



Insider information: Aktia Bank Plc to introduce updated internal ratings-based (IRB) models and estimates its Common Equity Tier 1 (CET1) ratio to decline by approximately one percentage point

Aktia Bank Plc
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Following a long development phase, Aktia Bank Plc will introduce updated internal ratings-based (IRB) models for retail exposures in the calculation of capital adequacy. The Finnish Financial Supervisory Authority (FIN-FSA) has preliminarily announced that it will approve the adoption of the updated IRB models. However, the FIN-FSA's decision will include capital requirement add-ons that will increase the bank's risk-weighted assets. Due to the higher risk-weighted assets, as well as the conservatism of the updated capital adequacy calculation models to be introduced at the same time, Aktia estimates its Common Equity Tier 1 (CET1) ratio to decline by approximately one percentage point. The impact assessment is preliminary and will be further specified as the process advances. According to current plans, the models are expected to be introduced in the second quarter of 2026; however, the final schedule is dependent on the decision of the FIN-FSA.

Since 2015, Aktia has been authorised to use the IRB approach for retail exposures. For several years, Aktia has worked on the development and enhancement of IRB models to meet the ambitious requirements of both regulation and the bank's internal risk management. The work has included extensive updates of model structures, calibrations, and validations. Aktia will make the clarifications and improvements required by the FIN-FSA and continue the development of the models. Aktia also continuously assesses the benefits that the IRB approach brings to its business operations and risk management.

According to Aktia's capital policy, the target is a CET1 ratio of 2–4 percentage points above the regulatory requirement. Taking into account the IRB-related change described above, Aktia remains within its targets. In addition to the factors mentioned above, Aktia's CET1 ratio depends on many factors, such as business decisions and capital allocation, and Aktia's goal is to ensure adequate capital adequacy in all circumstances.

Aktia Bank Plc

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Aktia, celebrating its 200th anniversary this year, is a growing Finnish financial group. Since 1826, our mission has been to safeguard and increase the wealth and well-being of our customers and society as a whole. Our operations are based on strong values, long-term commitment, and trust. We provide expert, personal support to our customers across Finland, helping them develop their finances and build prosperity across generations. Our award-winning asset management business also sells investment funds internationally. Our strong business model is based on complementary wealth management, life insurance, and banking services. We employ approximately 825 people around Finland. Aktia's gross assets under management (AuM) on 31 December 2025 amounted to EUR 16.6 billion and the balance sheet total was EUR 12.0 billion. Aktia's share is listed on Nasdaq Helsinki Ltd (AKTIA). Read more about Aktia: aktia.com.