required to apply several parts of the technical criteria is still lacking. These limitations affect the extent of Taxonomy-relevant exposures in the KPI outcomes.

EXPECTED DEVELOPMENT OF THE TAXONOMY REPORTING

Resurs continues to develop its Taxonomy reporting through improved data collection, quality assurance and process integration. The ambition is to gradually increase Taxonomy-alignment as market data quality improves and more counterparties report under CSRD.

¹ Regulation (EU) 2020/852 of the European Parliament and of the Council.

² Directive 2014/95/EU of the European Parliament and of the Council.

³ Draft Commission Notice on the interpretation and implementation of certain legal provisions of the Disclosures Delegated Act under Article 8 of the EU Taxonomy Regulation, as amended by the Omnibus Delegated Act (fourth notice), approved in principle by the European Commission on 17 December 2025. https://ec.europa.eu/finance/docs/law/251217-draft-commission-notice-faqs-omnibus-delegated-act_en.pdf

⁴ Directive 2013/36/EU of the European Parliament and of the Council.

⁵ European Commission, "FAQs – Disclosures Delegated Act under Article 8 of the EU Taxonomy Regulation".

Social information

- **S1** Own workforce
 - Working condition
 - Equal treatment and opportunities for all
- **S4** Consumers and end-users
 - Information-related impacts for consumers and /or end users
 - Entity specific topic – Information security
 - Entity specific topic – Sustainable credit lending



S1 Own workforce

Working conditions Equal treatment and opportunities for all

INTRODUCTION

This section has been prepared in accordance with ESRS S1 and covers reporting related to Resurs' own workforce. The definitions and terminology used follow ESRS S1 and applicable Swedish labour law practice. The term "own workforce" refers to all employees, including permanent employees, fixed term employees, and contractors insofar as they fall within the reporting scope under ESRS S1.

STRATEGY

SBM-3 *Material impacts, risks and opportunities and their interaction with strategy and business model*

Resurs has identified two material impacts on its own workforce: working conditions and equal treatment and opportunities. These impacts were identified through established processes for materiality assessment in line with ESRS 2 IRO-1, including risk assessments, pulse surveys, and performance dialogues. Through these processes, factors such as stress, irregular working hours, inadequate wages, and risks of unequal treatment or limited access to opportunities are considered and monitored.

Connection to strategy and business model

Resurs corporate strategy depends on an engaged, skilled, and healthy workforce. Working conditions and equal treatment are critical to enabling strategic priorities in technology, product development, and customer focus. Foundational enablers such as Data Excellence, Tech Modernisation, Organisation & Talent, and Compliance, guide the development of working practices and capability building. Insights from workforce-related assessments inform strategic decisions, such as resource allocation, talent development, and improvements in the work environment, ensuring resilience and high performance.

Scope and workforce groups

The materiality assessment covers all employees across business units and locations, both permanent and fixed-term staff. Consultants and third-party contracted personnel may also be affected and are considered where relevant. Certain impacts are more pronounced for specific groups, particularly engineering and product development teams, where workload and complexity can increase stress exposure. These groups were identified through HR analytics, workload assessments, and feedback from employee surveys and representatives.

While no risks or opportunities related to these groups were assessed as material in the DMA, this understanding informs the management of working conditions and equal treatment and supports strategic workforce planning.

Context and incidents

No widespread or systemic negative impacts have been identified. Potential impacts may arise from individual incidents (e.g., offensive treatment or discrimination), which are managed through established routines and corrective processes, in accordance with applicable internal policies, routines and instructions, including the Code of Conduct.

Specific roles and exposure

Roles with high pace or complex deliverables, such as engineering and product development, may face higher stress-related impacts. These groups were identified through HR data, risk assessments, and ongoing dialogues.

Transition plans and environmental initiatives

No material impacts on our own workforce have been identified in connection with transition plans for reducing environmental impacts. Any potential impacts are expected to be limited and primarily relate to evolving competency needs, which are addressed through continuous learning and development.

Forced and child labour risks

Resurs operates in the regulated financial services sector, with primarily office-based activities in the Nordic region. The sector requires educated and qualified employees, and

employment is governed by applicable labour legislation and collective bargaining agreements. As a result, the risk of forced labour and child labour within Resurs' own operations is considered very limited. In addition, the Nordic region is generally regarded as a low-risk area for such practices based on international risk indices. This assessment is reviewed and updated on a regular basis as part of Resurs' ongoing process for managing material risks and opportunities.

Potential risks and opportunities for specific groups

While the DMA concluded that only impacts are material, we have considered potential implications for transparency:

Potential risks

- Loss of critical talent and engineering capacity if working conditions are not adequately managed.
- Lower engagement and productivity due to stress or perceived lack of inclusion.
- Skill gaps that could hinder strategic execution if development opportunities are limited.

Potential opportunities

- Strengthened innovation capacity through inclusive practices and supportive working conditions.
- Higher engagement, driving productivity and retention when workload and well-being are actively managed.

These risks and opportunities are linked to the two identified impacts, working conditions and equal treatment, but were not assessed as material in the DMA. They are presented to illustrate potential strategic implications.

IMPACT, RISK AND OPPORTUNITY MANAGEMENT

POLICIES

S1-1 *Policies related to own workforce*

Introduction

Resurs has established a comprehensive framework of policies and instructions to ensure a healthy, inclusive, and fair working environment. These policies are embedded in the company's governance structure and are designed

to prevent, mitigate, and address negative impacts while promoting positive outcomes for both employees and the organisation. The policies apply to all employees across all entities and countries of operation, including permanent and temporary employees and consultants, ensuring consistency and fairness throughout the Group.

Human rights commitments

Resurs is committed to respecting and promoting human rights, fair labour practices, and equal opportunities within its own workforce. These commitments are integrated into the company's Code of Conduct, ESG Policy, and supporting governance documents on diversity and inclusion, health and safety, offensive treatment, and discrimination and whistleblowing. The policies aim to ensure fair, safe and inclusive working conditions and manage material impacts, risks, and opportunities related to employee well-being.

The company's policies cover fundamental rights such as freedom of association and collective bargaining, non-discrimination and equal treatment, fair pay and reasonable working hours, safe and healthy working conditions, and zero tolerance for harassment and discrimination. They also include explicit commitments to prevent human trafficking and all forms of forced and child labour.

Resurs prioritises Sustainable Development Goals 5 (Gender Equality), 8 (Decent Work and Economic Growth), 10 (Reduced Inequalities), and 13 (Climate Action) as particularly relevant to its workforce. These commitments guide policies on non-discrimination, diversity, employee well-being, and decent working conditions.

The company ensures respect for human and labour rights by preventing and addressing risks related to forced labour, child labour, discrimination, and harassment. It promotes fair pay, reasonable working hours, and a safe and healthy work environment. Engagement with the workforce is ensured through regular employee surveys, ongoing dialogue with trade union representatives, and access to an anonymous whistleblowing channel for raising concerns or grievances related to working conditions or human rights.

When adverse impacts are identified, Resurs follows defined investigation and corrective action processes to ensure effective remediation and prevent recurrence. These processes include the investigation of reported cases, implementation of corrective measures, and follow-up actions to provide remedy to affected employees and to address identified shortcomings. Compliance with these commitments is monitored through regular risk assessments and internal controls conducted by People & Culture, Risk & Compliance, and Internal Audit functions, following the three lines of defence model. Results and findings are reported to senior management and the Board as part of the annual sustainability and risk review.

Alignment with international standards

Resurs' approach is aligned with internationally recognized instruments, including the UN Global Compact, the UN Guiding Principles on Business and Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the OECD Guidelines for Multinational Enterprises. In addition, Resurs is a signatory of the UN Principles for Responsible Banking, reinforcing alignment with the UN Sustainable Development Goals and the Paris Agreement's 1.5°C target.

Working conditions

Resurs acknowledges that factors such as stress, inconvenient working hours, and inadequate wages can negatively affect employee well-being. To address these impacts the company has adopted a long-term, preventive approach that includes systematic work environment management, quarterly surveys, safety rounds, and risk assessments. Our Code of Conduct together with Remuneration Policy aim to support reasonable working hours, fair and transparent compensation, and a safe and healthy working environment that is free from harassment and discrimination. By fostering an environment that supports innovation, creativity, and continuous professional development, Resurs creates conditions for sustainable growth and reduces the likelihood of adverse impacts. Form

Equal Treatment and opportunities

Resurs actively promotes equal treatment and access to

opportunities for all employees. Code of Conduct, including routine on offensive treatment and discrimination, enforce zero tolerance for offensive behaviour, harassment, sexual harassment, reprisals, or discrimination. These documents explicitly cover discrimination based on gender, gender identity or expression, ethnic origin, religion or belief, disability, sexual orientation, age, pregnancy, parental leave, and trade union membership, as well as political opinion, national origin, and social origin, in line with EU regulations and national law. Recruitment, promotion, and remuneration processes are standardized and supported by objective assessment tools to minimize bias, and reasonable accommodation is provided for individuals with disabilities. Resurs aims to provide equal access to training, development, and career advancement for all employees.

To promote inclusion and support employees in vulnerable situations, Resurs implements positive action measures, including accessible locations and regular training for recruiters and managers on unconscious bias and inclusive hiring practices. Systematic work environment management includes quarterly surveys, safety rounds, and risk assessments. Reports of discrimination or harassment are handled through defined investigation and corrective action procedures, supported by a whistleblowing channel.

The company also monitors gender and age distribution, pay equity, and internal mobility, and conducts quarterly reviews of active measures against discrimination. Form

Implementation and procedures

Policies are implemented through defined procedures to prevent, mitigate, and act upon incidents of discrimination or harassment. Reports are investigated promptly, with clear reporting channels via managers, People & Culture, or safety representatives. Corrective actions are defined and implemented to address identified adverse impacts and provide remedy, and all cases are documented and followed up to prevent recurrence. Systematic work environment management includes annual follow-ups, employee surveys, and risk assessments. Internal audits and risk reviews are conducted under the three lines of defence model to ensure compliance.

Governance and accountability

The structure of the policies was updated during the reporting year; however, no significant changes were made to their contents. The CEO reviews the policies annually or as needed to ensure alignment with the regulatory landscape. The Board of Directors of Resurs Bank AB and Resurs Holding AB holds ultimate responsibility for establishing and reviewing these policies. The CEO is responsible for implementing these policies, monitoring compliance, and reporting to the Board. The CEO also reviews and updates policies annually or as needed and submits proposed changes for Board approval. Policies apply to the Board, Group Management, all employees, consultants and relevant third parties, including outsourced activities, ensuring consistent governance and accountability across the organisation.

ENGAGING WITH OUR WORKFORCES

SI-2 Processes for engaging with own workforce and workers' representatives about impacts

Code of conduct and ethical standards

Resurs has clear expectations regarding the conduct of employees, managers and Board members. The Code of Conduct, which provides guidance on how to navigate and handle complex situations that may arise, is adopted by the Board of Directors. A mandatory annual Code of Conduct e-learning programme applies to all employees and must be completed. This ensures that ethical principles are consistently understood and applied across the organisation.

Employee communication and transparency

Transparent communication is a priority. Group Management meets all employees at quarterly Town Hall meetings. In addition to the All-Hands meetings Resurs also provides a wide range of information and all formal policies via the company intranet. These channels ensure that employees have access to relevant information and opportunities for dialogue.

Employee engagement and feedback

Regular Resurs Pulse surveys and employee dialogues give

employees the opportunity to raise questions and give their views not only on the business but also on the work environment and their personal well-being. The survey is conducted four times a year.

The People & Culture department has regular meetings with employee representatives across all markets. Quarterly meetings are also held with Work Environment Committees. These structured forums ensure continuous dialogue and allow employees to influence decisions that affect their work environment.

Responsibility and oversight

The CEO has the ultimate responsibility for ensuring that the Code of Conduct is implemented and respected. Resurs regularly evaluates the effectiveness of its engagement with employees through multiple mechanisms. Resurs Pulse Pulse employee engagement surveys are conducted quarterly to assess satisfaction, trust in management, and perceptions of inclusion and dialogue. The results are reviewed by Group Management and discussed with employee representatives to identify areas for improvement.

Structured dialogues take place through cooperation bodies such as Work Environment Committees and regular meetings with employee representatives, where representatives provide direct feedback on working conditions, safety, and equality. The effectiveness of these mechanisms is assessed by monitoring participation rates, the number of issues raised and resolved, and the extent to which employee feedback leads to concrete actions or policy updates. Outcomes of this engagement have included for example joint workplace safety initiatives.

Social dialogue and collective agreements

The company does not have a Global Framework Agreement with international trade union organisations. As a bank operating in Sweden, Norway, Denmark and Finland, all employees are covered by national collective bargaining agreements and/or national labour legislation negotiated through employer associations such as Svensk Handel, the Finnish Commerce Federation (Kaupan liitto) and Finans

Norge, together with trade unions including Unionen, Akademikerförbunden, PAM and Finansförbundet. These agreements define binding standards on working conditions, pay, equality and occupational safety, and provide structured mechanisms for employee representation and social dialogue through union cooperation, safety delegates and work environment committees.

Commitment to human rights

The company is also a signatory to the UN Global Compact, reinforcing its commitment to the Ten Principles on human and labour rights. Commitments to human rights and working conditions are embedded in the company's Code of Conduct and ESG Policy, which apply across all operations. While no Global Framework Agreement exists, national collective agreements and established engagement channels support ongoing dialogue with workers' representatives and contribute to the protection of fundamental human and labour rights across the organisation.

Diversity and inclusion

To gain insights into the perspectives of different groups within our workforce, Resurs uses the quarterly employee survey Resurs Pulse. The survey includes demographic breakdowns that allow responses to be analysed by gender, age, employment type, and other relevant factors. This supports the identification of differences in experiences or perceptions between groups and informs targeted actions where needed.

Insights from Resurs Pulse play a key role in shaping decisions and actions that affect the workforce. Survey results are reviewed by Group Management and People & Culture to identify strengths and improvement areas, such as workload, leadership, communication, and inclusion. Based on employee feedback, targeted actions are developed within each business area, for example, we have provided feedback related leadership training. Results and planned actions are shared openly with employees to ensure transparency and follow-up in company intranet.

As this is Resurs' first reporting year under CSRD, no comparative assessment of workforce engagement processes

from previous reporting periods is available. The effectiveness of these processes will be evaluated in future reporting cycles.

Outcomes and continuous improvement

The effectiveness of the company's engagement with its workforce is also assessed based on concrete outcomes and follow-up actions resulting from employee feedback and dialogue.

During the reporting period, no significant conflict of interest was identified among the workforce. Minor differences in perspectives raised through engagement processes were addressed through dialogue in work environment committees and targeted actions, ensuring alignment and fair treatment across all groups.

Insights from the quarterly Resurs Pulse survey and ongoing discussions led to several concrete measures during the reporting period. For example, feedback indicating limited development opportunities resulted in the establishment of clearer career paths within the Engineering department and the launch of a structured talent and development programme, "Resurs Grow".

Progress and outcomes are followed up by Group Management and communicated internally to ensure transparency and continuous improvement.

Equal treatment

To meet the ESRS S1 requirements regarding vulnerable or marginalised groups, Resurs systematically assesses whether any groups within its workforce face higher or different risks or impacts. This assessment is carried out through demographic breakdowns in the quarterly Resurs Pulse survey, HR analytics (such as absenteeism, turnover and internal mobility), work environment risk assessments, and dialogue with safety representatives and employee representatives. These sources enable the company to identify potential patterns or differences in employee experience across demographic groups.

Based on the analysis conducted during the reporting

period, no specific groups within the workforce have been identified as experiencing systematically higher risks, negative impacts or barriers to participation in engagement processes. Observed differences have been limited and have been managed effectively within the current engagement mechanisms.

For this reason, the company has concluded that separate or targeted engagement processes are not necessary at this stage. Existing processes, including regular employee dialogues, quarterly Resurs Pulse surveys, engagement through employee representatives and work environment committees, are accessible to the entire workforce and have been assessed as reliable channels for raising concerns and providing input.

Resurs will continue to evaluate these indicators on an ongoing basis. Should future assessments reveal that any group faces disproportionately high risks or impacts, the company will implement additional or targeted engagement mechanisms to ensure meaningful participation and adequate protection.

EMPLOYEES' CHANNELS TO RAISE CONCERNS

S1-3 Processes to remediate negative impacts and channels for own workforce to raise concerns

Resurs is committed to providing its workforce with safe, accessible, and trusted mechanisms to raise concerns and ensuring that any identified negative impacts are promptly and effectively remedied.

Channels for raising concerns

Resurs provides several accessible and secure channels through which employees can raise concerns or report issues. These include direct dialogue with the closest manager, representatives, local employee representatives or trade union contacts, as well as Resurs' whistleblowing system.

The whistleblowing channel, available on both Resurs' intranet and public website, enables employees and others in a work-related context to report suspected miscon-

duct, unethical behaviour, or legal violations. Reports can be submitted anonymously either in writing or verbally by phone, and the system, operated by an independent external provider WhistleB, ensures that informants cannot be traced. Employees can also report directly to the Risk function, the impartial function responsible for the whistleblowing service by e-mail. All channels are designed to guarantee confidentiality, accessibility, and protection against retaliation, ensuring that every employee can safely raise concerns without fear of adverse consequences. WhistleB is the only thirdparty (external) channel used for whistleblowing. Other reporting routes (manager, People & Culture, employee representatives/trade unions, and the Risk function email) are internal channels.

Processes for providing or contributing to remedy

All grievances and whistleblower reports are managed through a structured process that ensures impartiality, confidentiality, and timely resolution. The Resurs' external whistleblowing system receives and secures all reports, while the Risk function acts as the impartial internal unit responsible for maintaining communication with the reporting person, following up on the report, and providing feedback.

Depending on the nature of the case, People & Culture and other relevant departments are involved to determine appropriate corrective or preventive measures. All cases are handled in compliance with applicable labour laws, collective agreements, and internal policies. Resurs has a zero-tolerance policy for discrimination and actively promotes equal opportunity, diversity, and a healthy and inclusive work environment. Resurs is committed to taking prompt and appropriate action whenever it identifies or becomes aware of a negative impact on its workforce. In such cases, the People & Culture department is responsible for involving relevant parties and initiates an investigation to determine the cause and extent of the impact and to ensure that appropriate remedial measures are taken. These measures may include corrective actions, policy revisions, training, or other necessary steps. Clear internal routines are available on the intranet to help employees understand where and to whom to turn in case of concerns

or incidents. To ensure that these actions are effective, Resurs conducts follow-up evaluations such as employee feedback surveys, case reviews, and trend analysis. This helps verify that the issue has been resolved and informs continuous improvement.

Awareness and visibility

Resurs ensures that employees are aware of available reporting channels and grievance mechanisms through regular internal communication, annual training and in our onboarding flows, all information is published on the intranet.

WORKFORCE-RELATED RISKS AND OPPORTUNITIES

SI-4 Taking action on material impacts on own workforce, and approaches to managing risks and pursuing opportunities related to own workforce, and effectiveness of those actions

Resurs acknowledges that its operations may have potential negative impacts on employees, particularly in relation to working conditions and equal treatment and opportunities, as identified in the DMA. These impacts include stress, inconvenient working hours, inadequate wages, unequal treatment, and limited access to opportunities. To address these, Resurs is committed to creating a healthy, inclusive, and equitable workplace that supports well-being, development, and long-term employability for all employees. Based on the DMA, no workforce-related risks or opportunities were assessed as material for the reporting period. However, Resurs continues to monitor workforce-related indicators and implement actions that support resilience, engagement, and long-term employability, even though these are not classified as material risks or opportunities.

Adopted actions and identification processes

Resurs has adopted a broad set of actions to manage these impacts and related risks and opportunities. Actions are identified through our systematic work environment management processes, including:

- Annual risk assessments and safe rounds
- Quarterly employee surveys (Resurs Pulse)
- Regular one-to-one dialogues and annual performance reviews

- Engagement with employee representatives
- Confidential reporting through our Whistleblowing policy.

These processes ensure that both actual and potential negative impacts are evaluated and addressed promptly.

Ensuring practices do not cause negative impacts

Resurs integrates workforce risk identification and mitigation into governance and daily operations. Key safeguards include:

- Systematic work environment management and annual reviews
- Clear policies and complemented governance documents, including routines for managing offensive treatment and discrimination, alcohol and drug abuse and work adaptation & rehabilitation
- Mandatory training for all employees
- Occupational health care and early support measures
- Confidential whistleblowing channel with follow-up
- Monitoring of workload, well-being and safety

Resources Allocated

Dedicated resources include:

- Personnel: Responsibility for the work environment follows the company's formal delegation structure, from the CEO to managers, supported by the People & Culture team and elected safety representatives who contribute to assessments and followup.
- Budget: Annual HR and operational budgets include funding for occupational health services, prevention and wellbeing initiatives, leadership and inclusion training, and employee engagement
- System and tools: HR dashboards, the Resurs Pulse survey platform, whistleblowing channels, and risk management tools enable ongoing monitoring, early issue detection, and structured followup of workforce-related impacts.

These resources are integrated into the company's annual HR and operational budgets and support the ongoing implementation and followup of actions related to material workforce impacts.

Managing conflicts between business interests and workforce risks

Potential conflicts are managed through governance processes that prioritise health, safety, and inclusion:

- Leadership accountability for work environment KPIs.
- Integration of well-being metrics into performance management.
- Escalation routines for psychosocial risks (e.g. workload-related stress, bullying, harassment or situations where employees feel pressured or exposed).

Key actions to prevent or mitigate material negative impacts

- Routines and action plans for offensive treatment and discrimination
- Diversity and inclusion initiatives
- Mandatory Code of Conduct, health & safety and compliance training
- Systematic monitoring of workload, well-being, and physical safety
- Occupational health services and early support for sick leave prevention
- Grievance channels and corrective actions, including confidential whistleblowing
- These actions aim to maintain a healthy, safe and inclusive working environment for all employees.

Tracking effectiveness

The effectiveness of all workforce-related actions is monitored through KPIs integrated into our engagement surveys, Health & Safety reporting, training records and workforce analytics. Key tools include:

- Resurs Pulse surveys (quarterly), including engagement and eNPS
- Mandatory training completion tracking
- Health attendance rate
- Turnover levels
- Case statistics from grievance and whistleblowing channels

Insights guide corrective actions, leadership interventions, and targeted development measures, ensuring continuous improvement.

Examples of improvements based on insights:

- Adjusted workload distribution following survey feedback
- Enhanced leadership training after engagement analysis

Addressing material negative impacts

No material negative impacts requiring remedy were identified during the reporting period. Where actual impacts occur, Resurs applies structured case handling under the Code of Conduct and routine for offensive treatment and discrimination, including:

- Immediate cessation of harmful conduct
- Mediation and dialogue facilitation
- Occupational health support
- Disciplinary actions where necessary

Follow-up and evaluation ensure preventive measures are strengthened.

During the reporting period, no material negative impacts linked to entities outside Resurs' direct control were identified. Should such impacts occur, Resurs seeks to use its leverage in business relationships through contractual requirements, collaboration with peers on responsible recruitment initiatives, and capacity-building measures such as training on workers' rights for partners.

Scope and time horizons

Most key workforce actions are ongoing and integrated into continuous work environment management. Annual activities include performance reviews, systematic work environment follow-up and active measures against discrimination. Resurs Pulse surveys take place quarterly with follow-up actions in each team. Leadership and capability development initiatives are multi-year and evaluated annually, while case-based improvements are implemented as needed.

Expected outcomes of our workforce actions include:

- Reduced negative impacts linked to offensive treatment, discrimination, and work environment risks such as excessive workload, psychosocial stress, and

safety-related risks

- High health attendance
- Reduced voluntary turnover
- Strong engagement and motivation
- Improved psychological and physical safety
- Strengthened competence, innovation and long-term employability
- Inclusive and equitable working conditions for all employees

These outcomes are expected to support productivity, resilience and long-term business performance. Implementation of these actions does not require significant capital or operational expenditure.

METRICS AND TARGETS

TARGETS RELATED TO OWN WORKFORCE

SI-5, MDR-T Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

The workforce-related targets described below are designed to address the material impacts identified in the company's DMA under ESRS S1. These include negative impacts related to employee engagement, wellbeing, retention, competence development and compliance, as well as positive impacts related to a healthy, inclusive and high-performing workforce. Each target contributes to managing one or more of these material topics.

Workforce-related targets were originally set based on internal historical performance, external HR benchmarks from the Nordic financial sector and Resurs' strategic ambition to maintain a healthy, engaged and diverse workforce. The engagement target (≥ 70) reflects industry standards for "good" engagement levels, while the voluntary turnover target (< 12 per cent) was based on typical turnover ranges in the Nordic financial services labour market. The health attendance threshold (≥ 96 per cent) was derived from long-term internal averages and reflects the company's ambition to maintain high wellbeing and attendance. The 40/60 gender balance target follows commonly used

diversity guidelines stating that no gender should exceed 60 per cent. Although the targets were established several years ago, they are regularly assessed through quarterly Pulse survey results, HR data and Group Management reviews to ensure continued relevance.

The targets and performance are presented below and refer to the 2025 reporting period.

Target	Defined target	Unit	Actual performance	Performance vs target	Monitoring period	Methodology
Employee engagement	Maintain an employee engagement score ≥ 70	Score	75	Achieved	Quarterly	Quarterly Resurs Pulse survey, all employees
eNPS	Maintain an eNPS score > 14	Score	21	Achieved	Quarterly	Quarterly Resurs Pulse survey, consistent methodology
Health attendance	Maintain health attendance $\geq 96\%$	%	96%	Achieved	Annual, monitored monthly	HR & payroll data, stable methodology
Voluntary turnover	Maintain voluntary turnover below 12% on a rolling 12-month basis	%	9%	Achieved	Rolling 12 months	HR master data; minor timing differences immaterial
40/60 gender balance	60/40 gender balance, meaning that no gender exceeds 60%	%	56%/44%	Achieved	Quarterly	HR master data

Follow up and analysis

Resurs uses the results of target monitoring and related follow-up discussions to support learning and continuous improvement over time. Trends observed in employee engagement, wellbeing and turnover are analysed by Group Management and People & Culture to identify underlying drivers and emerging negative impacts. Where relevant, these insights inform decisions on organisational measures, leadership development and workforce initiatives. While no target revisions were made during the reporting period, the company considers the outcomes of this monitoring as an important input when assessing the continued relevance and ambition level of its workforce-related targets in future reporting periods.

Methodology

No material changes were made to workforce-related targets or metrics during the reporting period. The company transitioned its employee survey tool from Eletive to Catalyst One Engage to improve data quality and system integration. This change did not materially affect the comparability of results but represents an improvement in data collection and analysis.

EMPLOYEE CHARACTERISTICS

SI-6, MDR-M *Characteristics of the undertaking's employees*

Methodology

The total number of employees 2025 is reported in this section (868 headcount), including the breakdowns by gender, country and type of employment, corresponds to the employee-related disclosures in the financial statements. The figure reconciles with the employee information presented in note G13 Personnel in the consolidated financial statements, which represents the most representative number for linking sustainability information with the financial reporting. Employee data is reported using a headcount approach, with all figures captured at the end of the reporting period.

Employee data is derived from Resurs' HR system and includes all permanent and fixed-term employees with an active employment contract during the reporting period. Headcount is reported as number of individuals, with departures captured based on contract end date. Consultants are excluded.

The employee turnover rate is calculated as the number of employees who left the company during the reporting period divided by the total number of employees at the end of the reporting period.

No material assumptions are applied. Data is maintained and verified through standard HR and payroll processes. Limitations are minimal and relate mainly to minor timing differences in contract processing, which do not materially affect reported figures. No external body has validated the data.

	2025
Gender	Number of employees (head count)
Male	490
Female	378
Total	868

Country	Number of employees (head count)
Sweden	770
Norway	33
Finland	60
Denmark	5

2025

			2025
Employee category	Female	Male	Total
Number of permanent employees	350	462	812
Number of temporary employees	28	28	56
Number of non-guaranteed hours employees	0	0	0
Number of full-time employees	352	463	815
Number of part-time employees	26	27	53

2025

	2025
Employee turnover rate (%)	13.48
Employees who left the company during the reporting period	117

COLLECTIVE BARGAINING

SI-8, MDR-M Collective bargaining coverage and social dialogue

Resurs has collective bargaining agreements in place within the European Economic Area (EEA). These agreements form an important part of the company's approach to social dialogue and ensure that employees' rights and working conditions are supported through established negotiation structures. In Sweden, Norway and Finland, 100 per cent of employees are covered by collective bargaining agreements. Resurs applies the same working conditions and terms of employment in all countries, regardless of whether collective agreements are in place or not.

The company does not have agreements related to representation through a European Works Council (EWC), a Societas Europaea (SE) Works Council, or a Societas Cooperativa Europaea (SCE) Works Council.

Methodology and data reliability

Information on collective bargaining coverage is derived from HR system records and verified through confirmation from union representatives. The methodology assumes that all employees covered by a collective agreement are correctly registered in the system. A potential limitation is the risk of inaccuracies if collective agreements have recently changed or if updates have not yet been reflected in the HR system. Such timing gaps may temporarily affect the completeness of the recorded coverage. Data related to collective bargaining coverage and social dialogue is not validated by any external body. All monitoring and verification procedures are conducted internally in accordance with established HR processes and agreements with union representatives.

	Collective bargaining coverage		Social dialogue
Coverage rate	Employees – EEA (for countries with ≥50 empl. representing ≥10% total empl.)	Employees – Non-EEA (estimate for regions with ≥50 empl. representing ≥10% total empl.)	Workplace representation (EEA only) (for countries with ≥50 empl. representing ≥10% total empl.)
0–19%			
20–39%			
40–59%			
60–79%			
80–100%	Sweden, Norway, Finland		Sweden, Norway, Finland

DIVERSITY METRICS

SI-9, MDR-M Diversity metrics

The following tables present Resurs' diversity metrics for 2025, covering gender distribution in top management and age distribution across the workforce.

Distribution of top management by gender	2025
Number of women in top management	2
Number of men in top management	6
Number of other employees in top management	0
Number of employees with gender not disclosed in top management	0
Percentage of women in top management (%)	25
Percentage of men in top management (%)	75
Percentage of other* employees in top management (%)	0
Percentage of employees with gender not disclosed in top management (%)	0

Distribution of employees by age	2025
Number of employees under 30 years old	253
Number of employees 30-50 years old	486
Number of employees over 50 years old	129
Percentage of employees under 30 years old [%]	29
Percentage of employees 30-50 years old [%]	56
Percentage of employees over 50 years old [%]	15

Methodology

The primary diversity indicators reported include gender distribution at top management level and age distribution across employee groups. These indicators are calculated using HR master data based on headcount as of the reporting date. Legal restrictions on the collection and processing of diversity-related data limit the company's ability to report additional diversity metrics. "Top Management" refers to Group Management. The diversity related data is not validated by any external body.

ADEQUATE WAGES

SI-10, MDR-M Adequate wages

Methodology

Resurs' remuneration metrics are based on data from the HR and payroll systems, covering all employees within Resurs. As a Nordic company, many of the employees are covered by collective bargaining agreements, which provide a structured framework for remuneration and ensure compliance with national labour market practices.

Resurs' remuneration policy explicitly states that pay levels shall not discriminate based on sex, transgender identity or expression, ethnicity, religion or belief, disability, sexual orientation, trade union affiliation, or age. To ensure equal pay for equal work, Resurs conduct annual pay gap analyses using the Heartpace tool, which enables a structured and objective comparison of remuneration data across genders and roles.

In addition, annual salary reviews are carried out through structured discussions with each employee, ensuring transparency and alignment with performance, responsibilities, and market benchmarks. All employees at Resurs are paid an adequate wage in line with applicable national benchmarks and collective agreements, ensuring that remuneration levels meet or exceed the standards defined for adequate wages in each country of operation. Adequate wage benchmarks are assessed with reference to applicable collective bargaining agreements, statutory minimum wage requirements where relevant, and established market pay practices in each country of operation.

Data for these assessments are derived from payroll systems and validated by People & Culture. No significant assumptions are applied beyond standard definitions of comparable roles and pay components. Minor variations may occur due to local collective agreements or market conditions, but these do not materially affect the accuracy or comparability of the reported information. The adequate wage-related data is not validated by an external body.

HEALTH AND SAFETY METRICS

SI-14, MDR-M Health and safety metrics

The below table presents Resurs' health and safety performance indicators.

	2025
Percentage of own workforce who are covered by the company's health and safety management system based on legal requirements and/or recognised standards or guidelines (%)	100
Percentage of own workforce who are covered by a health and safety management system which is based on legal requirements and/or recognised standards or guidelines and which has been internally audited and/or audited or certified by an external party (%)	0
Fatalities as a result of work-related injuries	0
Fatalities as a result of work-related ill health	0
Recordable work-related accidents	0
Rate of recordable work-related accidents	0
Cases of recordable work-related ill health	0
Days lost to work-related injuries and fatalities from work-related accidents and work-related ill health and fatalities from ill health	0

Methodology

Resurs measures health and safety indicators through regular workplace examinations, documented risk assessments, and risk and consequence analyses conducted ahead of operational changes. Risks, action plans, and the assessed severity of risks are documented, and mitigation measures are either implemented immediately or included in written action plans. Occupational injuries and incidents are reviewed to identify contributing factors and determine appropriate corrective actions.

Reporting includes the annual followup of systematic health and safety activities, monthly and annual monitoring of sick leave by managers and People & Culture

across several organisational levels, and documentation of preventive and rehabilitation initiatives. Incidents and work-related injuries are recorded in the current reporting system and examined by managers together with People & Culture. Employee surveys, safety rounds, and annual development dialogues complement these measurement processes and help identify health and safety-related issues.

The methodologies applied rely on regular documentation, collaboration with safety representatives, and employee participation to support the identification and followup of work environment risks. Limitations include potential underreporting of incidents, reliance on selfreporting, and variations in the consistency of documentation and followup processes. Health and safety-related data is not validated by any external body.

REMUNERATION METRICS

SI-16, MDR-M Remuneration metrics (pay gap and total remuneration)

The following table summarises the key remuneration metrics required under ESRS S116.

Gender pay gap	2025
Average gross hourly earnings, Female employees (SEK)	255.65
Average gross hourly earnings, Male employees (SEK)	342.83
Aggregated gender pay gap (%)	25.22

Annual total remuneration ratio	2025
Annual total remuneration ratio	12.8

Methodology

At Resurs, it is of key importance to identify and address any unjustified pay gaps, ensuring equal pay for equal work and promoting gender equality across the organisation. The company conducts annual salary surveys to systematically assess and remedy any unexplained differences between men's and women's pay. Resurs conducts pay

equity analyses in all countries where we operate, in accordance with each country's laws and regulations, and remuneration data from all countries is included in the Groupwide assessment using the same overarching methodology.

Resurs uses a digital salary review system to support structured and objective analysis. Salary data are collected from the HR system and all salaries are recalculated as full-time equivalents.

The assessment focuses on three main comparisons:

- Equal work – comparing salaries of women and men performing the same work.
- Equivalent work – comparing roles that, based on overall job requirements and responsibilities, are considered of equal value.
- Female-dominated vs. other roles – identifying differences where work in predominantly female roles is compensated differently from work with lower requirements but higher pay.

Median salaries are used as the primary metric to avoid skewing from extreme values. All employees are included in the analysis, and the results are validated in collaboration between People & Culture and employee representatives. Where pay differences cannot be justified by objective factors, an action plan for salary adjustments is developed, with legal requirements to implement corrections as soon as possible and no later than three years. The gender pay gap-related data is not validated by any external party other than the assurance provider.

The annual total remuneration ratio represents the ratio between the annual total remuneration of the highestpaid individual and the median annual total remuneration of all employees, excluding the highestpaid individual. Total remuneration data is derived from our payroll and HR systems and includes base salary, variable pay, benefits and employer social contributions. Data is measured on a fulltime equivalent basis for employees active during the reporting period. Figures are reported at individual level and aggregated for analysis. No significant assumptions

are applied, and minor timing differences related to contract updates or bonus payout periods do not materially affect the results. Data is compiled consistently across all business units and geographies. The total remuneration-related data is not validated by any external body.

INCIDENTS RELATED TO HUMAN RIGHTS IMPACTS

SI-17 Incidents, complaints and severe human rights impacts

Incidents and complaints received through Resurs' internal grievance and whistleblowing channels are assessed by People & Culture and Compliance against the Code of Conduct and human rights policies to determine whether they qualify as discrimination, harassment or severe human rights impacts.

During the reporting year, no incidents, complaints or severe human rights impacts meeting the S117 criteria were identified.

Limitations mainly relate to potential under-reporting, as the assessment depends on employees using available reporting channels. Human rights data is not validated by any external body.

S4 Consumers and end-users

Information-related impacts for consumers and/or end-users

STRATEGY

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES

SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model

The protection of personal data is an integral part of Resurs' business model because the Group's operations involve the daily processing of large volumes of sensitive customer information. This creates material risks related to regulatory compliance, privacy and consumer trust. In the double materiality assessment, information-related impacts on consumers and end-users were identified as material, especially concerning the handling of personal data.

Resurs' internal handling of customer data, such as credit assessments, customer care interactions, complaint management and case handling, may lead to privacy risks if data is mishandled, accessed without authorisation or stored incorrectly. These impacts originate directly from Resurs' own activities and internal systems.

Certain information-related risks arise through business partners, in particular external data processors and cloud service providers that process personal data on behalf of Resurs. Impacts may occur if thirdparty providers fail to meet contractual or regulatory data protection requirements. Resurs conducts due diligence on these partners through preassessment, continuous monitoring and offboarding procedures to mitigate risks.

All customers may be affected by information-related impacts; however, certain consumer groups, such as minors, elderly customers and individuals with disabilities, may face a higher risk of harm in cases of privacy incidents or data misuse. Resurs therefore applies inclusive communication and design practices to ensure accessibility and

reduce the risk of disproportionate negative impacts. By embedding data protection into its operations and partner management processes, Resurs addresses material impacts and risks related to privacy and data security and ensures that its business model remains aligned with legal requirements and consumer expectations.

IMPACTS, RISKS AND OPPORTUNITIES

POLICIES

S4-1, MDR-P Policies related to consumers and end-users

Data protection governance and responsibilities

Resurs has a Data Protection Policy that aims to secure alignment with the General Data Protection Regulation (GDPR) and relevant national legislation. The policy applies to all processing of personal data across the Group, covering customers, employees, and partners. It defines roles, responsibilities, and procedures for lawful, transparent, and secure handling of personal data, including complaint management and breach notification.

The Data Protection Policy also supports Resurs' commitment to respecting the human rights of consumers and end-users in line with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines for Multinational Enterprises. Compliance with these principles is monitored through established governance processes, including regular internal controls, incident management, complaint handling and oversight by the Data Protection Officer and Compliance function.

The policy applies to the Board, Group Management, all employees, consultants, partners, and contractors, including outsourced activities. Local adjustments require written notification and Bank approval. The CEO is responsible for implementing, monitoring, and reporting compliance, as well as reviewing and updating the policy annually or as needed. Resurs has appointed a Data Protection Officer (DPO), available through multiple contact channels to support individuals in exercising their rights under GDPR.

No personal data is processed without a valid legal basis

and careful consideration of both Resurs' legitimate interests and the individual's fundamental right to data protection. Transparency is ensured through clear and accessible information provided to data subjects, outlining the purpose, scope, and legal basis for processing.

Risk management in data protection is based on clearly defined roles, independent oversight, and continuous improvement, fostering trust and a culture of integrity and respect for privacy.

Additionally, Resurs' Complaints Policy aims to handle complaints efficiently and appropriately, provide feedback to both customers and the bank, and use input to improve operations. A well-functioning complaints process is essential for maintaining customer and public trust, and the bank must always show respect in customer interactions. No confirmed cases of non-compliance with the company's data protection obligations or the above-mentioned international standards relating to consumers and end-users were identified during the reporting period, either within Resurs' own operations or in the value chain.

DATA PRIVACY ENGAGEMENT PROCESSES

S4-2 Processes for engaging with consumers and end-users about impacts

Data protection processes and responsibilities

The CEO holds overall responsibility for ensuring that Resurs has well-functioning management of data protection matters. The data protection function provides advice, training and compliance monitoring to support the organisation in handling personal data lawfully, fairly and transparently.

Resurs has a well-established process for GDPR risk assessments, records of processing activities, and managing security incidents, including personal data breaches. Established routines ensure data subjects' rights are handled in compliance with GDPR. Information on data processing is available via Resurs websites and during purchase processes. Customers and other data subjects can contact Customer Care to exercise their rights.

Resurs evaluates that the processes are appropriate through operational controls, analysis and follow-up. In addition to Resurs assessment of personal data risk levels, guidelines, reports and investigations by authorities and established national and international court practice, are applied in matters relating to the right to respect for privacy, family life and correspondence, as well as the right to protection of personal data. This is then used for comparison with Resurs established data protection processes, so possible gaps can be identified and remedied.

Engagement with consumers and end-users occurs on an ongoing basis through day-to-day customer interactions, the handling of data subject requests, and the management of complaints and incidents, as well as in connection with changes to products, services or data processing activities. Insights from these interactions are documented and considered in operational decisions, prioritisation of improvement measures and updates to data protection processes.

Furthermore, customers can submit complaints directly to Resurs, where they are recorded in the bank's internal complaint management system. These complaints serve as a valuable source for identifying and prioritising necessary improvements based on customer feedback. Through the complaint handling process, the customer's perspective is incorporated into the bank's decisions regarding appropriate actions. The process includes follow-up, evaluation, and implementation of improvement measures. When engaging with consumers and end-users, Resurs considers that certain groups, such as minors, elderly people or individuals with disabilities, may be more vulnerable to privacy-related impacts. Information, communication and support channels are therefore designed to be accessible and understandable, and feedback from these interactions is considered when assessing data protection risks and appropriate measures. If any actions are required, they are managed in accordance with the bank's procedures for personal data breaches or customer complaints.

REMEDIATION PROCESSES

S4-3 *Processes to remediate negative impacts and channels for consumers and end-users to raise concerns*

Compliance with GDPR and handling of personal data

Resurs manages personal data incidents in line with GDPR and internal Data Protection Policy procedures. Governing documents define actions in case of personal data breaches or other incidents that may cause significant negative impacts. Effectiveness is regularly evaluated. All security incidents, including personal data breaches, are documented. Resurs has established routines for handling data subjects' rights.

Communication channels and escalation

Resurs values feedback from consumers and end-users, including suggestions for improvement, complaints, and general input. The primary channel for this is Customer Care. This is followed up through contractual terms and regular audits to ensure that consumers and end-users can raise concerns even during interactions with external partners. Through contractual requirements and regular follow-up, Resurs ensures that consumers and end-users interacting with external partners are informed about relevant complaint channels and can raise concerns related to personal data handling or other consumer-related issues.

Customers can submit complaints directly to Resurs, where they are recorded in the bank's internal complaint management system. These complaints serve as a valuable source for identifying and prioritising improvements based on customer feedback. Through the complaint handling process, the customer's perspective is incorporated into decisions regarding appropriate actions. The process includes follow-up, evaluation, and implementation of improvement measures. If any actions are required, they are managed in accordance with the bank's procedures for personal data breaches or customer complaints.

Consumers and endusers may choose how much personal information they provide when submitting a com-

plaint or concern, including through the online form. This means they can submit general feedback or concerns anonymously if they wish. While anonymous submissions cannot be processed as formal complaints or lead to a case-specific resolution, they are still reviewed as input to identify trends, signals of dissatisfaction, and potential areas for improvement.

If a customer is not satisfied with the initial response, they may escalate the matter by contacting the DPO or Complaints Officer by post or email. Should a customer remain dissatisfied following the final decision of the Complaints Officer, they have the right to escalate the matter to an external authority.

Information about complaint mechanisms and escalation options is communicated through Resurs' websites, contractual documentation and customer communication, and is designed to ensure that consumers and end-users are aware of their rights and available channels. The company applies principles of confidentiality and non-retaliation, ensuring that consumers can raise concerns without risk of adverse treatment.

The following outlines the procedures applicable in each country in which Resurs operates:

- **Sweden:**
The National Board for Consumer Disputes (ARN), the Financial Supervisory Authority (Finansinspektionen), the Consumers' Banking and Finance Bureau, the Consumer Agency (KOV), the Equality Ombudsman (DO), and the Swedish Authority for Privacy Protection (IMY).
- **Denmark:**
The Danish Consumer Board of Appeal (Forbrugerklagenævnet), the Banking Services Complaint Board (Pengeinstitutankenævnet), the Danish Financial Complaint Board (Det finansielle ankenævn), the Danish Consumer Ombudsman (Forbrugerombudsmanden), the Danish Financial Supervisory Authority (Finanstilsynet), and the Danish Data Protection Agency (Datatilsynet).

- **Norway:**
The Norwegian Financial Services Complaints Board (Finansklagenemnda), the Norwegian Consumer Authority (Forbrukertilsynet), and the Norwegian Data Protection Authority (Datatilsynet).
- **Finland:**
The Finnish Consumer Disputes Board (Konsumenttvistenämnden), the Finnish Competition and Consumer Authority (Konsumentverket/Konsumentombudsmannen), and the Office of the Data Protection Ombudsman (Tietosuojavaltuutetun toimisto).

Information about these options is available on Resurs' websites.

Evaluation from the user perspective

Resurs regularly evaluates the complaints handling process from the consumer and end-user perspective, with a focus on accessibility, fairness, timeliness and perceived effectiveness of the channels. This evaluation is carried out through analysis of complaints management, assessing how effectively cases are handled and resolved. The results are used to identify areas for improvement and to ensure that channels are effective, accessible, and perceived as fair by consumers and end-users.

Data processors and due diligence

Resurs engages data processors that handle personal data on its behalf. Before onboarding a new processor, Resurs takes several steps to ensure data protection and security, including:

- Assessment of potential data processors before a contract is established, to ensure that appropriate technical, organisational and contractual complementary measures are in place, to ensure compliance with the GDPR requirements and to fulfil contractual obligations.
- Monitoring that established data processors maintain and continue to develop the security aspects of handling personal data.
- Off-boarding phase to ensure that the data processor returns and erases all personal data in accordance with the established data processor agreement

Transparency and accessibility

Resurs provides clear and accessible information about how personal data is collected, the purpose of processing, legal grounds, and how data is handled during and after the customer relationship. This includes forms for requesting data access and contact details for the DPO, Customer Care, and relevant authorities.

CONSUMER PROTECTION AND DATA PRIVACY ACTIONS

S4-4, MDR-A Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions

Resurs participates in industry initiatives such as the Swedish Bankers' Association and data protection forums, where joint projects and common positions are discussed. The purpose is to strengthen consumer protection and ensure a high level of data integrity. Through these initiatives, we contribute to developing industry standards and solutions that address material impacts on consumers.

Management of specific negative impacts

In addition to data protection, Resurs focuses on minimising risks related to product design and marketing. The company has implemented procedures for reviewing new products and campaigns before launch to ensure that they do not result in misleading information, excessive credit granting, or other negative effects on consumers. This review includes ethical guidelines, transparency requirements, and assessments of potential consequences for customers' financial and personal integrity.

Actions to capture opportunities

Resurs sees data protection and responsible marketing as an opportunity to strengthen customer trust and create competitive advantages. By providing clear information, simple processes for exercising rights, and secure digital solutions, the customer experience is improved. The company invests in innovations that make access to financial services easier in a safe way, which strengthens relationships with consumers and contributes to longterm sustainability.

Business practices to avoid negative impacts

Resurs has established internal instructions for marketing and the use of personal data that ensure business activities do not cause harm. This includes requirements for clarity in communication, a prohibition on aggressive sales practices, and a strict policy for data collection and profiling. Marketing materials and digital concepts are subject to review as part of Resurs' standard internal processes, which include checks performed by relevant functions such as Legal and Compliance.

As identified in the materiality assessment, inadequate data protection can lead to privacy violations and financial harm and reputational risks. Resurs mitigates these risks through a comprehensive framework of policies, instructions, and routines embedded in its overall risk management system.

Important tasks to secure data protection and mitigate risks include:

- Conducting risk assessments in different situations and performing Data Protection Impact Assessments (DPIAs).
- Handling personal data breaches promptly and effectively.
- Maintaining an accurate Record of Processing Activities (ROPA).
- Informing data subjects about data processing and managing their rights requests.
- Developing and maintaining systems in compliance with GDPR.
- Continuously improving internal procedures to strengthen data protection.

Resources allocated to managing material impacts

Management of material impacts related to data protection and consumer protection is integrated into Resurs' core operations. Resources allocated include personnel, systems and operational funding.

Personnel resources include the Data Protection Officer (DPO), privacy specialists and compliance functions responsible for oversight, risk assessment and follow-up.

System support includes GDPR compliance tools, monitoring systems and secure IT infrastructure supporting data protection processes. Costs related to training, audits and continuous improvement of data protection practices are covered through existing operational budgets. No significant dedicated capital expenditure or additional operational expenditure has been required beyond these operational resources.

Training

Resurs also provides annual mandatory training in personal data processing in accordance with GDPR. The purpose is to ensure that employees possess a high level of awareness and knowledge regarding the handling of personal data and how to report any personal data breaches. Follow-up is carried out ongoing to make sure that employees have completed training in the handling of personal data.

Follow-up

Resurs has established monitoring systems to adapt processes to new EU regulations, practices, and guidelines. Customer complaints trigger evaluation and remedial actions through structured processes. Annual reviews of personal data handling are conducted, and updates are published on the company website. New systems and processes are assessed to maintain compliance with data protection principles.

If Resurs causes harm to an individual due to insufficient data protection procedures, the individual is entitled to compensation in accordance with applicable legislation and internal procedures.

Data Protection Officer

The DPO plays a central role in Resurs' data protection governance. Acting as the Group's primary point of contact with Data Protection Authorities (DPAs), the DPO ensures effective cooperation and compliance with GDPR requirements. The appointment and contact details of the DPO are communicated internally to all employees and published on the Group's websites for transparency.

The DPO's responsibilities include:

- Advising the Group and its employees on GDPR obligations and related legal requirements.
- Monitoring data processing activities across the organisation using a risk-based approach.
- Participating in assessments, handling data protection breaches, and conducting reviews according to an annual plan set by the DPO.
- Ensuring that structured processes such as DPIAs and balancing of interests are applied consistently.

The DPO operates independently and must not hold operational responsibility for data processing or compliance; these responsibilities rest with process owners and operational departments. This independence ensures objectivity in oversight. The DPO also maintains strict confidentiality and provides secure channels for employees to report flaws in data protection procedures anonymously.

To strengthen governance, the DPO reports quarterly to the CEO and annually to the Board, providing updates on compliance status, regulatory changes, and risk appetite. These reports include statistics on data subject requests and personal data breaches, supporting informed decision-making at the highest level.

Additional Governance Measures

To determine whether personal data processing is appropriate, necessary and fair, Resurs has implemented structured processes such as DPIAs, balancing of interests, and product lifecycle assessments. These processes are part of the Group's broader risk management framework and aim to identify and mitigate risks to individuals' rights in accordance with the principle of proportionality.

Resurs ensures that personal data is processed only as long as necessary for the intended purpose and in accordance with regulatory or legal requirements. In some cases, data may be retained beyond the duration of a customer agreement to meet obligations related to anti-money laundering, accounting, capital adequacy or legal compliance.

Complaints Handling

Resurs also has a designated Complaints Officer responsible for the overall complaints handling process as well as the continuous improvement process. In addition, there are three locally appointed complaints specialists. Resurs complies with the regulations of the Swedish Financial Supervisory Authority (Finansinspektionen) concerning the processing time of registered complaints. Complaints must be handled within 14 days, and customers are informed if investigations require more time.

Effectiveness and Governance

Effectiveness is maintained through structured monitoring, stakeholder feedback, and continuous improvement processes. These measures aim to protect consumers and end-users, mitigate risks, and strengthen trust in Resurs' handling of personal data.

During the reporting period, no severe human rights issues or incidents connected to consumers or end-users were identified in Resurs' operations or value chain.

METRICS AND TARGETS

TARGETS RELATED TO DATA PRIVACY

S4-5, MDR-T, MDR-M Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

Targets

Resurs strives to minimise the number and impact of personal data incidents. This ambition forms part of the company's accountability strategy as outlined in the Data Protection Policy and aims to ensure compliance with the GDPR. Consumers and end-users have not been directly engaged in the process of setting targets or in tracking performance against targets. Their perspectives are considered indirectly through the double materiality assessment and ongoing dialogue with key stakeholder groups.

The target to minimise the number and impact of personal

data incidents is a process-based target that applies on an ongoing basis. The baseline year for monitoring trends and performance is 2025, which represents the first reporting year under CSRD. Progress against this target is assessed annually through internal controls, incident reviews and management reporting. No fixed numerical reduction target has been set, as the objective is to prevent incidents entirely and to ensure continuous improvement in data protection practices over time.

To ensure this ambition is met, Resurs has implemented the following structures and processes:

- Maintaining updated records of personal data processing activities, including impact assessments.
- Enhancing internal processes and procedures for data protection to strengthen compliance.
- Activities led by the DPO, such as audits, reporting to management, and participation in impact assessments.
- Increasing awareness and compliance in daily operations through training and communication.

Progress is monitored through regular internal controls and reporting to ensure that measures are effective and that risks to consumer data privacy are proactively managed. For transparency, metrics on the number of complaints submitted to Data Protection Authorities are disclosed; however, this figure is not subject to specific numerical targets. There are no plans to set a fixed target for the number of complaints, as the company operates under a principle of continuous improvement. This is because the number of complaints may be influenced by external factors such as regulatory focus or reporting behaviour and is therefore not considered a suitable indicator for setting numerical reduction targets.

Regarding GDPR incidents each incident is reviewed individually, and corrective actions are taken to prevent similar occurrences in the future. This process is handled internally without external oversight. To mitigate this risk of customer/data breaches Resurs has set a target that 100 per cent of employees must complete the annual mandatory GDPR training. This ensures that every employee understands their responsibilities regarding data protection, helping to

maintain compliance and reduce the likelihood of breaches.

Metrics

- Resurs tracks key metrics to monitor compliance and performance, including:
- Number of complaints to Data Protection Agencies (DPAs)
- Percentage of all complaints related to the protection of personal data.
- Completion rate of mandatory training in Data Protection.

Completion rate of mandatory training in Data Protection, Let's get practical with GDPR, was 100 per cent in 2025 and can also be seen in table *Employees that have completed mandatory trainings* on page 98.

Number of complaints to Data Protection Authorities are presented in the table beside. The disclosure aims to increase transparency regarding the volume of GDPR-related interactions. Complaints related to data protection are reported to the DPO by the Complaints Officer. Resurs' uses internal systems to register, manage, and monitor both enquiries and complaints from data subjects. For these metrics, data is collected directly from individuals and supervisory authorities. These metrics concern the entire Group and have not been validated by another external body. The definitions and methodologies applied are intended to remain consistent over time to ensure comparability in future reporting periods. Metrics are compiled based on records from internal incident management systems, complaints registers and training platforms. No material assumptions are applied beyond standard definitions of complaints, incidents and completion status. Data is assessed consistently across reporting periods to support trend analysis over time.

Number of complaints to Data Protection Authorities

Country	2025
Sweden	8
Norway	2
Finland	2
Denmark	1
Total	13

	2025
Received complaints related to the protection of personal data (%)	8

Entity specific topic – Information security

STRATEGY

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES

SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model

Resurs' strategy to deliver digital services and products is inherently linked to the collection, processing, and storage of consumer data. These activities generate actual and potential impacts on consumers and end-users, particularly in relation to data privacy, cybersecurity, and ethical data use. To mitigate these risks, Resurs integrates cybersecurity and privacy-by-design principles into its product development lifecycle and operational processes. This strategic alignment supports the protection of consumer rights and the preservation of digital trust, while fostering resilience in a rapidly evolving digital landscape.

In 2025, the security threat landscape continued to evolve negatively. New techniques are being introduced to enhance security, in parallel with cyberattacks becoming more sophisticated due to the emergence of AI-driven capabilities. Cybercriminals are increasingly incorporating AI into social engineering, deepfake, and identity-theft, making these methods more sophisticated and harder to detect, particularly when targeting financial institutions, their customers, and third-party providers for financial gain.

The digitalization of society in common and the growing interconnectedness of the financial sector has expanded the attack surface. At the same time, nation-states, state-sponsored and other groups have intensified disruptive operations, including DDoS (distributed denial-of-service) and supply-chain attacks, threatening critical financial infrastructure and undermining trust in the system or making their voice heard.

Maintaining confidence and stability in the financial system remains a central challenge for 2025 and coming years. Robust cybersecurity and data protection are essential for safeguarding customer information and

ensuring operational resilience. Resurs' proactive approach to cybersecurity and data governance presents opportunities to differentiate as a trusted provider of secure digital services, enhancing customer loyalty, supporting competitive advantage, and aligning with the company's strategic objective of resilient digital transformation.

Scope and impacted groups

The scope of this disclosure includes all consumers and end-users who interact with Resurs' digital platforms, products, and services globally. Risk assessments and mitigation strategies are inclusive of all materially impacted user groups. Consumers using online services, mobile applications, and connected devices are most exposed to cybersecurity risks. Vulnerable groups include minors, elderly users, and individuals with limited digital literacy, who may be more susceptible to phishing, social engineering, and privacy violations.

Nature of risks

Material risks may be systemic or incident specific. Systemic risks include large-scale data breaches or supply-chain vulnerabilities that affect broad user segments. Individual incidents may involve targeted cyberattacks or unauthorized data access through specific business relationships or third-party vendors. Resurs monitors both types of risks and implements controls to prevent recurrence and escalation.

To mitigate these risks Resurs implements advanced security measures, including encryption, continuous monitoring, and awareness campaigns. These actions aim to reduce the likelihood and severity of cybersecurity incidents and protect all users, contributing to a safer digital environment. Additionally, Resurs' cybersecurity awareness programs are designed to empower users to make informed decisions and engage safely with its services, further minimising potential harm.

Material risks and opportunities

Information security breaches, such as phishing, malware, identity theft, denial-of-service attacks, and other cyber threats, pose significant risks to consumers and end-users

by disrupting services and potentially exposing or compromising sensitive personal data. Such breaches can lead to unauthorized access, data loss, or misuse of personal information, resulting in privacy violations, financial harm, psychological distress and service outages. For Resurs, these breaches represent a material operational risk with serious implications for legal compliance, potential regulatory sanctions, and reputational damage.

A high standard of information security is essential and expected by consumers, partners, regulators and society, to effectively mitigate information security threats and risks. Resurs' information security work is based on a structured Information Security Management System (ISMS), aligned with applicable laws and inspired by international best practices such as ISO 27001. The ISMS ensures that information and IT systems are protected throughout their lifecycle, from implementation to decommissioning.

Key principles include:

- Classification of information based on confidentiality, integrity, and traceability.
- Clear ownership of all IT systems and services.
- Identification and documentation of critical information and ICT assets, including third-party dependencies.
- Proportional and risk-based security measures.
- Encryption of sensitive data, both at rest and in transit.
- Logging of system events to detect and prevent unauthorized access.
- Continuous monitoring, incident reporting, and improvement of security measures.
- Ensuring all personnel have the necessary knowledge to maintain the intended security level.

Fostering a strong culture of security is central to Resurs' strategy. Through continuous awareness programs and training, Resurs strengthens defences against cyber threats, protects confidential data, and minimizes the risk of human error. This approach enhances our ability to maintain stable operations, meet regulatory obligations, and safeguard essential resources, while positioning Resurs as a leader in digital trust and security.

POLICIES RELATED TO INFORMATION SECURITY

MDR-P Policy related to information security

To address identified risks and safeguard customers' and end-users financial information, Resurs' information security management system consists of a set of information security policies, instructions and routines aligned with leading standards and best practices. These are communicated through the company's internal intranet (HUB) and are not shared externally.

The policies are developed based on regulatory requirements, risk assessments and recognised international standards. Given the security-sensitive nature of information security governance, external stakeholder involvement in policy design is limited.

Information is a strategic asset. "The right information with the right quality, at the right time, in the right place to the right people" is pivotal to Resurs' ability to deliver to the customers and to achieve its goals. Information that reaches unauthorized persons, is wrongful or manipulated, or not accessible when it needs to be, can cause major damage to Resurs' operation, incur costs, and affect trust negatively. Information therefore needs to be protected in accordance with the Security policy. Physical security of premises, facilities, and data centers contribute to the overall security in Resurs. The purpose of the Security policy is to establish the framework and direction of how Resurs works with risks related to information security, physical security and IT. Rules on how to manage risks related to Information Security, Physical Security and IT are described in the Risk Policy. Resurs' Business Continuity Management (BCM) process is based on the standard ISO 22301. The Banks rules of BCM are described in the BCM Policy. The Bank's work on information security is based on ISO 27000 framework. Security for employees is described in instructions related to the policies within Security.

The policies cover the Board, the Management, all employees, consultants, partners, agents, and contractors and is applicable to all parts of the operations and includes activities and areas outsourced to another party. The CEO

is responsible for implementing, monitoring and reporting compliance with the policies. It is also the CEO's duty to annually or as needed assess and update the content of the Security policy and present it to the Board, with any proposed changes. The Security policy covers the security areas: Information security, Cyber security, Physical security.

It also outlines systems for information security management and awareness and training. The policy also defines Resurs security objectives within security:

- Protect customers, employees, information, reputation and infrastructure from security threats through robust cyber and physical security measures.
- Enable trusted, compliant, and resilient operations by securing critical systems, data and facilities.
- Promote a strong security culture through role-based awareness, annual training and proactive risk management across the organisation.

To mitigate the risk of information security breaches, Resurs implements measures defined in its ICT (Information and Communication Technology) Policy and Security Policy. These include maintaining robust digital operational resilience, strong cybersecurity, and high standards of customer protection across all information and transaction flows, including third-party providers. The ICT Policy establishes continuous ICT risk management and a proactive approach, both short- and long-term, that involves ICT processes to protect the customer data.

Resurs works to protect sensitive data and maintain operational integrity through measures such as encryption, access control and incident response processes. This measures support efforts to reduce the risk of data breaches that could affect data privacy and human rights. For more information see *Information-related impacts for consumers and/or end users* on page 83.

INFORMATION SECURITY MEASURES AND OPERATIONAL PRACTICES

MDR-A Information Security Measures and Operational Practices

Protecting customers' data and assets is a fundamental

part of Resurs' responsibility and commitment to long-term trust. At Resurs we continuously monitor the threat landscape, identifies and analyses security vulnerabilities, and implements preventive measures to mitigate potential risks before they affect customers or the bank.

Resurs strives to maintain high awareness of information security among both employees and customers. governance frameworks, and employee awareness. A strong security culture underpins our technical measures. All employees undergo annual and role-based training in information security. Each year, a security month is organised, featuring lectures and sessions designed to inform employees about current security issues. In addition, regular information sessions and continuous simulated phishing tests further maintain and reinforce awareness throughout the organisation. Through ongoing awareness campaigns, training, and simulation exercises, employees are equipped to identify, prevent, and respond to cyber threats. This focus on culture significantly reduces the risk of human error and enhances the organisation's overall resilience.

Resurs approach to cybersecurity is founded on internationally recognised standards and best practices. These frameworks guide the structure of the control framework, which governs all aspects of information protection from policy and control design to monitoring and continuous improvement.

The organisation manages business continuity and third-party security as part of its operational resilience framework. This includes assessing vendor and partner security postures, enforcing contractual and operational controls, and maintaining strict requirements to ensure external parties meet the same high standards as our internal operations. Robustness of contingency and recovery plans is regularly tested to ensure preparedness for potential disruptions.

Resurs engages with customers proactively or upon request when security-related matters arise. All relevant security inquiries are addressed in a timely and transpar-

ent manner. Customer security is a shared responsibility between Resurs and its customers. Resurs' terms and conditions clearly outline customers' risks, responsibilities, dispute resolution procedures, and liabilities, ensuring a common understanding of respective roles in maintaining secure banking relationships.

The Chief Security Officer (CSO) organisation plays a pivotal role in safeguarding, overseeing and managing Resurs security strategy. This encompasses both information security, and cybersecurity. At the core of its responsibilities is the development and maintenance of the security policies, instructions, and procedures. The CSO organisation is responsible for managing the information security in accordance with applicable regulatory requirement and best practices.

Risk management is another critical function, involving the identification and assessment of security risks, the implementation of mitigation strategies, and regular reporting on the organisation's risk posture to executive leadership and the board.

The cybersecurity team handles incident detection and response, threat intelligence coordination, and vulnerability management. The team also oversees Identity and Access Management (IAM), ensuring robust authentication and authorization mechanisms, and managing user access rights and privileged accounts. Security architecture and engineering efforts focus on designing secure systems and infrastructure and reviewing the security aspects of new technologies and projects.

The CSO reports to CTO (Chief Technology Officer) and the team works in strong collaboration across legal, risk, compliance, engineering, and business units is essential to ensure a unified and effective security posture throughout Resurs.

METRICS AND TARGETS

TARGETS RELATED TO INFORMATION SECURITY

MDR-T *Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities*

Resurs has established a measurable target related to information security, focused on strengthening prevention, awareness and compliance across the organisation. The target requires that all employees complete mandatory annual training in information security and data protection.

The target is process based and continuous, aiming to maintain a consistently high level of information security rather than achieving a one off quantitative outcome.

The scope of the target covers all employees and applies to the entire organisation and all operations where information assets and personal data are processed.

Methodologies and significant assumptions

The target is defined based on the company's mandatory information security training requirements. Performance is monitored through internal reporting systems that track training completion rates.

METRICS RELATED TO INFORMATION SECURITY

MDR-M *Metrics for information security*

Metrics for the mandatory e-learning Become a security champion - IT Security education, can be found in table *Employees that have completed mandatory trainings* on page 98. The metric is calculated as the proportion of employees who have completed the mandatory information security training, based on completion data recorded in the company's learning management system.

Entity specific topic – Sustainable credit lending

STRATEGY

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES

SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model

Resurs' business model is built on promoting financial inclusion through responsible and sustainable credit lending. With more than six million private customers in our database across the Nordic region, Resurs plays a central role in providing payment solutions and financing. This position creates both opportunities and responsibilities.

One of the most significant sustainability matters for Resurs is the risk of over-indebtedness among consumers and end-users. This risk is systematic rather than isolated, as it can affect large segments of the customer base if credit is granted beyond repayment capacity. Unmanaged risk can lead to financial hardship, long-term exclusion from the financial system, and reduced trust in financial institutions. These outcomes not only impact individuals but also pose material risks to Resurs' reputation, regulatory compliance, and long-term value creation. To identify which consumers are most exposed to this risk, Resurs applies clear criteria in its credit assessment process, including income level, employment status, age and life stage, existing debt obligations, and indicators of financial vulnerability such as recent life changes. This segmentation enables Resurs to differentiate risk exposure across customer groups and informs credit decisions and targeted support measures.

To embed sustainability into its business model and strategy, Resurs integrates responsible lending principles into its core operations. This includes continuous improvement of data-driven credit assessment models, proactive adjustment of credit limits across markets, early intervention processes to support customers facing payment difficulties, and strategic investments in financial literacy initiatives with a focus on young people and financially vulnerable

groups. These measures reduce the risk of over-indebtedness, strengthen financial resilience, and promote sustainable personal economies.

POLICY FOR SUSTAINABLE CREDIT LENDING

MDR-P Policy for sustainable credit lending

As identified in the DMA, Resurs' policy for sustainable and responsible credit lending – implemented through the internal guideline Sustainable and Responsible Credit Lending – Appendix 1, is the central governance instrument for addressing both the material impact “Overindebtedness among consumers and endusers” and the material risk “Risk of overindebtedness and repayment abilities.”

The policy sets the principles, requirements and processes aimed at mitigating the risk of overindebtedness by ensuring that customers' repayment ability is thoroughly assessed. The credit assessment is based on policy rules, statistical models, credit bureau information, customer-provided data and internal behavioral history. The work is supported through ongoing monitoring of relevant KPIs, and in cases where negative deviations are identified, analyses and corrective actions are taken in accordance with established routines. In this way, the policy and its implementing guidelines provide a robust framework that promotes responsible lending, while acknowledging that some residual risk can never be fully eliminated.

The policy applies to all creditlending activities across the Nordic markets and covers the full customer journey, from product design and marketing to credit assessment, customer service and payment followup. The implementation guideline specifies clear boundaries for when credit cannot be granted, including cases of payment defaults, excessive debt levels or insufficient repayment capacity. These operational limitations ensure responsible lending and protect customers from financial harm.

The CEO is the most senior level accountable for the policy and its implementing guidelines, supported by the credit and risk functions.

The policy aligns with all relevant laws, regulations and industry standards, including credit assessment requirements and external credit bureau data. It emphasises transparent credit processes, support for customers facing payment difficulties, and educational initiatives that strengthen financial resilience, thereby addressing the impact on consumers while also managing repaymentability risk. Internal stakeholders contribute through reporting channels for deviations and improvement needs.

The guidelines are available to employees through internal governance documents and form part of training and operational routines. External communication takes place through customer information, credit assessment practices and educational initiatives. Internal channels allow for reporting of deviations that may lead to overindebtedness or incorrect credit decisions.

ACTIONS TO PROMOTE AND EMPHASISE SUSTAINABLE CREDIT LENDING

MDR-A Promote sustainable and responsible credit lending

Governance and approach to sustainable credit lending

Access to credit plays an important role in supporting households' and individuals' financial stability. As a lender, Resurs contributes to this by promoting responsible and sustainable credit lending practices that aim to reduce the risk of overindebtedness and support long-term financial resilience among customers. This responsibility forms part of Resurs' material impacts and risks, as identified in the double materiality assessment, and guides the company's efforts to strengthen financial inclusion and responsible credit behavior.

Data-driven credit assessment and risk mitigation

To meet this responsibility, Resurs employs well-documented and thoroughly tested credit assessment models, using credit reports, customer-provided information, and internal data to systematically evaluate repayment capacity. Scoring models are also used to calculate and ensure both current and future repayment ability, helping customers borrow within their financial means. All models and scorecards are monitored and evaluated on a quarterly

basis. Continuous improvements provide deeper insights into customers' financial situation and enable more accurate and responsible credit decisions.

Resurs continuously enhances its data-driven credit assessment models to gain deeper insights into customers' financial situations. These improvements enable more accurate and responsible credit decisions, reducing the risk of over-indebtedness and supporting the development of sustainable personal economies and promoting long-term financial sustainability.

An additional measure to reduce risk, applied, when necessary, is to adjust maximum credit limits. For example, Resurs may lower the maximum credit amounts offered to customers across all four of its markets when needed to help mitigate the risk of over-indebtedness. No reductions of credit limits were made during 2025, however, significant reductions were implemented in previous year when deemed necessary.

Certain measures, such as credit limit adjustments, are not time-bound but are applied when predefined risk thresholds or market conditions indicate increased risk of over-indebtedness.

In parallel, the company actively integrates sustainability considerations into its evaluation of risk appetite, considering relevant ESG-related risks. This integration ensures responsible decision-making, contributes to long-term value creation, and is updated annually in the company's risk policy.

To further support customers, Resurs has dedicated debt collection teams focused on early intervention, aiming to prevent cases from being transferred to external debt collection agencies. This proactive approach helps maintain customer trust and financial stability.

All these efforts are part of Resurs' ongoing operational development and sustainability strategy, aimed at fostering a healthier credit ecosystem, promoting financial literacy, and empowering individuals to make informed financial decisions.

Promoting sustainable credit lending

Responsible credit lending aims to support individuals in managing their finances sustainably, both in the short- and long-term. Through partnerships and social engagement, Resurs works to promote financial awareness and strengthen customers' ability to make informed financial decisions, with particular focus on young people and those entering the labor market. These initiatives are intended to contribute to more resilient personal finances and to support financial inclusion over time.

Resurs' social commitment is expressed primarily through organisations and initiatives that aim to help people take control over their lives and their futures.

Resurs works both digitally and in the community with various types of initiatives to strengthen people's knowledge of everyday economics, thereby contributing to society. The initiatives are part of the long-term strategy and are carried out continuously throughout the year. Special focus is placed on Young People & Economy, within which Resurs works in schools in the Helsingborg area in Sweden, where Resurs has been headquartered for nearly 50 years. This gives us extra responsibility for our local area.

Through MyEconomy, our digital course on how to balance your personal finances, we reach people in Sweden, Norway, Denmark and Finland. Resurs also supports Betalningshjälpen – a collaboration between Mastercard, SPF and banks in Sweden.

Resurs' ambition is to help increase knowledge and understanding of finances in society, especially among young people. As part of this ambition, we meet with sports clubs, for example, to provide young members with the tools, knowledge and inspiration to balance their everyday finances. Resurs Friends sponsors local associations and organisations in Sweden, Denmark, Norway and Finland and, as part of the sponsorship, we offer education in everyday economics.

Among other initiatives, Resurs participates in the nationwide campaign Svårlurad! together with the Swedish

Bankers' Association and Sweden's other banks, in order to raise awareness about being more vigilant against fraud. Resurs wants to give people the right tools to protect themselves, as well as comprehensible information for everyone.

Handling payment difficulties (when over-indebtedness threatens or has occurred)

Resurs emphasizes that the responsibility for credit lending extends throughout the entire customer journey, all the way to final repayment. When a customer experiences payment difficulties, the company has specific routines in place:

- Continuous follow-up: The company continuously tracks and analyses its customers' risk profiles and contacts customers who have a missed payment. A friendly SMS reminder is already sent to the customer after 1 day past due, regardless of the country.
- Dedicated case handlers: Each market has several dedicated case handlers, with specific training in contacting, informing, and assisting customers who are late with their payments.
- Managing life changes: The company supports customers who experience payment difficulties due to life changes, such as illness or divorce by special payment arrangements such as payment plans, interest rate freeze and temporary deferrals.
- Payment arrangements: Resurs measures its ability to assess customers' repayment capacity by analysing the proportion of payment arrangements that customers with payment difficulties have successfully managed.
- Avoiding debt collection: Resurs prioritises early and constructive dialogue with customers who experience payment difficulties. Dedicated early collection teams work proactively to identify emerging challenges and offer suitable support measures at an early stage, with the aim of reducing the need for transfer to external debt collection agencies. This approach is intended to

help prevent escalation and to support customers in regaining control of their financial situation.

In summary, Resurs focuses on early identification and support for customers with payment difficulties through personal contact and tailored payment arrangements, while continuously tightening its credit processes to prevent customers from becoming over-indebted in the first place.

METRICS AND TARGETS

TARGETS AND METRICS RELATED TO SUSTAINABLE CREDIT LENDING

MDR-T, MDR-M Targets and metrics related to sustainable credit lending

Consumers and end-users have not been directly involved in setting the target related to sustainable credit lending. This target has been defined internally by management and approved by the Board, based on the company's strategic priorities, regulatory requirements, and internal risk assessments. Stakeholder perspectives are considered indirectly through the double materiality assessment and ongoing dialogue with key stakeholder groups, which inform the identification of relevant credit-related topics and risks.

Resurs continuously monitors its efforts in responsible and sustainable lending, including the company's ability to assess customers' repayment capacity. Monitoring is conducted through the metric "successfully managed payment arrangements", defined as the proportion of customers who have entered a payment arrangement due to payment difficulties and subsequently fulfilled all required instalments within the agreed timeframe. Data is sourced from internal credit and collection systems and is validated by internal control functions in line with regulatory requirements.

In 2025, the proportion of customers who successfully fulfilled these payment arrangements was 68 per cent, compared with the target of exceeding 60 per cent. The target

level was set using historical performance data and reflects a level that balances effective credit assessment and early intervention practices while allowing for variations in customer circumstances and macroeconomic conditions. The target applies to the full year 2025. No external party validates the targets or metrics in this area. All monitoring and validation activities are conducted internally in accordance with applicable regulations and internal policies.

In addition to the measurable target above, Resurs has established a qualitative ambition aimed at contributing to an inclusive credit market through increased transparency, dialogue and training initiatives for customers and partners. This qualitative target does not currently include measurable outcome-oriented KPIs. The reason for this is that these activities relate primarily to longterm behavioral and educational outcomes among customers and partners, for which consistent and reliable quantitative indicators are not yet available. Resurs will continue to assess the feasibility of developing measurable indicators as data availability and industry practices evolve. This ambition is therefore disclosed as a qualitative target in accordance with MDR-T.

Governance information

- **G1** Business Conducts
 - Corporate culture
 - Protection of whistle-blowers
 - Corruption and bribery
 - Entity specific topic – Financial Crime



G1 Business Conduct

Corporate culture Protection of whistle-blowers Corruption and bribery

POLICIES RELATED TO BUSINESS CONDUCT

G1-1, MDR-P *Corporate culture and business conduct policies*

Purpose

Resurs promotes responsible business conduct through formal policies and governance structures that embed integrity, accountability, and ethical decisionmaking into all operations, while fostering a corporate culture that supports effective governance and ensures the company's sustainability commitments are translated into concrete action. A strong values-based culture underpins ethical decision-making, transparency, accountability and long-term value creation.

Code of Conduct

The Code of Conduct applies to all employees, management, and relevant business partners. It provides guidance for navigating complex situations, ensuring compliance with laws and upholding high ethical standards. Employees who feel uncertain about how to apply the Code are encouraged to consult their immediate supervisor, People & Culture or Compliance.

Matters related to anti corruption and bribery, including Resurs' alignment with the United Nations Convention against Corruption, are presented in section G1 3 Anti corruption and bribery, where the full governance framework is described.

Corporate culture framework

Resurs' cultural framework, Our Beating Heart, defines eight guiding principles, such as accountability, clarity, and teamwork, that shape leadership and collaboration. These principles support ethical decision-making and responsible business practices. They are introduced during onboarding and reinforced through leadership development and internal communication.

Responsible business conduct training

Resurs has a formal policy for responsible business conduct training. The training is mandatory for all employees, delivered at onboarding, and must be repeated annually by all employees. It covers the Code of Conduct, corporate culture (Our Beating Heart), sustainability commitments, customer focus, ethical business practices, information security, and societal responsibilities. The program combines policy awareness with interactive elements to ensure understanding of ethical standards beyond legal compliance. This annual repetition ensures continuous awareness, strengthens compliance, and mitigates risks related to unethical conduct.

Promotion and evaluation

Corporate culture is actively reinforced through structured measures, including onboarding programs, leadership days, and continuous dialogue. Cultural alignment is monitored through employee engagement surveys and formal feedback mechanisms that assess both understanding of and contribution to the company's values. In addition, employees are evaluated on how they demonstrate our guiding principles as part of the performance-management, promotion and overall evaluation processes. Insights from these processes inform leadership development, talent planning and policy adjustments to ensure consistent cultural alignment across the organisation.

Impact and risk management

Resurs recognizes that trust and a strong ethical culture are critical to operational integrity. A proactive and secure organisational culture mitigates risks related to non-compliance, reputational damage, and stakeholder mistrust. Weak internal controls or insufficient cultural integration could lead to regulatory breaches and financial penalties. Policies and governance processes are designed to detect, assess, and address these risks.

Outcome

By integrating business conduct policies with cultural development, mandatory annual training, and structured evaluation, Resurs supports and reinforces that ethical conduct and transparency are operational realities.

This approach strengthens governance, mitigates compliance risks, and supports responsible business practices.

Ethical culture and responsibility

Operating a bank involves great responsibility. Resurs' credibility is built on the fact that every decision made follows the bank's values and ethical standards. All entities within the Group and subsidiaries are committed to protecting whistleblowers and promoting ethical conduct.

Whistleblower protection and reporting channels

For Resurs, it is important that misconduct and behaviour that violate the Bank's ethical standards are discovered and reported. If misconduct is detected early, Resurs has greater opportunities to limit the damage, which is important not only for the company, but also for the employees and other stakeholders. If employees or others, suspect irregularities, or discover behaviour that may be unethical or illegal, it is important that the observations are reported. Cases that can be reported as whistleblowing include bribery, corruption, criminal acts, misconduct and violations, or other acts that violate EU laws or national laws and regulations. This may involve breaches of the Code of Conduct, violations of applicable laws, or deviations from internal policies. Cases identified as whistleblowing are managed in accordance with the established whistleblower procedure. These procedures protect the whistleblowers and are in accordance with the EU Whistleblower Protection Directive and the Swedish Whistleblower Act2.

Information about Resurs' whistleblower process can be found in the Code of Conduct and is also accessible via both the internal and external websites. Employees also attend mandatory annual ethics training, which includes guidance on the Group's whistleblower process. The process is further described in related internal steering documents.

The internal whistleblower reporting channels include a whistleblowing system (WhistleB) which is accessible in writing or verbally by phone, email, or in a physical meeting. Reporting persons can submit information on breaches via the whistleblowing system or directly to the Risk

Function. The whistleblower can submit reports anonymously or openly and remain anonymous in the continued dialogue. Information on how to report is available on the intranet and the homepages of Resurs Bank and Resurs Holding, including a link to the whistleblowing system and an email address. All reports, regardless of submission method, are transferred and stored in the whistleblowing system. Only appointed members of the Risk Function handle received reports, ensuring confidentiality and data protection in accordance with GDPR and internal policies. Misconduct can also be reported externally to the competent authorities and, where relevant, to institutions, bodies, offices, or agencies of the European Union.

Regardless of how the reporting takes place, all reports and messages are handled with strict confidentiality and with the utmost care. Reporting of potential or actual irregularities should not lead to victimisation or retaliation, and Resurs takes active measures to minimise this risk.

Governance and Key Actions

The Board has appointed Risk Function as the independent function that handles whistleblowing cases. The function ensures confidentiality and prohibits attempts to identify the reporting person. The company does not tolerate any form of retaliation, discrimination, or hindrance against whistleblowers, those assisting them, or related parties. The identity of the reporting person is disclosed only when required by law and with appropriate safeguards, and whistleblowers are informed before disclosure unless it would jeopardise investigations. The company aligns its measures with applicable law transposing Directive (EU) 2019/1937.

To enhance whistleblower protection and strengthen oversight of compliance with both internal and external regulations, Resurs has established a dedicated mandate for authorised employees responsible for managing internal reporting channels and procedures. These employees must operate independently and autonomously. The whistleblower process enables effective detection, investigation, and remediation of violations, contributing to greater accountability and transparency across the Group. Govern-

ance documents related to the whistleblower process are reviewed and updated annually.

Anti-corruption and bribery

According to the Financial Crime Policy, any circumstance that may indicate corruption, regardless of how the suspicion arises, must be promptly investigated, assessed, and escalated in line with the company's incident reporting and whistleblowing procedures. These procedures ensure independence and objectivity in handling such cases.

Additionally, the company conducts risk assessments related to corruption, bribery, and extortion, and implements measures to mitigate identified risks. The Code of Conduct reinforces a zero-tolerance approach to corruption, requiring employees to report and investigate issues that may relate to bribery or corruption. Continuous anti-corruption training and governance oversight further support the integrity and independence of investigations. The most important channel is the Whistle blowing channel in which employees and others can report anonymously via the digital service, WhistleB (for more information see *Whistleblower protection and reporting channels* on previous page). Functions within the company most exposed to corruption and bribery risks are those involving decision-making authority and frequent interactions with external parties. While the company rarely engages with government officials, risks can also arise in private-sector dealings.

Key areas include:

- Procurement and supply chain, as well as the commercial organisation, due to negotiations with customers, suppliers, and third-party vendors. Employees in these functions may be exposed to offers of benefits that conflict with anti-corruption and anti-bribery regulations.
- Sales and business development, where there is potential exposure to undue influence or advantages in securing business.
- Management and decision-making roles, which hold authority over financial or strategic decisions.

- Roles handling third-party relationships or critical services, as highlighted in the Outsourcing Policy.

Where the company is dependent upon local partners, distributors, or agents for a particular transaction, such circumstances typically present an elevated exposure to liability, especially if the third party operates in high-risk countries and/or high-risk industries. From this perspective, the most critical type of third parties is those who will perform services on behalf of the company or be authorized to represent the company vis-à-vis other actors. Such third parties shall always be evaluated pursuant to the company's guidelines for third-party due diligence, if they have been identified as representing a particular high risk.

To mitigate these risks, the company enforces a zero-tolerance policy toward corruption, supported by mandatory training, internal rules, continuous monitoring, and reporting mechanisms. The Code of Conduct applies across all functions to promote ethical business conduct and compliance with anti-corruption legislation.

The Company has in the Financial Crime Policy, as adopted by the Board, included policies regarding corruption and bribery. In addition to the Financial Crime Policy, which set forth principles relating to anti-bribery on a general level, the company has or will before the year end 2025 update governing documents (instructions and routines) regarding anti-corruption.

ANTI-CORRUPTION AND BRIBERY

G1-3, MDR-A Prevention and detection of corruption and bribery

The company has established procedures to prevent, detect, and address any allegations or incidents of corruption and bribery.

These procedures include:

- Preventive measures such as internal controls, mandatory Code of Conduct compliance, and continuous anti-corruption training for all employees.

- Detection mechanisms through risk assessments of corruption, bribery, and extortion threats, as well as monitoring of counterparties under the Outsourcing Policy.
- Reporting channels, with the most important being the Whistleblowing channel (WhistleB), which allows employees and external parties to report anonymously via a secure digital platform.
- Investigation and escalation procedures, ensuring that any suspected or actual incident of corruption or bribery is promptly investigated, assessed, and escalated in accordance with the company's incident reporting and whistleblowing framework.

The Bank shall ensure, when needed, internal reporting on anti-corruption compliance to the CEO and the Board, enabling informed oversight and timely corrective action. Such reporting is generally based on information received through the whistleblowing channels and is made by the Risk function.

The company applies a broad definition of corruption based on Transparency International and maintains a zero-tolerance policy, strictly adhering to applicable anti-corruption legislation. The company's control functions, i.e. the Risk and the Compliance functions as well as the Internal Audit function inform and report to the Risk committee, the Corporate Governance Committee and the Board. The company has a defined process for reporting compliance matters, including issues related to corruption and bribery, if any.

Resurs has established policies addressing anti-corruption and anti-bribery as part of its governance framework. These include a Board-approved Financial Crime Policy outlining principles for preventing corruption and bribery, complemented by a dedicated Anti-Bribery Instruction. The Company is currently enhancing its governance framework in this area to ensure full alignment with the United Nations Convention against Corruption. Updated governing documents will be implemented during the first quarter of 2026.

The policy is a governance document to be complied with by all coworkers and is published on the intranet. All employees, including members of the management team, receive mandatory anti-corruption and anti-bribery training annually, delivered in a consistent format across all countries and regions. There are no material differences in training activities by region or employee category, and completion rates are monitored centrally to ensure full coverage and compliance group wide. All functions-at-risk are included in the training programme, as it is provided to all employees regardless of function or risk exposure. In addition, the Board receives dedicated training in anti-money laundering (AML) to ensure awareness of their specific responsibilities.

METRICS AND TARGETS

INCIDENTS OF CORRUPTION AND BRIBERY

G1-4, MDR-T Incidents of corruption or bribery

Resurs actively works to prevent and mitigate bribery and corruption. The bank's efforts are based on a riskbased methodology for combating corruption, supported by governing documents that guide the organisation. All employees also complete mandatory anticorruption training.

In 2025, there were no confirmed cases of corruption or bribery. No legal proceedings were initiated, and no disciplinary actions or dismissals were taken against employees, consultants, suppliers or other business partners in relation to corruption or bribery.

In line with ESRS G14, the following indicators are reported:

- Number of convictions for violations of anticorruption and antibribery laws: 0
- Number of fines for violations of anticorruption and antibribery laws: 0
- Number of confirmed incidents of corruption or bribery: 0
- Number of employees or consultants dismissed or disciplined due to corruption or bribery-related incidents: 0
- Number of supplier or partner contracts terminated or not renewed due to corruption or bribery-related

violations: 0

- Number of public legal cases regarding corruption or bribery brought against the Bank or its employees: 0

TARGETS RELATED TO CORPORATE CULTURE

MDR-T Targets Related to Corporate Culture

To strengthen corporate culture and ensure compliance with regulatory and ethical standards, Resurs has set a target requiring that all individuals working within the Group, including internal consultants but excluding employees on extended leave, complete the annual mandatory trainings. These training modules include the Code of Conduct, AntiMoney Laundering and Countering the Financing of Terrorism, AntiBribery, IT Security, GDPR, Corporate Governance Compliance, Risk and AI. Mandatory trainings must be completed annually. Newly hired employees must complete all trainings within their first month of employment. A onemonth grace period applies for annual recertification, meaning repetition must occur within 13 months of the previous completion. The target supports Resurs' governance, ethics and compliance policies and forms part of the Group's efforts to uphold a sound corporate culture, mitigate misconduct risks and comply with regulatory requirements for the financial sector. The target is organisational and behavioral in nature and applies to all employees in scope. The measurable target is a 100 per cent annual completion rate for mandatory trainings for all individuals included in scope. Progress is monitored centrally through training completion statistics.

The baseline year for the target is 2025, with a baseline value of 100 per cent, reflecting the Group's longstanding expectation that all individuals maintain required competence levels. The target applies on an annual recurring basis. Given the recurring nature of the target, no interim milestones are defined. Training completion is monitored continuously throughout the year and aggregated annually.

Methodologies and assumptions

The 100 per cent target level is based on the assumption that full completion is necessary to ensure that all employees maintain the professional, ethical and regulatory knowledge required in the banking sector. Lower target

levels would not be compatible with regulatory expectations, internal governance frameworks or the organisation's risk appetite. The methodology relies on digital completion tracking through the central learning management system.

Stakeholder involvement

Internal stakeholders jointly contributed to defining the training scope and relevance. External stakeholders, including financial regulators and auditors, influence expectations regarding mandatory competence and continuous training. Together, these inputs form the basis for maintaining the 100 per cent target.

No changes have been made to the target, methodology or underlying assumptions during the reporting year. This target is considered a standing compliance requirement rather than a time-bound improvement target.

METRICS RELATED TO CORPORATE CULTURE

MDR-M *Metrics Related to Corporate Culture*

The mandatory trainings completed show a 100 per cent participation rate in 2025, representing a clear improvement compared with recent years. Through these metrics, Resurs monitors performance that is essential for maintaining ethical standards, fostering a healthy corporate culture aligned with our guiding principles, and ensuring that all personnel meet compliance requirements for working in a bank.

Resurs regularly follows up on cases of whistleblowing as part of the process and risk management framework. During the year, reports were received through the whistleblowing channels; however, none met the criteria to be classified as whistleblowing cases under the applicable definition. These metrics are not validated by any external body.

Target – completion of mandatory trainings (%)

Area	Description	Outcome 2025	Goal 2025
Code of conduct	Employees that have completed mandatory trainings, average	100	100

Employees that have completed mandatory trainings ¹ (%)	2025
Anti-bribery	100
AML & CFT	100
Become a security champion – IT Security education	100
Code of Conduct	100
Corporate Governance – Compliance	100
Corporate Governance – Risk	100
Let's get practical with GDPR	100

¹Included all consultants

Whistleblowing cases	2025
Number of whistleblowing cases	0

Entity specific topic – Financial Crime

POLICIES FOR FINANCIAL CRIME

MDR-P Financial crime policies

The purpose of the Financial Crime Policy is to set out the Bank's governing principles and commitments for preventing, detecting, and responding to financial crime in accordance with applicable laws, regulations, and supervisory expectations. Financial crime in this policy covers money laundering, terrorist financing, fraud, corruption, bribery, sanctions evasion or circumvention, and extortion. The common denominator for all areas is that the financial system is used for illegal purposes.

Resurs is committed to adhering to applicable third-party standards and initiatives through the implementation of its policy framework. The company maintains processes to support compliance with relevant laws and regulations at national, EU, and international levels, and adheres to established industry practices.

The policy covers all core banking activities related to financial crime prevention, including anti-money laundering and counter-terrorism financing (AML/CFT), fraud, corruption, and sanctions compliance. It applies across all jurisdictions where the Bank operates and involves employees, contractors, and relevant internal governance roles. The policy also interacts with external authorities for compliance and reporting. The policy does not provide for any exceptions regarding activities, parts of the value chain or affected stakeholders. The policy is available to all employees, consultants working at Resurs, the Board, and internal and external auditors when required. It is not otherwise shared externally. The policy is not publicly disclosed due to its security-sensitive content, while relevant expectations and requirements are communicated externally through regulatory reporting, customer due diligence processes and contractual arrangements where applicable.

Operational implementation and governance responsibilities

The Board is ultimately responsible for ensuring that Resurs has a suitable and efficient operation and a

well-developed system for risk management and compliance. The Board shall ensure that policies are adhered to and regularly assessed in the operations. The CEO is responsible for implementing, monitoring and reporting compliance with this policy. It is also the CEO's duty, with support from Chief Legal and Governance Officer, to annually or as needed assess and update the content of this policy and present it to the Board, with any proposed changes.

The bank's Financial Crime Policy has been formulated considering the views of customers, employees, investors, supervisory authorities, the local community, the company's Group Management and Board. Stakeholders have emphasized the importance of clear procedures for combating money laundering and terrorist financing, enhanced customer due diligence, and training in compliance and ethics, which has influenced the design of the policy.

The banks' governing principles and commitments for preventing, detecting and responding to instances of fraud are outlined in the Financial Crime policy and the Credit Policy. These are further adapted into routines and procedures for teams that handle instances of detected and reported fraud daily. The teams also work closely with the Risk function to establish a risk-based framework and approach for all its products.

PREVENTION AND DETECTION OF FINANCIAL CRIME

MDR-A Prevention and detection of financial crime

Resurs is committed to maintaining a robust and proportionate framework for preventing, detecting and responding to financial crime across its Nordic operations. The Bank applies a risk-based approach aligned with EU and national AML/CFT regulations in Sweden, Denmark, Finland and Norway. Strong governance, clear accountability and continuous improvement are the key principles of this work. Resurs seeks to safeguard the integrity of its operations and contribute to a secure and transparent Nordic financial system by ensuring comprehensive risk assessments, customer due diligence, transaction monitoring and regular staff training.

Financial crime prevention measures and ongoing improvements

Resurs is exposed to risks related to money laundering, terrorist financing and other forms of financial crime. The action plan seeks to prevent the misuse of the Bank's services for criminal purposes, protect the integrity of the financial system, and ensure full compliance with applicable EU and national AML/CFT regulations.

During the reporting year, Resurs continued to strengthen its framework for combating money laundering and terrorist financing. Key measures included maintaining an updated general risk assessment, improving risk-based customer due diligence, enhancing transaction monitoring models, reporting, and providing regular training for all employees in financial crime prevention. Quarterly reports were presented to the Board by the Money Laundering Reporting Officer (MLRO) and by the Specially Appointed Executive (SAE) to the CEO. Planned initiatives for the coming period include further improvements to transaction monitoring, better data quality in monitoring systems, and updates to internal AML/CFT instructions. These measures aim to ensure a proportionate, effective, and sustainable control framework that supports compliance and risk mitigation across all operations within Resurs and its subsidiaries, including employees, contractors, and outsourced functions.

In practice, AML/CFT-related remediation focus on preventive and regulatory actions such as reporting suspicious activity, blocking transactions, and strengthening controls. No cases involving direct customer harm were identified during the reporting year.

In the short-term (within 12 months), the focus will be on updating instructions, providing ongoing training and implementing technical improvements. Over the medium term (1–3 years), efforts will be directed towards developing enhanced risk models and monitoring tools. In the long-term, the work will involve continuous adaptation to regulatory changes and evolving risk trends.

Fraud

Fraud-related crimes remain at high levels in the Nordic countries and are a significant source of income for organized crime. With the fast-paced development of AI, Resurs has already identified, and further envision that sophistication, personalization, and scalability of these crimes will not stagnate over the coming years.

Resurs takes external fraud threats towards the bank, its customers, and the undermining of the financial sector seriously and is committed to ensure that our products and services remain healthy and well balanced to outsmart actors with criminal intent.

Customers exposed to fraud are handled through detection and investigation processes, ensuring that there is a daily review and feedback loop internally in the bank to detect and prevent new and arising trends. This is a continuous work that evolves over time with change in legislations, modus operandi and technical capabilities.

During 2025 significant investment has therefore been made into strengthening the banks' fraud prevention capabilities. A new organisation has been put in place to improve fraud prevention strategies by updating governing processes, supporting new product releases, and identifying potential gaps in current product composition and detection capabilities. Through strengthened technical capabilities, process improvements, and fraud awareness training, the team will ensure that prevention, detection, investigation and reporting capabilities are constantly improved upon.

Fraud attempts via phone, SMS, email, and even door-to-door visits are increasing, with scammers frequently changing tactics and impersonating government authorities. Resurs aims to equip individuals with the right tools to protect themselves and provide clear, accessible information for everyone. In addition to continuously improving internal processes, Resurs partners with both public and private actors in the fight against financial crime. This include actively participating in the nationwide campaign Svårlurad! in collaboration with the Swedish Bankers' Asso-

ciation and other banks in Sweden. The campaign seeks to raise awareness and encourage vigilance against fraud.

During the reporting year, Resurs handled cases where customers were negatively affected by suspected fraud or financial crime. In such cases, remedy actions included reversing unauthorised transactions, providing reimbursement when applicable, supporting police investigations, and ensured to limit damage of further financial harm. All cases were investigated according to internal procedures and relevant regulatory requirements.

These remedy outcomes are systematically reviewed to identify process improvements and strengthen preventive measures.

METRICS AND TARGETS

TARGETS RELATED TO FINANCIAL CRIME

MDR-T Targets related to financial crime

Target descriptions

The company aims to ensure a high level of education in financial crime prevention and ethics. This objective supports the EU's and Sweden's efforts to combat money laundering and unethical conduct and aligns with Agenda 2030, particularly targets 16.4 (reduce illicit financial flows) and 16.5 (reduce corruption and bribery). It is also linked to target 4 (lifelong learning) and target 8 (decent working conditions).

Scope and measurement

The scope of this target covers all employees of the bank. Progress is measured by the proportion of staff completing mandatory annual training, which is based on applicable regulations, guidelines from the Swedish Financial Supervisory Authority (FI), and FATF standards. The target is grounded in established practice and research on risk culture and organisational learning. Stakeholder involvement includes contributions from the board, supervisory authorities, and internal functions, as well as employee feedback incorporated into the development of training programs.

Performance against the target

Training completion is monitored on a rolling basis for each individual and measured at four reporting dates during the year. The current completion rate is 100 per cent, and this level is expected to be maintained going forward.

Nature of the target

This is an absolute target requiring 100 per cent of employees to complete the training annually.

Milestones

An interim milestone is set at a minimum of 90 per cent completion during the year.

METRICS RELATED TO FINANCIAL CRIME

MDR-M Metrics related to financial crime

Resurs measures for example the number of FIU reports (Financial Intelligence Unit) but this is for internal use only. Data collection for completed mandatory trainings is conducted on a quarterly basis through reports extracted from our Learning Management System (LMS). These reports cover all employees and internal consultants. Individuals on long-term leave are excluded from the reporting. Additionally, those whose first day at work falls within the past month are also excluded if they have not yet completed the required trainings. Results are presented per training and by country.

In 2025, 100 per cent of the employees and consultants completed the mandatory training in anti-money laundering and combating the financing of terrorism (AML & CFT). The completion rate is presented in table *Employees that have completed mandatory trainings*, on page 98).

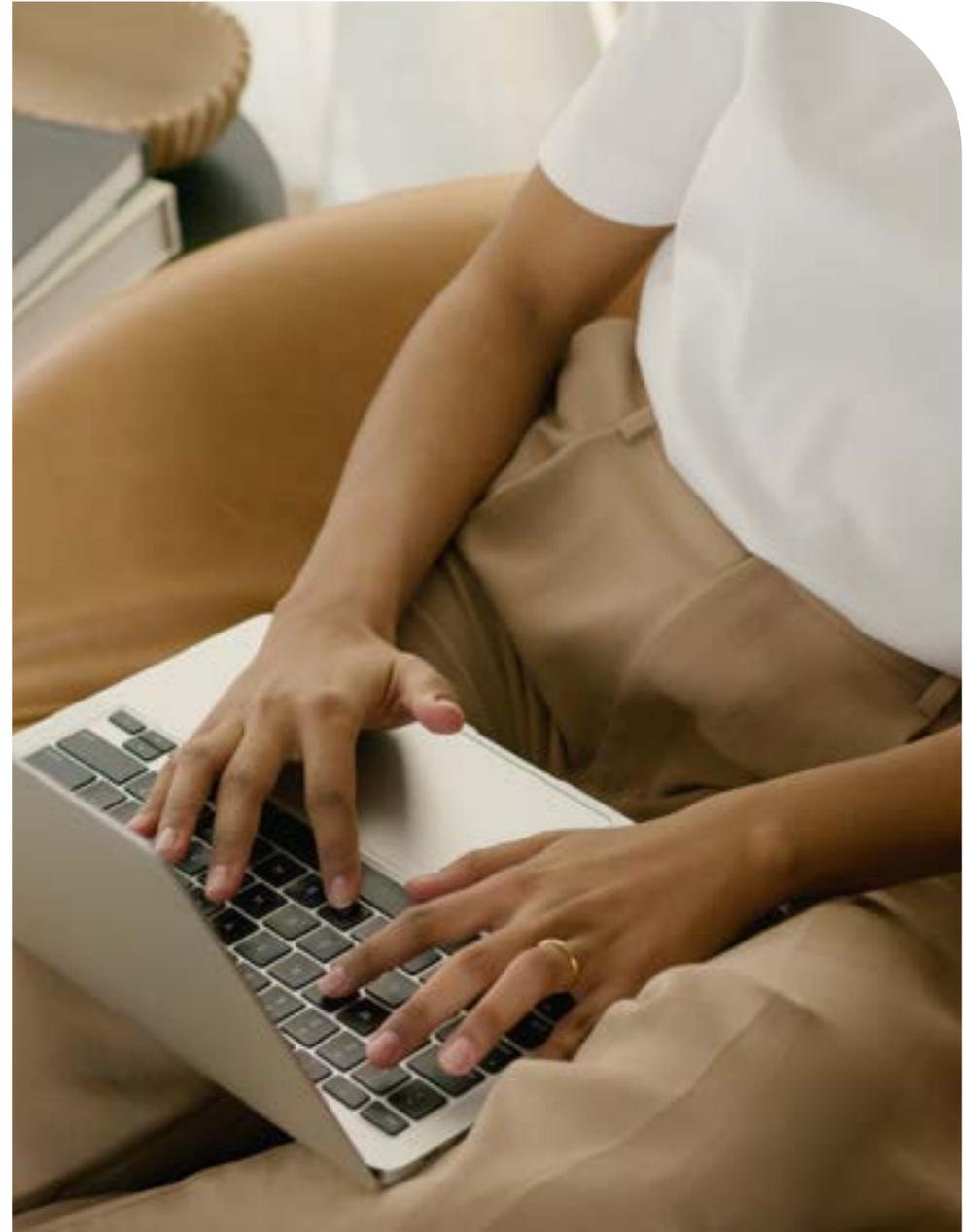
Changes in targets, metrics, and measurement methodologies

There have been no significant changes to the targets or the methods used for measurement within the defined time horizon. Progress continues to be assessed based on the proportion of employees completing mandatory annual training, using data sourced from the bank's internal training system. Limitations primarily relate to onboarding

of new employees and occasional technical delays. Data quality is ensured through annual follow-up conducted by People & Culture and Compliance functions. No external body has been engaged to validate the targets or metrics related to financial crime prevention. All monitoring and validation activities are conducted internally by the People & Culture and Compliance functions, in accordance with applicable regulations and internal policies.

Supplementary information

- Index of disclosure requirements
- Datapoints related to other Datapoints that derive from other EU legislation
- Tables according to the EU Taxonomy



INDEX OF DISCLOSURE REQUIREMENTS

IRO-2 Disclosure requirements in ESRS covered by the undertaking's sustainability statement

The table below is part of disclosure requirement ESRS2 BP-1 page 35 and IRO-2 page 59.

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IRO-1 Description of the processes to identify and assess material impacts, risks and opportunities	56
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ESRS 2 SBM-3-E1 Material impacts, risks and opportunities and their interaction with strategy and business model	61
ESRS 2 IRO-1-E1 Description of the processes to identify and assess material climate-related impacts, risks and opportunities	61
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E1-3, MDR-A Actions and resources in relation to climate change policies	63
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E1-6 Gross Scopes 1, 2, 3 and Total GHG emissions	66
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ESRS 2 SBM-3-S1 - Material impacts, risks and opportunities and their interaction with strategy and business model	73
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S1-2 Processes for engaging with own workforce and workers' representatives about impacts	75
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S1-4; MDR-A Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions	77
S1-5, MDR-T Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	78
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S1-14, MDR-M Health and safety metrics	81
S1-16, MDR-M Remuneration metrics (pay gap and total remuneration)	82
S1-17, MDR-M Incidents, complaints and severe human rights impacts	82

S4 – Consumers and End-users	Page number
ESRS 2 SBM-3-S4 - Material impacts, risks and opportunities and their interaction with strategy and business model	83
S4-1, MDR-P Policies related to consumers and end-users	83
S4-2 Processes for engaging with consumers and end-users about impacts	83
S4-3 Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	84
S4-4, MDR-A Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions	85
S4-5, MDR-T Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	86

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G1-3, MDR-A Prevention and detection of corruption and bribery	96
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DATAPPOINTS RELATED TO OTHER DATAPPOINTS THAT DERIVE FROM OTHER EU LEGISLATION

As part of the IRO-2 disclosure, certain data points stem from other EU legislation.

The table below lists all data points originating from other EU legislation, as referenced in ESRS 2 Appendix B. It also indicates where each data point can be found in our report and identifies which of them have been assessed as “Not material”.

Disclosure Requirement and Related datapoint	Reference in the Sustainable Finance Disclosure Regulation	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Material/ Not material	Page number
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	Indicator number 13 of Table #1 of Annex 1		Commission Delegated Regulation (EU) 2020/1816, Annex II		Material	52
ESRS GOV-1 Percentage of board members who are independent paragraph 21 (e)			Delegated Regulation (EU) 2020/1816, Annex II		Material	52
ESRS 2 GOV-4 Statement on due diligence paragraph 30	Indicator number 10 Table #3 of Annex 1				Material	55
ESRS 2 SBM-1 Involvement in activities related to fossil fuel activities paragraph 40 (d) i	Indicators number 4 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Table 1: Qualitative information on Environmental risk and Table 2: Qualitative information on Social risk	Delegated Regulation (EU) 2020/1816, Annex II		Not material	
ESRS 2 SBM-1 Involvement in activities related to chemical production paragraph 40 (d) ii	Indicator number 9 Table #2 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II		Not material	
ESRS 2 SBM-1 Involvement in activities related to controversial weapons paragraph 40 (d) iii	Indicator number 14 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II		Not material	
ESRS 2 SBM-1 Involvement in activities related to cultivation and production of tobacco paragraph 40 (d) iv			Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II		Not material	
ESRS E1-1 Transition plan to reach climate neutrality by 2050 paragraph 14				Regulation (EU) 2021/1119, Article 2(1)	Material	62
ESRS E1-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 12.1 (d) to (g), and Article 12.2		Not material	
ESRS E1-4 GHG emission reduction targets paragraph 34	Indicator number 4 Table #2 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 6		Material	65
ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	Indicator number 5 Table #1 and Indicator n. 5 Table #2 of Annex 1				Not material	
ESRS E1-5 Energy consumption and mix paragraph 37	Indicator number 5 Table #1 of Annex 1				Not material	
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors paragraphs 40 to 43	Indicator number 6 Table #1 of Annex 1				Not material	

Disclosure Requirement and Related datapoint	Reference in the Sustainable Finance Disclosure Regulation	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Material/ Not material	Page number
ESRS E1-6 Gross Scope 1, 2, 3 and Total GHG emissions paragraph 44	Indicators number 1 and 2 Table #1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 5(1), 6 and 8(1)		Material	67
ESRS E1-6 Gross GHG emissions intensity paragraphs 53 to 55	Indicators number 3 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 8(1)		Material	68
ESRS E1-7 GHG removals and carbon credits paragraph 56				Regulation (EU) 2021/1119, Article 2(1)	Material	69
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66			Delegated Regulation (EU) 2020/1818, Annex II Delegated Regulation (EU) 2020/1816, Annex II		Not material	
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66 (a) ESRS E1-9 Location of significant assets at material physical risk paragraph 66 (c).		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraphs 46 and 47; Template 5: Banking book – Climate change physical risk: Exposures subject to physical risk.			Not material	
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c).		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraph 34; Template 2: Banking book – Climate change transition risk: Loans collateralised by immovable property – Energy efficiency of the collateral			Not material	
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities paragraph 69			Delegated Regulation (EU) 2020/1818, Annex II		Not material	
ESRS E2-4 Amount of each pollutant listed in Annex II of the E-PRTR Regulation (European Pollutant Release and Transfer Register) emitted to air, water and soil, paragraph 28	Indicator number 8 Table #1 of Annex 1 Indicator number 2 Table #2 of Annex 1 Indicator number 1 Table #2 of Annex 1 Indicator number 3 Table #2 of Annex 1				Not material	
ESRS E3-1 Water and marine resources paragraph 9	Indicator number 7 Table #2 of Annex 1				Not material	
ESRS E3-1 Dedicated policy paragraph 13	Indicator number 8 Table 2 of Annex 1				Not material	
ESRS E3-1 Sustainable oceans and seas paragraph 14	Indicator number 12 Table #2 of Annex 1				Not material	
ESRS E3-4 Total water recycled and reused paragraph 28 (c)	Indicator number 6.2 Table #2 of Annex 1				Not material	
ESRS E3-4 Total water consumption in m ³ per net revenue on own operations paragraph 29	Indicator number 6.1 Table #2 of Annex 1				Not material	
ESRS 2- SBM-3 - E4 paragraph 16 (a) i	Indicator number 7 Table #1 of Annex 1				Not material	
ESRS 2- SBM-3 - E4 paragraph 16 (b)	Indicator number 10 Table #2 of Annex 1				Not material	
ESRS 2- SBM-3 - E4 paragraph 16 (c)	Indicator number 14 Table #2 of Annex 1				Not material	
ESRS E4-2 Sustainable land / agriculture practices or policies paragraph 24 (b)	Indicator number 11 Table #2 of Annex 1				Not material	
ESRS E4-2 Sustainable oceans / seas practices or policies paragraph 24 (c)	Indicator number 12 Table #2 of Annex 1				Not material	

Disclosure Requirement and Related datapoint	Reference in the Sustainable Finance Disclosure Regulation	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Material/ Not material	Page number
ESRS E4-2 Policies to address deforestation paragraph 24 (d)	Indicator number 15 Table #2 of Annex 1				Not material	
ESRS E5-5 Non-recycled waste paragraph 37 (d)	Indicator number 13 Table #2 of Annex 1				Not material	
ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	Indicator number 9 Table #1 of Annex 1				Not material	
ESRS 2- SBM3 - S1 Risk of incidents of forced labour paragraph 14 (f)	Indicator number 13 Table #3 of Annex 1				Material	73
ESRS 2- SBM3 - S1 Risk of incidents of child labour paragraph 14 (g)	Indicator number 12 Table #3 of Annex 1				Material	73
ESRS S1-1 Human rights policy commitments paragraph 20	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1				Material	74
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 21			Delegated Regulation (EU) 2020/1816, Annex II		Material	74
ESRS S1-1 processes and measures for preventing trafficking in human beings paragraph 22	Indicator number 11 Table #3 of Annex 1				Material	74
ESRS S1-1 workplace accident prevention policy or management system paragraph 23	Indicator number 1 Table #3 of Annex 1				Material	74
ESRS S1-3 grievance /complaints handling mechanisms paragraph 32 (c)	Indicator number 5 Table #3 of Annex 1				Material	76
ESRS S1-14 Number of fatalities and number and rate of work-related accidents paragraph 88 (b) and (c)	Indicator number 2 Table #3 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II		Material	81
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness paragraph 88 (e)	Indicator number 3 Table #3 of Annex 1				Not material	
ESRS S1-16 Unadjusted gender pay gap paragraph 97 (a)	Indicator number 12 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II		Material	82
ESRS S1-16 Excessive CEO pay ratio paragraph 97 (b)	Indicator number 8 Table #3 of Annex 1				Material	82
ESRS S1-17 Incidents of discrimination paragraph 103 (a)	Indicator number 7 Table #3 of Annex 1				Material	82
ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD Guidelines paragraph 104 (a)	Indicator number 10 Table #1 and Indicator n. 14 Table #3 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12 (1)		Material	82
ESRS 2- SBM-3 – S2 Significant risk of child labour or forced labour in the value chain paragraph 11 (b)	Indicators number 12 and n. 13 Table #3 of Annex 1				Not material	
ESRS S2-1 Human rights policy commitments paragraph 17	Indicator number 9 Table #3 and Indicator n. 11 Table #1 of Annex 1				Not material	
ESRS S2-1 Policies related to value chain workers paragraph 18	Indicator number 11 and n. 4 Table #3 of Annex 1				Not material	
ESRS S2-1 Nonrespect of UNGPs on Business and Human Rights principles and OECD guidelines paragraph 19	Indicator number 10 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)		Not material	
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 19			Delegated Regulation (EU) 2020/1816, Annex II		Not material	

Disclosure Requirement and Related datapoint	Reference in the Sustainable Finance Disclosure Regulation	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Material/ Not material	Page number
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36	Indicator number 14 Table #3 of Annex 1				Not material	
ESRS S3-1 Human rights policy commitments paragraph 16	Indicator number 9 Table #3 of Annex 1 and Indicator number 11 Table #1 of Annex 1				Not material	
ESRS S3-1 non-respect of UNGPs on Business and Human Rights, ILO principles or and OECD guidelines paragraph 17	Indicator number 10 Table #1 Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)		Not material	
ESRS S3-4 Human rights issues and incidents paragraph 36	Indicator number 14 Table #3 of Annex 1				Not material	
ESRS S4-1 Policies related to consumers and end-users paragraph 16	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1				Material	83
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17	Indicator number 10 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)		Material	83
ESRS S4-4 Human rights issues and incidents paragraph 35	Indicator number 14 Table #3 of Annex 1				Material	86
ESRS G1-1 United Nations Convention against Corruption paragraph 10 (b)	Indicator number 15 Table #3 of Annex 1				Not material	
ESRS G1-1 Protection of whistle-blowers paragraph 10 (d)	Indicator number 6 Table #3 of Annex 1				Not material	
ESRS G1-4 Fines for violation of anti-corruption and anti-bribery laws paragraph 24 (a)	Indicator number 17 Table #3 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II)		Material	97
ESRS G1-4 Standards of anti-corruption and anti-bribery paragraph 24 (b)	Indicator number 16 Table #3 of Annex 1				Material	97

0. Summary of KPIs 2025

		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	23,658,696	0.047%	0.0520%	4.07%	12.29%	8.57%

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	<i>GAR (flow)</i>	728,114	0.001%	0.0015%	1.08%	99.10%	16.90%
	<i>Trading book*</i>		0	0			
	<i>Financial guarantees</i>		0	0			
	<i>Assets under management</i>		0	0			
	<i>Fees and commissions income**</i>		0	0			

* For credit institutions that do not meet the conditions of Article 94(l) of the CRR or the conditions set out in Article 325a(l) of the CRR

**Fees and commissions income from services other than lending and AuM

Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

*** % of assets covered by the KPI over banks' total assets

****based on the Turnover KPI of the counterparty

*****based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used

Note 1: Across the reporting templates: cells shaded in black should not be reported.

Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.

Banking business (prudential consolidation), turnover-based

1.a. Assets for the calculation of GAR
turnover-based, 1/3

SEK	Total [gross] carrying amount	2025									
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
	Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation										
2	Financial undertakings	1,565,411,000	552,879,096	20,682,472							
3	Credit institutions	914,883,000	552,879,096	20,682,472							
4	Loans and advances										
5	Debt securities, including UoP	914,883,000	552,879,096	20,682,472							
6	Equity instruments										
7	Other financial corporations	650,528,000									
8	of which investment firms										
9	Loans and advances										
10	Debt securities, including UoP										
11	Equity instruments										
12	of which management companies										
13	Loans and advances										
14	Debt securities, including UoP										
15	Equity instruments										
16	of which insurance undertakings										
17	Loans and advances										
18	Debt securities, including UoP										
19	Equity instruments										
20	Non-financial undertakings	175,500,648	24,763,660	2,976,224							
21	Loans and advances	175,127,648	24,763,660	2,976,224							
22	Debt securities, including UoP										
23	Equity instruments	373,000									
24	Households	42,458,171,000	3,830,000								
25	of which loans collateralised by residential immovable property										
26	of which building renovation loans										
27	of which motor vehicle loans	3,395,552,000									
28	Local governments financing										
29	Housing financing										
30	Other local government financing										
31	Collateral obtained by taking possession: residential and commercial immovable properties										
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)										
33	Financial and Non-financial undertakings	1,089,586,352									
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	765,844,352									
35	Loans and advances	765,844,352									
36	of which loans collateralised by commercial immovable property										
37	of which building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	323,742,000									
41	Loans and advances	323,742,000									
42	Debt securities										
43	Equity instruments										
44	Derivatives	38,384,000									
45	On demand interbank loans	2,531,954,000									
46	Cash and cash-related assets										
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,336,370,000									
48	Total GAR assets	50,195,377,000	581,472,756	23,658,696							
49	Assets not covered for GAR calculation	4,301,755,000									
50	Central governments and Supranational issuers	1,786,436,000									
51	Central banks exposure	2,515,319,000									
52	Trading book										
53	Total assets	54,497,132,000									
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations											
54	Financial guarantees										
55	Assets under management										
56											
57											

1.a. Assets for the calculation of GAR
turnover-based, 2/3

		2025											
		Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)		
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	
SEK													
	GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation												
2	Financial undertakings									552,879,096	20,682,472		
3	Credit institutions									552,879,096	20,682,472		
4	Loans and advances												
5	Debt securities, including UoP									552,879,096	20,682,472		
6	Equity instruments												
7	Other financial corporations												
8	of which investment firms												
9	Loans and advances												
10	Debt securities, including UoP												
11	Equity instruments												
12	of which management companies												
13	Loans and advances												
14	Debt securities, including UoP												
15	Equity instruments												
16	of which insurance undertakings												
17	Loans and advances												
18	Debt securities, including UoP												
19	Equity instruments												
20	Non-financial undertakings									24,763,660	2,976,224		
21	Loans and advances									24,763,660	2,976,224		
22	Debt securities, including UoP												
23	Equity instruments												
24	Households									3,830,000			
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	Local governments financing												
29	Housing financing												
30	Other local government financing												
31	Collateral obtained by taking possession: residential and commercial immovable properties												
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)												
33	Financial and Non-financial undertakings												
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations												
35	Loans and advances												
36	of which loans collateralised by commercial immovable property												
37	of which building renovation loans												
38	Debt securities												
39	Equity instruments												
40	Non-EU country counterparties not subject to NFRD disclosure obligations												
41	Loans and advances												
42	Debt securities												
43	Equity instruments												
44	Derivatives												
45	On demand interbank loans												
46	Cash and cash-related assets												
47	Other categories of assets (e.g. Goodwill, commodities etc.)												
48	Total GAR assets									581,472,756	23,658,696		
49	Assets not covered for GAR calculation												
50	Central governments and Supranational issuers												
51	Central banks exposure												
52	Trading book												
53	Total assets												
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations												
54	Financial guarantees												
55	Assets under management												
56	Of which debt securities												
57	Of which equity instruments												

1.a. Assets for the calculation of GAR
turnover-based, 3/3

SEK	Total [gross] carrying amount	2024								
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)		
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)		
	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling		
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation									
2	Financial undertakings	1,876,159,000	343,394,954	13,025,960					343,394,954	13,025,960
3	Credit institutions	1,052,171,000	343,394,954	13,025,960					343,394,954	13,025,960
4	Loans and advances									
5	Debt securities, including UoP	1,052,171,000	343,394,954	13,025,960					343,394,954	13,025,960
6	Equity instruments									
7	Other financial corporations	823,988,000								
8	of which investment firms									
9	Loans and advances									
10	Debt securities, including UoP									
11	Equity instruments									
12	of which management companies									
13	Loans and advances									
14	Debt securities, including UoP									
15	Equity instruments									
16	of which insurance undertakings									
17	Loans and advances									
18	Debt securities, including UoP									
19	Equity instruments									
20	Non-financial undertakings	45,481,469	4,062,604	1,720,365					4,062,604	1,720,365
21	Loans and advances	45,107,469	4,062,604	1,720,365					4,062,604	1,720,365
22	Debt securities, including UoP									
23	Equity instruments	374,000								
24	Households	42,988,518,000	17,066,000						17,066,000	
25	of which loans collateralised by residential immovable property									
26	of which building renovation loans									
27	of which motor vehicle loans	1,987,087,124								
28	Local governments financing									
29	Housing financing									
30	Other local government financing									
31	Collateral obtained by taking possession: residential and commercial immovable properties									
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)									
33	Financial and Non-financial undertakings	791,662,531								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	791,662,531								
35	Loans and advances									
36	of which loans collateralised by commercial immovable property									
37	of which building renovation loans									
38	Debt securities									
39	Equity instruments									
40	Non-EU country counterparties not subject to NFRD disclosure obligations									
41	Loans and advances									
42	Debt securities									
43	Equity instruments									
44	Derivatives	22,610,000								
45	On demand interbank loans	2,861,551,000								
46	Cash and cash-related assets									
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,975,454,000								
48	Total GAR assets	51,561,436,000	364,523,558	14,746,325					364,523,558	14,746,325
49	Assets not covered for GAR calculation	6,513,207,000								
50	Central governments and Supranational issuers	1,750,651,000								
51	Central banks exposure	4,762,556,000								
52	Trading book									
53	Total assets	58,074,643,000								
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees									
55	Assets under management									
56	Of which debt securities									
57	Of which equity instruments									

2.a GAR sector information
turnover-based, 1/3

Breakdown by sector - NACE 4 digits level (code and label)	2025										
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)		
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount
SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCA)						
1 1072 - Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cake	265,584	-			-	-			-	-	
2 2319 - Manufacture of other glass and glass products	249,534	31,797			-	-			-	-	
3 2540 - Manufacture of weapons and ammunition	332,836	-			-	-			-	-	
4 2651 - Manufacture of instruments and appliances for measuring, testing and navigation	218,140	-			-	-			-	-	
5 2899 - Manufacture of other special-purpose machinery	763,773	1,525,326			-	-			-	-	
6 3030 - Manufacture of aircraft and spacecraft	1,509,781	-			-	-			-	-	
7 3320 - Installation of industrial machinery and equipment	106,395	477,288			-	-			-	-	
8 3513 - Electricity distribution	1,835,723	6,039			-	-			-	-	
9 4120 - Construction of residential and non-residential buildings	1,291,135	227,216			-	-			-	-	
10 4220 - Construction of utility projects	710,050	-			-	-			-	-	
11 4321 - Electrical installation	154,286	1,331			-	-			-	-	
12 4322 - Plumbing, heat and air-conditioning installation	149,000	-			-	-			-	-	
13 4639 - Non-specialized wholesale of food, beverages and tobacco	2,150,675	27			-	-			-	-	
14 4650 - Wholesale of information and communication equipment	133,012,952	160,896			-	-			-	-	
15 4719 - Other retail sale in non-specialised stores	381,820	826			-	-			-	-	
16 4773 - Dispensing chemist in specialised stores	316,057	176,654			-	-			-	-	
17 4791 - Retail sale via mail order houses or via Internet	343,934	9,561			-	-			-	-	
18 4910 - Passenger rail transport, interurban	194,125	-			-	-			-	-	
19 5310 - Postal activity	2,293,854	-			-	-			-	-	
20 6110 - Wired telecommunications activities	6,362,993	-			-	-			-	-	
21 6120 - Wireless telecommunications activities	11,694,428	37,846			-	-			-	-	
22 6201 - Computer programming activities	2,707,839	13,228			-	-			-	-	
23 6202 - Computer consultancy activities	206,460	16,043			-	-			-	-	
24 6820 - Renting and operating of own or leased real estate	2,340,287	247,660			-	-			-	-	
25 8020 - Security systems service activities	191,088	-			-	-			-	-	
26 8121 - General cleaning of buildings	5,344,899	44,487			-	-			-	-	
27 Total	175,127,648	2,976,224			0	0			0	0	

2.a GAR sector information
turnover-based, 2/3

Breakdown by sector - NACE 4 digits level (code and label)	2025										
	Climate Change Adaptation (CCA)				Circular economy (CE)				Pollution (PPC)		
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount
SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)
1 1072 - Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cake	-	-	-	-	-	-	-	-	-	-	-
2 2319 - Manufacture of other glass and glass products	-	-	-	-	-	-	-	-	-	-	-
3 2540 - Manufacture of weapons and ammunition	-	-	-	-	-	-	-	-	-	-	-
4 2651 - Manufacture of instruments and appliances for measuring, testing and navigation	-	-	-	-	-	-	-	-	-	-	-
5 2899 - Manufacture of other special-purpose machinery	-	-	-	-	-	-	-	-	-	-	-
6 3030 - Manufacture of aircraft and spacecraft	-	-	-	-	-	-	-	-	-	-	-
7 3320 - Installation of industrial machinery and equipment	-	-	-	-	-	-	-	-	-	-	-
8 3513 - Electricity distribution	-	-	-	-	-	-	-	-	-	-	-
9 4120 - Construction of residential and non-residential buildings	-	-	-	-	-	-	-	-	-	-	-
10 4220 - Construction of utility projects	-	-	-	-	-	-	-	-	-	-	-
11 4321 -Electrical installation	-	-	-	-	-	-	-	-	-	-	-
12 4322 - Plumbing, heat and air-conditioning installation	-	-	-	-	-	-	-	-	-	-	-
13 4639 - Non-specialized wholesale of food, beverages and tobacco	-	-	-	-	-	-	-	-	-	-	-
14 4650 - Wholesale of information and communication equipment	-	-	-	-	-	-	-	-	-	-	-
15 4719 - Other retail sale in non-specialised stores	-	-	-	-	-	-	-	-	-	-	-
16 4773 - Dispensing chemist in specialised stores	-	-	-	-	-	-	-	-	-	-	-
17 4791 - Retail sale via mail order houses or via Internet	-	-	-	-	-	-	-	-	-	-	-
18 4910 - Passenger rail transport, interurban	-	-	-	-	-	-	-	-	-	-	-
19 5310 - Postal activity	-	-	-	-	-	-	-	-	-	-	-
20 6110 - Wired telecommunications activities	-	-	-	-	-	-	-	-	-	-	-
21 6120 - Wireless telecommunications activities	-	-	-	-	-	-	-	-	-	-	-
22 6201 - Computer programming activities	-	-	-	-	-	-	-	-	-	-	-
23 6202 - Computer consultancy activities	-	-	-	-	-	-	-	-	-	-	-
24 6820 - Renting and operating of own or leased real estate	-	-	-	-	-	-	-	-	-	-	-
25 8020 - Security systems service activities	-	-	-	-	-	-	-	-	-	-	-
26 8121 -General cleaning of buildings	-	-	-	-	-	-	-	-	-	-	-
27 Total	0	0	-	-	0	0	-	-	0	0	-

2.a GAR sector information
turnover-based, 3/3

Breakdown by sector - NACE 4 digits level (code and label)	2025							
	Biodiversity and Ecosystem (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1 1072 - Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cake	-	-	-	-	265,584	-	-	-
2 2319 - Manufacture of other glass and glass products	-	-	-	-	249,534	31,797	-	-
3 2540 - Manufacture of weapons and ammunition	-	-	-	-	332,836	-	-	-
4 2651 - Manufacture of instruments and appliances for measuring, testing and navigation	-	-	-	-	218,140	-	-	-
5 2899 - Manufacture of other special-purpose machinery	-	-	-	-	763,773	1,525,326	-	-
6 3030 - Manufacture of aircraft and spacecraft	-	-	-	-	1,509,781	-	-	-
7 3320 - Installation of industrial machinery and equipment	-	-	-	-	106,395	477,288	-	-
8 3513 - Electricity distribution	-	-	-	-	1,835,723	6,039	-	-
9 4120 - Construction of residential and non-residential buildings	-	-	-	-	1,291,135	227,216	-	-
10 4220 - Construction of utility projects	-	-	-	-	710,050	-	-	-
11 4321 -Electrical installation	-	-	-	-	154,286	1,331	-	-
12 4322 - Plumbing, heat and air-conditioning installation	-	-	-	-	149,000	-	-	-
13 4639 - Non-specialized wholesale of food, beverages and tobacco	-	-	-	-	2,150,675	27	-	-
14 4650 - Wholesale of information and communication equipment	-	-	-	-	133,012,952	160,896	-	-
15 4719 - Other retail sale in non-specialised stores	-	-	-	-	381,820	826	-	-
16 4773 - Dispensing chemist in specialised stores	-	-	-	-	316,057	176,654	-	-
17 4791 - Retail sale via mail order houses or via Internet	-	-	-	-	343,934	9,561	-	-
18 4910 - Passenger rail transport, interurban	-	-	-	-	194,125	-	-	-
19 5310 - Postal activity	-	-	-	-	2,293,854	-	-	-
20 6110 - Wired telecommunications activities	-	-	-	-	6,362,993	-	-	-
21 6120 - Wireless telecommunications activities	-	-	-	-	11,694,428	37,846	-	-
22 6201 - Computer programming activities	-	-	-	-	2,707,839	13,228	-	-
23 6202 - Computer consultancy activities	-	-	-	-	206,460	16,043	-	-
24 6820 - Renting and operating of own or leased real estate	-	-	-	-	2,340,287	247,660	-	-
25 8020 - Security systems service activities	-	-	-	-	191,088	-	-	-
26 8121 -General cleaning of buildings	-	-	-	-	5,344,899	44,487	-	-
27 Total	0	0	0	0	175,127,648	2,976,224	0	0

3.a GAR KPI stock

turnover-based, 1/3

% (compared to total covered assets in the denominator)		2025										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation											
2	Financial undertakings		1.10%	0.04%								
3	Credit institutions		1.10%	0.04%								
4	Loans and advances											
5	Debt securities, including UoP		1.10%	0.04%								
6	Equity instruments											
7	Other financial corporations											
8	of which investment firms											
9	Loans and advances											
10	Debt securities, including UoP											
11	Equity instruments											
12	of which management companies											
13	Loans and advances											
14	Debt securities, including UoP											
15	Equity instruments											
16	of which insurance undertakings											
17	Loans and advances											
18	Debt securities, including UoP											
19	Equity instruments											
20	Non-financial undertakings		0.05%	0.006%								
21	Loans and advances		0.05%	0.006%								
22	Debt securities, including UoP											
23	Equity instruments											
24	Households		0.01%	-								
25	of which loans collateralised by residential immovable property											
26	of which building renovation loans											
27	of which motor vehicle loans											
28	Local governments financing											
29	Housing financing											
30	Other local government financing											
31	Collateral obtained by taking possession: residential and commercial immovable properties											
32	Total GAR assets		1.16%	0.05%								

3.a GAR KPI stock
turnover-based, 2/3

% (compared to total covered assets in the denominator)		2025													Proportion of total assets covered
		Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling			
GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation														
2	Financial undertakings														
3	Credit institutions														
4	Loans and advances														
5	Debt securities, including UoP														
6	Equity instruments														
7	Other financial corporations														
8	of which investment firms														
9	Loans and advances														
10	Debt securities, including UoP														
11	Equity instruments														
12	of which management companies														
13	Loans and advances														
14	Debt securities, including UoP														
15	Equity instruments														
16	of which insurance undertakings														
17	Loans and advances														
18	Debt securities, including UoP														
19	Equity instruments														
20	Non-financial undertakings														
21	Loans and advances														
22	Debt securities, including UoP														
23	Equity instruments														
24	Households														
25	of which loans collateralised by residential immovable property														
26	of which building renovation loans														
27	of which motor vehicle loans														
28	Local governments financing														
29	Housing financing														
30	Other local government financing														
31	Collateral obtained by taking possession: residential and commercial immovable properties														
32	Total GAR assets														

3.a GAR KPI stock
turnover-based, 3/3

% (compared to total covered assets in the denominator)		2024												Proportion of total assets covered			
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)									
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)									
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)									
		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which specialised lending	Of which enabling							Of which Use of Proceeds	Of which transitional	Of which enabling
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation																
2	Financial undertakings		0.67%	0.03%						0.67%	0.03%						3.64%
3	Credit institutions		0.67%	0.03%						0.67%	0.03%						2.04%
4	Loans and advances																
5	Debt securities, including UoP		0.67%	0.03%						0.67%	0.03%						2.04%
6	Equity instruments																
7	Other financial corporations																
8	of which investment firms																
9	Loans and advances																
10	Debt securities, including UoP																
11	Equity instruments																
12	of which management companies																
13	Loans and advances																
14	Debt securities, including UoP																
15	Equity instruments																
16	of which insurance undertakings																
17	Loans and advances																
18	Debt securities, including UoP																
19	Equity instruments																
20	Non-financial undertakings		0.01%	0.00%						0.01%	0.003%						0.09%
21	Loans and advances		0.01%	0.00%						0.01%	0.003%						0.09%
22	Debt securities, including UoP																
23	Equity instruments																
24	Households		0.03%							0.03%							83.37%
25	of which loans collateralised by residential immovable property																
26	of which building renovation loans																
27	of which motor vehicle loans																
28	Local governments financing																
29	Housing financing																
30	Other local government financing																
31	Collateral obtained by taking possession: residential and commercial immovable properties																
32	Total GAR assets		0.71%	0.03%						0.71%	0.03%						87.10%

4.a GAR KPI flow
turnover-based, 1/2

% (compared to flow of total eligible assets)	2025										
	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling		
GAR - Covered assets in both numerator and denominator											
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation											
2 Financial undertakings	0.13%	0.15%									
3 Credit institutions	0.13%	0.15%									
4 Loans and advances											
5 Debt securities, including UoP	0.13%	0.15%									
6 Equity instruments											
7 Other financial corporations											
8 of which investment firms											
9 Loans and advances											
10 Debt securities, including UoP											
11 Equity instruments											
12 of which management companies											
13 Loans and advances											
14 Debt securities, including UoP											
15 Equity instruments											
16 of which insurance undertakings											
17 Loans and advances											
18 Debt securities, including UoP											
19 Equity instruments											
20 Non-financial undertakings	-	-									
21 Loans and advances											
22 Debt securities, including UoP											
23 Equity instruments											
24 Households	-	-									
25 of which loans collateralised by residential immovable											
26 of which building renovation loans											
27 of which motor vehicle loans											
28 Local governments financing	-	-									
29 Housing financing											
30 Other local government financing											
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-									
32 Total GAR assets	0.13%	0.15%									

4.a GAR KPI flow
turnover-based, 2/2

% (compared to flow of total eligible assets)		2025																
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				Proportion of total new assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional		Of which enabling		
GAR - Covered assets in both numerator and denominator																		
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation																	
2	Financial undertakings																	
3	Credit institutions																	
4	Loans and advances																	
5	Debt securities, including UoP																	
6	Equity instruments																	
7	Other financial corporations																	
8	of which investment firms																	
9	Loans and advances																	
10	Debt securities, including UoP																	
11	Equity instruments																	
12	of which management companies																	
13	Loans and advances																	
14	Debt securities, including UoP																	
15	Equity instruments																	
16	of which insurance undertakings																	
17	Loans and advances																	
18	Debt securities, including UoP																	
19	Equity instruments																	
20	Non-financial undertakings																	
21	Loans and advances																	
22	Debt securities, including UoP																	
23	Equity instruments																	
24	Households																	
25	of which loans collateralised by residential immovable																	
26	of which building renovation loans																	
27	of which motor vehicle loans																	
28	Local governments financing																	
29	Housing financing																	
30	Other local government financing																	
31	Collateral obtained by taking possession: residential and commercial immovable properties																	
32	Total GAR assets																	

Banking business (prudential consolidation), Capex-based

1.b. Assets for the calculation of GAR

Capex-based, 1/3

SEK

		2025										
		Total [gross] carrying amount	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling		
GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation											
2	Financial undertakings	1,565,411,000	552,879,096	20,682,472								
3	Credit institutions	914,883,000	552,879,096	20,682,472								
4	Loans and advances	-	-	-								
5	Debt securities, including UoP	914,883,000	552,879,096	20,682,472								
6	Equity instruments	-	-	-								
7	Other financial corporations	650,528,000	-	-								
8	of which investment firms	-	-	-								
9	Loans and advances	-	-	-								
10	Debt securities, including UoP	-	-	-								
11	Equity instruments	-	-	-								
12	of which management companies	-	-	-								
13	Loans and advances	-	-	-								
14	Debt securities, including UoP	-	-	-								
15	Equity instruments	-	-	-								
16	of which insurance undertakings	-	-	-								
17	Loans and advances	-	-	-								
18	Debt securities, including UoP	-	-	-								
19	Equity instruments	-	-	-								
20	Non-financial undertakings	175,500,648	107,064,558	5,397,617								
21	Loans and advances	175,127,648	107,064,558	5,397,617								
22	Debt securities, including UoP	-	-	-								
23	Equity instruments	373,000	-	-								
24	Households	42,458,171,000	3,830,000	-								
25	of which loans collateralised by residential immovable property	-	-	-								
26	of which building renovation loans	-	-	-								
27	of which motor vehicle loans	3,395,552,000	-	-								
28	Local governments financing	-	-	-								
29	Housing financing	-	-	-								
30	Other local government financing	-	-	-								
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-								
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-								
33	Financial and Non-financial undertakings	1,089,586,352										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	765,844,352										
35	Loans and advances	765,844,352										
36	of which loans collateralised by commercial immovable property	-										
37	of which building renovation loans	-										
38	Debt securities	-										
39	Equity instruments	-										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	523,742,000										
41	Loans and advances	323,742,000										
42	Debt securities	-										
43	Equity instruments	-										
44	Derivatives	38,384,000										
45	On demand interbank loans	2,531,954,000										
46	Cash and cash-related assets	-										
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,336,370,000										
48	Total GAR assets	50,195,377,000	663,773,654	26,080,089								
49	Assets not covered for GAR calculation	4,301,755,000										
50	Central governments and Supranational issuers	1,786,436,000										
51	Central banks exposure	2,515,319,000										
52	Trading book	-										
53	Total assets	54,497,132,000										
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations												
54	Financial guarantees	-										
55	Assets under management	-										
56	Of which debt securities	-										
57	Of which equity instruments	-										

1.b. Assets for the calculation of GAR

Capex-based, 2/3

		2025											
		Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)		
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)			
		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	
SEK	GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation												
2	Financial undertakings									552,879,096	20,682,472		
3	Credit institutions									552,879,096	20,682,472		
4	Loans and advances												
5	Debt securities, including UoP									552,879,096	20,682,472		
6	Equity instruments												
7	Other financial corporations												
8	of which investment firms												
9	Loans and advances												
10	Debt securities, including UoP												
11	Equity instruments												
12	of which management companies												
13	Loans and advances												
14	Debt securities, including UoP												
15	Equity instruments												
16	of which insurance undertakings												
17	Loans and advances												
18	Debt securities, including UoP												
19	Equity instruments												
20	Non-financial undertakings									107,064,558	5,397,617		
21	Loans and advances									107,064,558	5,397,617		
22	Debt securities, including UoP												
23	Equity instruments												
24	Households									3,830,000			
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	Local governments financing												
29	Housing financing												
30	Other local government financing												
31	Collateral obtained by taking possession: residential and commercial immovable properties												
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)												
33	Financial and Non-financial undertakings												
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations												
35	Loans and advances												
36	of which loans collateralised by commercial immovable property												
37	of which building renovation loans												
38	Debt securities												
39	Equity instruments												
40	Non-EU country counterparties not subject to NFRD disclosure obligations												
41	Loans and advances												
42	Debt securities												
43	Equity instruments												
44	Derivatives												
45	On demand interbank loans												
46	Cash and cash-related assets												
47	Other categories of assets (e.g. Goodwill, commodities etc.)												
48	Total GAR assets									663,773,654	26,080,089		
49	Assets not covered for GAR calculation												
50	Central governments and Supranational issuers												
51	Central banks exposure												
52	Trading book												
53	Total assets												
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations													
54	Financial guarantees												
55	Assets under management												
56	Of which debt securities												
57	Of which equity instruments												

1.b. Assets for the calculation of GAR

Capex-based, 3/3

SEK

		2024										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds			Of which Use of Proceeds			Of which Use of Proceeds				
		Of which transitional			Of which transitional			Of which transitional				
		Of which enabling			Of which enabling			Of which enabling				
Total [gross] carrying amount												
GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation											
2	Financial undertakings	1,876,159,000	343,394,954	13,025,960				343,394,954	13,025,960			
3	Credit institutions	1,052,171,000	343,394,954	13,025,960				343,394,954	13,025,960			
4	Loans and advances											
5	Debt securities, including UoP	1,052,171,000	343,394,954	13,025,960				343,394,954	13,025,960			
6	Equity instruments											
7	Other financial corporations	823,988,000	-	-								
8	of which investment firms											
9	Loans and advances											
10	Debt securities, including UoP											
11	Equity instruments											
12	of which management companies											
13	Loans and advances											
14	Debt securities, including UoP											
15	Equity instruments											
16	of which insurance undertakings											
17	Loans and advances											
18	Debt securities, including UoP											
19	Equity instruments											
20	Non-financial undertakings	45,481,469	7,879,504	3,306,792				7,879,504	3,306,792			
21	Loans and advances	45,107,469	7,879,504	3,306,792				7,879,504	3,306,792			
22	Debt securities, including UoP											
23	Equity instruments	374,000										
24	Households	42,988,518,000	17,066,000	-				17,066,000	-			
25	of which loans collateralised by residential immovable property											
26	of which building renovation loans											
27	of which motor vehicle loans	1,987,087,124										
28	Local governments financing	-	-	-								
29	Housing financing											
30	Other local government financing											
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-								
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-								
33	Financial and Non-financial undertakings	-	-	-								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	791,662,531										
35	Loans and advances											
36	of which loans collateralised by commercial immovable property											
37	of which building renovation loans											
38	Debt securities											
39	Equity instruments											
40	Non-EU country counterparties not subject to NFRD disclosure obligations											
41	Loans and advances											
42	Debt securities											
43	Equity instruments											
44	Derivatives	22,610,000										
45	On demand interbank loans	2,861,551,000										
46	Cash and cash-related assets											
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,975,454,000										
48	Total GAR assets	50,769,773,469	368,340,458	16,332,752				368,340,458	16,332,752			
49	Assets not covered for GAR calculation	6,513,207,000										
50	Central governments and Supranational issuers	1,750,651,000										
51	Central banks exposure	4,762,556,000										
52	Trading book											
53	Total assets	57,282,980,469										
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations											
54	Financial guarantees											
55	Assets under management											
56	Of which debt securities											
57	Of which equity instruments											

2.b. GAR sector information

Capex-based, 1/3

Breakdown by sector - NACE 4 digits level (code and label)	2025											
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)
1 1072 - Manufacture of rusks and biscuits, manufacture of preserved pastry goods and cake	265,584	9,588										
2 2319 - Manufacture of other glass and glass products	249,534	176,171										
3 2540 - Manufacture of weapons and ammunition	332,836	7,655										
4 2651 - Manufacture of instruments and appliances for measuring, testing and navigation	218,140	-										
5 2899 - Manufacture of other special-purpose machinery	763,773	3,968										
6 3030 - Manufacture of aircraft and spacecraft	1,509,781	34,725										
7 3320 - Installation of industrial machinery and equipment	106,395	-										
8 3513 - Electricity distribution	1,835,723	1,468,578										
9 4120 - Construction of residential and non-residential buildings	1,291,135	32,073										
10 4220 - Construction of utility projects	710,050	568,040										
11 4321 - Electrical installation	154,286	-										
12 4322 - Plumbing, heat and air-conditioning installation	149,000	48,127										
13 4639 - Non-specialized wholesale of food, beverages and tobacco	2,150,675	-										
14 4650 - Wholesale of information and communication equipment	133,012,952	122,234										
15 4719 - Other retail sale in non-specialised stores	381,820	3,818										
16 4773 - Dispensing chemist in specialised stores	316,057	3,161										
17 4791 - Retail sale via mail order houses or via Internet	343,934	-										
18 4910 - Passenger rail transport, interurban	194,125	194,125										
19 5310 - Postal activities under universal service obligation	2,293,854	1,697,452										
20 6110 - Wired telecommunications activities	6,362,993	231,859										
21 6200 - Wireless telecommunications activities	11,694,428	-										
22 6201 - Computer programming activities	2,707,839	-										
23 6202 - Computer consultancy activities	206,460	4,749										
24 6820 - Renting and operating of own or leased real estate	2,340,287	791,293										
25 8020 - Security systems service activities	191,088	-										
26 8121 - General cleaning of buildings	5,344,899	-										
Total	175,129,673	5,397,617			0	0			0	0		

2.b. GAR sector information
turnover-based, 2/3

Breakdown by sector - NACE 4 digits level (code and label)	2025											
	Climate Change Adaptation (CCA)				Circular economy (CE)				Pollution (PPC)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	
1 1072 - Manufacture of rusks and biscuits, manufacture of preserved pastry goods and cake	-	-	-	-	-	-	-	-	-	-	-	
2 2319 - Manufacture of other glass and glass products	-	-	-	-	-	-	-	-	-	-	-	
3 2540 - Manufacture of weapons and ammunition	-	-	-	-	-	-	-	-	-	-	-	
4 2651 - Manufacture of instruments and appliances for measuring, testing and navigation	-	-	-	-	-	-	-	-	-	-	-	
5 2899 - Manufacture of other special-purpose machinery	-	-	-	-	-	-	-	-	-	-	-	
6 3030 - Manufacture of aircraft and spacecraft	-	-	-	-	-	-	-	-	-	-	-	
7 3320 - Installation of industrial machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	
8 3513 - Electricity distribution	-	-	-	-	-	-	-	-	-	-	-	
9 4120 - Construction of residential and non-residential buildings	-	-	-	-	-	-	-	-	-	-	-	
10 4220 - Construction of utility projects	-	-	-	-	-	-	-	-	-	-	-	
11 4321 - Electrical installation	-	-	-	-	-	-	-	-	-	-	-	
12 4322 - Plumbing, heat and air-conditioning installation	-	-	-	-	-	-	-	-	-	-	-	
13 4639 - Non-specialized wholesale of food, beverages and tobacco	-	-	-	-	-	-	-	-	-	-	-	
14 4650 - Wholesale of information and communication equipment	-	-	-	-	-	-	-	-	-	-	-	
15 4719 - Other retail sale in non-specialised stores	-	-	-	-	-	-	-	-	-	-	-	
16 4773 - Dispensing chemist in specialised stores	-	-	-	-	-	-	-	-	-	-	-	
17 4791 - Retail sale via mail order houses or via Internet	-	-	-	-	-	-	-	-	-	-	-	
18 4910 - Passenger rail transport, interurban	-	-	-	-	-	-	-	-	-	-	-	
19 5310 - Postal activities under universal service obligation	-	-	-	-	-	-	-	-	-	-	-	
20 6110 - Wired telecommunications activities	-	-	-	-	-	-	-	-	-	-	-	
21 6120 - Wireless telecommunications activities	-	-	-	-	-	-	-	-	-	-	-	
22 6201 - Computer programming activities	-	-	-	-	-	-	-	-	-	-	-	
23 6202 - Computer consultancy activities	-	-	-	-	-	-	-	-	-	-	-	
24 6820 - Renting and operating of own or leased real estate	-	-	-	-	-	-	-	-	-	-	-	
25 8020 - Security systems service activities	-	-	-	-	-	-	-	-	-	-	-	
26 8121 - General cleaning of buildings	-	-	-	-	-	-	-	-	-	-	-	
Total	0	0	0									

2.b. GAR sector information
turnover-based, 3/3

Breakdown by sector - NACE 4 digits level (code and label)		2025							
		Biodiversity and Ecosystem (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		
1	1072 - Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cake	-	-		265,584	9,588			
2	2319 - Manufacture of other glass and glass products	-	-		249,534	176,171			
3	2540 - Manufacture of weapons and ammunition	-	-		332,836	7,655			
4	2651 - Manufacture of instruments and appliances for measuring, testing and navigation	-	-		218,140	0			
5	2899 - Manufacture of other special-purpose machinery	-	-		763,773	3,968			
6	3030 - Manufacture of aircraft and spacecraft	-	-		1,509,781	34,725			
7	3320 - Installation of industrial machinery and equipment	-	-		106,395	0			
8	3513 - Electricity distribution	-	-		1,835,723	1,468,578			
9	4120 - Construction of residential and non-residential buildings	-	-		1,291,135	32,073			
10	4220 - Construction of utility projects	-	-		710,050	568,040			
11	4321 - Electrical installation	-	-		154,286	0			
12	4322 - Plumbing, heat and air-conditioning installation	-	-		149,000	48,127			
13	4639 - Non-specialized wholesale of food, beverages and tobacco	-	-		2,150,675	0			
14	4650 - Wholesale of information and communication equipment	-	-		133,012,952	122,234			
15	4719 - Other retail sale in non-specialised stores	-	-		381,820	3,818			
16	4773 - Dispensing chemist in specialised stores	-	-		316,057	3,161			
17	4791 - Retail sale via mail order houses or via Internet	-	-		343,934	0			
18	4910 - Passenger rail transport, interurban	-	-		194,125	194,125			
19	5310 - Postal activities under universal service obligation	-	-		2,293,854	1,697,452			
20	6110 - Wired telecommunications activities	-	-		6,362,993	231,859			
21	6120 - Wireless telecommunications activities	-	-		11,694,428	0			
22	6201 - Computer programming activities	-	-		2,707,839	0			
23	6202 - Computer consultancy activities	-	-		206,460	4,749			
24	6820 - Renting and operating of own or leased real estate	-	-		2,340,287	791,293			
25	8020 - Security systems service activities	-	-		191,088	0			
26	8121 - General cleaning of buildings	-	-		5,344,899	0			
Total		0	0		175,127,648	5,397,617			

3.b. GAR KPI stock

Capex-base, 1/3

% (compared to total covered assets in the denominator)		2025									
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation										
2	Financial undertakings	1.10%	0.04%								
3	Credit institutions	1.10%	0.04%								
4	Loans and advances										
5	Debt securities, including UoP	1.10%	0.04%								
6	Equity instruments										
7	Other financial corporations										
8	of which investment firms										
9	Loans and advances										
10	Debt securities, including UoP										
11	Equity instruments										
12	of which management companies										
13	Loans and advances										
14	Debt securities, including UoP										
15	Equity instruments										
16	of which insurance undertakings										
17	Loans and advances										
18	Debt securities, including UoP										
19	Equity instruments										
20	Non-financial undertakings	0.21%	0.01%								
21	Loans and advances	0.21%	0.01%								
22	Debt securities, including UoP										
23	Equity instruments										
24	Households	0.01%	-								
25	of which loans collateralised by residential immovable property										
26	of which building renovation loans										
27	of which motor vehicle loans										
28	Local governments financing										
29	Housing financing										
30	Other local government financing										
31	Collateral obtained by taking possession: residential and commercial immovable properties										
32	Total GAR assets	1.32%	0.05%								

3.b. GAR KPI stock
Capex-base, 2/3

		2025																	
		Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				Proportion of total assets covered				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)								
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)								
Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling								
% (compared to total covered assets in the denominator)																			
GAR - Covered assets in both numerator and denominator																			
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation																		
2	Financial undertakings																		3.12%
3	Credit institutions																		1.82%
4	Loans and advances																		
5	Debt securities, including UoP																		
6	Equity instruments																		1.82%
7	Other financial corporations																		
8	of which investment firms																		
9	Loans and advances																		
10	Debt securities, including UoP																		
11	Equity instruments																		
12	of which management companies																		
13	Loans and advances																		
14	Debt securities, including UoP																		
15	Equity instruments																		
16	of which insurance undertakings																		
17	Loans and advances																		
18	Debt securities, including UoP																		
19	Equity instruments																		
20	Non-financial undertakings																		0.35%
21	Loans and advances																		0.35%
22	Debt securities, including UoP																		
23	Equity instruments																		
24	Households																		84.59%
25	of which loans collateralised by residential immovable property																		
26	of which building renovation loans																		
27	of which motor vehicle loans																		
28	Local governments financing																		
29	Housing financing																		
30	Other local government financing																		
31	Collateral obtained by taking possession: residential and commercial immovable properties																		
32	Total GAR assets																		88.05%

3.b. GAR KPI stock
Capex-base, 3/3

% (compared to total covered assets in the denominator)		2024											Proportion of total assets covered
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which specialised lending	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation												
2	Financial undertakings	0.68%	0.03%							0.68%	0.03%		3.74%
3	Credit institutions	0.68%	0.03%							0.68%	0.03%		2.10%
4	Loans and advances												
5	Debt securities, including UoP	0.68%	0.03%							0.68%	0.03%		2.10%
6	Equity instruments												
7	Other financial corporations												
8	of which investment firms												
9	Loans and advances												
10	Debt securities, including UoP												
11	Equity instruments												
12	of which management companies												
13	Loans and advances												
14	Debt securities, including UoP												
15	Equity instruments												
16	of which insurance undertakings												
17	Loans and advances												
18	Debt securities, including UoP												
19	Equity instruments												
20	Non-financial undertakings	0.02%	0.01%							0.02%	0.007%		0.09%
21	Loans and advances	0.02%	0.01%							0.02%	0.007%		0.09%
22	Debt securities, including UoP												
23	Equity instruments												
24	Households	0.03%								0.03%			85.64%
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	Local governments financing												
29	Housing financing												
30	Other local government financing												
31	Collateral obtained by taking possession: residential and commercial immovable properties												
32	Total GAR assets	0.73%	0.03%							0.73%	0.03%		89.47%

4.b. GAR KPI flow
capex-based, 1/2

% (compared to flow of total eligible assets)		2025									
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation										
2	Financial undertakings	0.13%	0.15%								
3	Credit institutions	0.13%	0.15%								
4	Loans and advances										
5	Debt securities, including UoP	0.13%	0.15%								
6	Equity instruments										
7	Other financial corporations										
8	of which investment firms										
9	Loans and advances										
10	Debt securities, including UoP										
11	Equity instruments										
12	of which management companies										
13	Loans and advances										
14	Debt securities, including UoP										
15	Equity instruments										
16	of which insurance undertakings										
17	Loans and advances										
18	Debt securities, including UoP										
19	Equity instruments										
20	Non-financial undertakings	-	-								
21	Loans and advances										
22	Debt securities, including UoP										
23	Equity instruments										
24	Households	-	-								
25	of which loans collateralised by residential immovable										
26	of which building renovation loans										
27	of which motor vehicle loans										
28	Local governments financing	-	-								
29	Housing financing										
30	Other local government financing										
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-								
32	Total GAR assets	0.13%	0.15%								

4.b. GAR KPI flow
capex-based, 2/2

% (compared to flow of total eligible assets)		2025													Proportion of total new assets covered
		Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		
GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation														
2	Financial undertakings											0.13%	0.15%		0.16%
3	Credit institutions											0.13%	0.15%		0.16%
4	Loans and advances														
5	Debt securities, including UoP											0.13%	0.15%		0.16%
6	Equity instruments														
7	Other financial corporations														
8	of which investment firms														
9	Loans and advances														
10	Debt securities, including UoP														
11	Equity instruments														
12	of which management companies														
13	Loans and advances														
14	Debt securities, including UoP														
15	Equity instruments														
16	of which insurance undertakings														
17	Loans and advances														
18	Debt securities, including UoP														
19	Equity instruments														
20	Non-financial undertakings														
21	Loans and advances														
22	Debt securities, including UoP														
23	Equity instruments														
24	Households														
25	of which loans collateralised by residential immovable														
26	of which building renovation loans														
27	of which motor vehicle loans														
28	Local governments financing														
29	Housing financing														
30	Other local government financing														
31	Collateral obtained by taking possession: residential and commercial immovable properties														
32	Total GAR assets											0.13%	0.15%		0.16%

Auditor's limited assurance report of Resurs Holding AB's statutory sustainability statement

To the general meeting of the shareholders of Resurs Holding AB, corporate identity number 556898-2291

This is a translation of the Swedish language original. In the event of any differences between this translation and the Swedish language original, the latter shall prevail.

Conclusion

We have conducted a limited assurance engagement of the sustainability statement for Resurs Holding AB for the financial year 2025. The sustainability statement is included on pages 32–132 in this document.

Based on our limited assurance engagement as described in the section Auditor's responsibility, nothing has come to our attention that causes us to believe that the sustainability statement does not, in all material respects, meet the requirements of the Swedish Annual Accounts Act which includes,

- whether the sustainability statement meets the requirements of ESRS,
- whether the process the company has carried out to identify reported sustainability information has been conducted as described in IRO-1 of the sustainability statement,
- compliance with the reporting requirements of the EU's Green Taxonomy Regulation Article 8.

Basis for conclusion

We have conducted the limited assurance engagement in accordance with FAR's recommendation RevR 19 *Revisorns översiktliga granskning av den lagstadgade hållbarhetsrapporten*. Our responsibility according to this recommendation is further described in the section Auditor's responsibility.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Other information than the sustainability statement

This document also contains other information than the sustainability statement and is found on pages 1–31 and 133–178. The Board of Directors and the Managing Director are responsible for this other information.

Our conclusion on the sustainability statement does not cover this other information and we do not express any form of assurance conclusion regarding this other information.

In connection with our limited assurance engagement on the sustainability statement, our responsibility is to read the information identified above and consider whether the information is materially inconsistent with the sustainability statement. In this procedure we also take into account our knowledge otherwise obtained in the limited assurance engagement and assess whether the information otherwise appears to be materially misstated.

If we, based on the work performed concerning this information, conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Board of Directors and the Managing Director

The Board of Directors, and the Managing Director, are responsible for the preparation of sustainability statement in accordance with Chapter 6, Sections 12–12f of the Swedish Annual Accounts Act, and for such internal control as the Board of Directors and the Managing Director determines necessary to enable the preparation of the sustainability statement that is free from material misstatements, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on whether the sustainability report has been prepared in accordance with Chapter 6, Sections 12–12f of the Swedish Annual Accounts Act based on our review. The limited assurance engagement has been conducted in accordance with FAR's recommendation RevR 19 *Revisorns översiktliga granskning av den lagstadgade hållbarhetsrapporten*. This recommendation requires that we plan and perform our procedures to obtain limited assurance that the sustainability statement is prepared in accordance with these requirements.

The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. This means that it is not possible for us to obtain such assurance that we



become aware of all significant matters that could have been identified if a reasonable assurance engagement had been performed.

Our firm applies ISQM 1 (International Standard on Quality Management), which requires the firm to design, implement and operate a system of quality management, including policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We are independent of Resurs Holding AB in accordance with professional ethics for accountants in Sweden and have otherwise fulfilled our ethical responsibilities in accordance with these requirements.

A limited assurance engagement involves performing procedures to obtain evidence about the sustainability statement. The auditor selects the procedures to be performed, including assessing the risks of material misstatements in the sustainability statement, whether due to fraud or error. In this risk assessment, the auditor considers the parts of the internal control that are relevant to how the Board of Directors and the Managing Director prepares the sustainability statement, in order to design procedures that are appropriate under the circumstances, but not for the purpose of providing a conclusion on the effectiveness of the company's internal control. The review consists of making inquiries, primarily of persons responsible for the preparation of the sustainability statement, performing analytical review, and conducting other limited review procedures.

The review procedures primarily include:

Our procedures regarding the process that the company has implemented to identify sustainability information to be reported included, but were not limited to, the following:

- Making inquiries to management and other individuals within the company to understand the sources of information used.
- Reviewed selected internal documentation of the company.
- Evaluating whether the information obtained is consistent with the description of the process in the sustainability report.

Our procedures regarding the sustainability report included, but were not limited to, the following:

- Through inquiries to management and other individuals within the company, obtained a general understanding of the internal control environment, reporting processes, and information systems relevant to the preparation of the information in the sustainability statement.
- Evaluate whether the information identified by the Process is included in the sustainability statement;

- Through inquiries, analytical procedures and sample testing concerning selected disclosures in the sustainability report
- Evaluate whether the presentation of the sustainability statement is in accordance with the ESRS

Our procedures regarding the taxonomy disclosures included, but were not limited to, the following:

- Through inquiries to management and other individuals within the company, obtained a general understanding of the processes and sources of information used in the the taxonomy disclosures
- Evaluated whether the presentation of the taxonomy disclosures is consistent with the requirements of the EU Taxonomy Regulation.

Inherent limitations in preparing the sustainability statement

In reporting forward-looking information in accordance with ESRS, the Board of Directors and the Managing Director of Resurs Holding AB are required to prepare the forward-looking information on the basis of disclosed assumptions about events that may occur in the future and possible future actions by Resurs Holding AB. Actual outcomes are likely to be different since anticipated events frequently do not occur as expected.

Stockholm 19 March 2026
Öhrlings PricewaterhouseCoopers AB

Peter Nilsson
Authorised Public Accountant
Auditor in charge

Frida Main
Authorised Public Accountant