



Press release 13 April 2025

TF Bank announces new financial targets

On this day, TF Bank's Board of Directors has adopted new financial targets. The overarching financial target is for the Bank to achieve a loan portfolio of SEK 35 billion by the second half of 2027, which indicates that organic growth in both existing and new markets remains a high priority. The new financial targets will be presented more in detail by CEO and CFO at a conference call in connection with the presentation of the interim report for the period January – March 2025, Monday 14 April at 08.15 CET.

In light of the fact that previous financial targets were achieved in the autumn of 2024 and that the Swedish Financial Supervisory Authority's made an announcement regarding the Pillar 2 Guidance of 0 % of the total risk-weighted exposure amount, the Board of Directors adopted new financial targets on April 13. These targets imply that the Bank shall achieve a loan portfolio of SEK 35 billion by the second half of 2027, meanwhile maintaining a return on equity that well exceeds 20 %. Given that the Board of Directors retains focus on the Bank's capital structure, both the capital target and the dividend policy remain unchanged.

- Organic growth combined with strong profitability has long been a cornerstone of the Bank's business strategy. At the same time, we continue to prioritise maintaining a comfortable headroom to the regulatory requirements, which is reflected in the new financial targets, says John Brehmer, Chairman of TF Bank.

- We have no intention of compromising on our discipline- we are scaling the business effectively and planning for continued profitable growth. This is precisely what the new financial targets reflect: a strong growth combined with a return on equity that well exceeds 20 %, says Joakim Jansson, CEO for TF Bank.

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TF Bank in brief

TF Bank was founded 1987 and is a digital bank offering consumer banking services and e-commerce solutions through a proprietary IT platform with a high degree of automation. Lending and deposit activities are conducted in Sweden, Finland, Norway, Denmark, Estonia, Latvia, Lithuania, Poland, Germany, Austria, Spain, Ireland, the Netherlands and Italy through subsidiary, branch or cross-border banking with the support of the Swedish banking license. The operations are divided into three segments: Credit Cards, Ecommerce Solutions and Consumer Lending. TF Bank is listed on Nasdaq Stockholm.

This is information which TF Bank is required to disclose under the EU Market Abuse Regulation. The information was provided for publication, through the agency of the contact person set out above, on 13 April 2025 at 19:00 CET.