

Resurs

**UN**   
environment programme | finance initiative

Principles for Responsible Banking

# Responsible Banking Progress Statement

Resurs Bank AB (publ) 2025



## Summary

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<b>Principle 1: Alignment</b>	<b>Principle 2: Impact &amp; Target Setting</b>	<b>Principle 3: Clients &amp; Customers</b>
<p><b>Content</b> Resurs integrates sustainability into its overall business strategy and core operations. The bank’s sustainability priorities are aligned with the UN Sustainable Development Goals (SDGs) and supported by relevant international frameworks, including the UN Principles for Responsible Banking and the UN Global Compact. These priorities focus on supporting financial health through responsible lending practices, while also contributing to climate change mitigation.</p> <p>The bank’s core business areas include Payment Solutions, Consumer Loans, and Deposit and Financing services. Through responsible lending practices and financial education initiatives, Resurs contributes to improved financial resilience among customers and supports long-term societal stability.</p> <p>During the reporting year, the bank continued to integrate climate-related considerations into its sustainability framework, including further development of greenhouse gas emissions reporting and continued development of climate governance structures. The prioritised impact areas, Climate Change Mitigation and Financial</p>	<p><b>Content</b> Resurs continues to prioritise Climate Change Mitigation and Financial Health &amp; Inclusion as its two most significant impact areas. These priorities are based on the bank’s double materiality assessment and reflect where Resurs has the greatest potential to contribute positively through its core business activities.</p> <p><b>Climate Change Mitigation</b> Resurs has identified financed emissions as a priority area for further development. During the reporting year, the bank continued to strengthen greenhouse gas emissions reporting, including Scope 3 Category 15 where methodology and data are available.</p> <p><b>Target:</b> By 2027, Resurs aims to establish and publicly disclose a baseline for financed greenhouse gas emissions for defined priority loan categories, as a first step towards setting climate-related targets.</p> <p>Initial work is expected to focus on selected lending portfolios where data availability and methodology support baseline development. This provides a clear foundation for future target setting and increases transparency regarding financed emissions.</p>	<p><b>Content</b> Resurs supports customers throughout the credit lifecycle through responsible lending practices, continuous risk monitoring, and early engagement with customers. Customers’ repayment capacity is assessed prior to lending, and customer risk profiles are continuously monitored to support ongoing assessment of repayment capacity.</p> <p>Customers experiencing payment difficulties are supported through structured repayment arrangements based on individual affordability assessments and continuous monitoring of repayment capacity. Early engagement supports customers in managing payment difficulties and maintaining repayment capacity.</p> <p>During the reporting year, Resurs continued to promote financial literacy through educational initiatives, including the MyEconomy digital course and targeted outreach activities supporting responsible financial behaviour among customers and communities.</p> <p>Resurs also continued to integrate sustainability considerations into lending and credit risk processes, reflecting the increasing</p>

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<p>Health &amp; Inclusion, remain unchanged compared to the previous reporting cycle.</p> <p>No fundamental changes to the overall sustainability strategy occurred during the reporting year.</p>	<p><b>Financial Health &amp; Inclusion</b> Resurs supports customers experiencing payment difficulties through structured repayment arrangements and financial education initiatives designed to strengthen financial resilience and reduce the risk of over-indebtedness.</p> <p><b>Target:</b> By 2027, Resurs will maintain a repayment fulfilment rate of at least 68% among customers with payment difficulties participating in structured repayment arrangements. Repayment arrangements are based on individual affordability assessments and ongoing monitoring of repayment capacity. The baseline for this target is a repayment fulfilment rate of 68% recorded in 2025.</p>	<p>importance of managing climate-related risks associated with its lending activities.</p>
<p><b>Links &amp; references</b> <a href="#">Resurs' annual and sustainability report 2025:</a> pp.10–12: Business areas p.13: Personal finance &amp; social responsibility pp. 46–51: Double materiality assessment pp. 52–56: Sustainability governance pp. 61–69: Climate-related development</p>	<p><b>Links &amp; references</b> <a href="#">Resurs' annual and sustainability report 2025:</a> <b>Impact identification</b> - pp 46–51: Double materiality assessment <b>Climate Change Mitigation</b> - pp. 61–69: Climate-related disclosures - p. 63: Target development - pp. 64–68: Scope 3 reporting <b>Financial Health &amp; Inclusion</b> - p. 93: Repayment fulfilment rate - p. 92: Payment difficulties - p.11: Risk monitoring - p.13: Financial education</p>	<p><b>Links &amp; references</b> <a href="#">Resurs' annual and sustainability report 2025:</a> p.11: Responsible lending and customer risk monitoring p. 92: Handling payment difficulties and repayment arrangements p. 13: Financial education and outreach initiatives (including MyEconomy and outreach activities)</p>

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<b>Principle 4: Stakeholders</b>	<b>Principle 5: Governance &amp; Culture</b>	<b>Principle 6: Transparency &amp; Accountability</b>
<p><b>Content</b> Resurs engages with stakeholders to identify sustainability priorities and support its contribution to society. Stakeholder engagement, including both internal and external stakeholders, forms an integral part of the bank’s double materiality assessment process, supporting the identification of material impacts, risks and opportunities and informing strategic priorities.</p> <p>During the reporting year, Resurs continued collaboration with external partners and community organisations to promote financial literacy and responsible financial behaviour. Initiatives such as the MyEconomy programme and educational outreach activities support increased financial knowledge among young people and other target groups.</p> <p>Stakeholder dialogue also supports the continued development of the bank’s sustainability strategy and contributes to alignment with stakeholder expectations and societal needs.</p>	<p><b>Content</b> Resurs implements its sustainability commitments through established governance structures with defined roles and responsibilities at Board and executive level.</p> <p>The sustainability governance framework integrates sustainability considerations into business strategy, risk management and operational decision-making. Responsibilities for monitoring sustainability-related risks and impacts, including climate-related risks and customer-related financial risks, are defined within the governance structure. Resurs supports responsible business conduct through internal policies, training and communication.</p>	<p><b>Content</b> Resurs reports annually on its sustainability performance through the Annual and Sustainability Report, which includes sustainability-related disclosures in accordance with applicable regulatory requirements.</p> <p>The Responsible Banking Progress Statement is supported by publicly available sustainability disclosures, ensuring transparency regarding prioritised impact areas, targets and implementation progress.</p> <p>Public disclosures include information on prioritised impact areas, including climate-related development and customer financial resilience indicators.</p> <p>Selected sustainability information included in the Annual and Sustainability Report is subject to independent limited assurance, in accordance with the defined assurance scope. This Responsible Banking Progress Statement forms part of the bank’s public sustainability reporting and supports transparent communication of progress against the Principles for Responsible Banking.</p>

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<p><b>Links &amp; references</b></p> <p><a href="#">Resurs' annual and sustainability report 2025:</a> pp. 40–44: Stakeholder interests and engagement p. 46–51: Double materiality assessment p. 13: Financial education and community initiatives p. 92: Collaboration supporting financial literacy</p>	<p><b>Links &amp; references</b></p> <p><a href="#">Resurs' annual and sustainability report 2025:</a> pp. 52–56: Sustainability governance pp. 46–51: Integration of sustainability into strategy and risk management p. 11: Responsible lending and customer risk monitoring</p>	<p><b>Links &amp; references</b></p> <p><a href="#">Resurs' annual and sustainability report 2025:</a> pp. 61–69: Climate-related disclosures p. 93: Repayment fulfilment rate pp. 46–51: Material impacts, risks and opportunities Assurance Statement: See assurance section in Annual and Sustainability Report 2025</p>
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