



Insider information: The Pillar 2 requirement for Aktia Bank Plc increases by 0.25 percentage points to 1.25%

Aktia Bank Plc
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25 November 2025 at 4.15 p.m.

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The Finnish Financial Supervisory Authority has today imposed a discretionary additional capital requirement (Pillar 2) of 1.25% for Aktia Bank Plc Group. The requirement is valid until further notice as of 31 March 2026 but not longer than until 31 March 2029. The current Pillar 2 requirement, valid until the new requirement enters into force, is 1.00%.

The Finnish Financial Supervisory Authority's decision on the Pillar 2 requirement has been made based on the ordinary annual supervisory review and evaluation process (SREP) of credit institutions, based on the Finnish Act on Credit Institutions. The Pillar 2 requirement must be met as follows: at least three quarters of the additional capital requirement shall be Tier 1 capital, of which at least three quarters shall be Common Equity Tier 1 capital (CET1) in accordance with the EU Regulation on capital requirements.

The minimum requirements of the CET1 capital ratio consist of Pillar 1 and 2 requirements and additional buffer requirements, including the systemic risk buffer requirement. According to Aktia's financial targets, the CET1 capital ratio should be 2–4 percentage points above the regulatory requirement. The minimum requirement for the CET1 ratio for the Aktia Bank Group is currently 8.6%, and the ratio as of 30 September 2025 was 13.0%, meaning that Aktia clearly meets the capital requirements.

Aktia Bank Plc

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under management (AuM) on 30 September 2025 amounted to EUR 16.3 billion, and the balance sheet total was EUR 12.3 billion. Aktia's shares are listed on Nasdaq Helsinki Ltd (AKTIA). aktia.com.