



Insider information: Aktia Bank Plc's model based expected credit losses (ECL) are expected to decrease in the second quarter

Aktia Bank Plc
Insider information
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During the second quarter, Aktia Bank Plc will implement updated models for calculating expected credit losses (ECL) in accordance with IFRS 9. Aktia expects the updated models to result in lower model based ECL impairments. The change is estimated to have a one off positive result impact of EUR 7–10 million, which will be recognised in the income statement in the second quarter. Aktia's outlook for the full financial year 2026 remains unchanged. The interim report to be published today at 8.00 a.m. will describe the outlook for the 2026 financial year and the underlying assumptions in more detail.

The assessment described above relates solely to changes arising from the update of the ECL model. In Aktia's view, the updated model provides a more accurate picture of the quality of the loan portfolio. However, credit losses are subject to volatility typical of banking operations, and individual significant changes may occur during the year.

The ECL model is a key component of the IFRS 9 accounting standard, which the bank applies in the assessment of credit risks and credit losses. Using the model, the bank estimates in advance how much loss is likely to arise from loans in the future. For each loan, an expected credit loss is calculated based on the probability that the customer will default (Probability of Default, PD), the proportion of loss if this occurs (Loss Given Default, LGD), and the amount of credit exposure (Exposure at Default, EAD). The model must be realistic and take different risk scenarios into account. The development, calibration and validation of models and methods are part of Aktia's approach based on continuous improvement.

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Further information:
Oscar Taimitarha, Director of Investor Relations, tel. 040 562 2315, Email ir (at) aktia.fi

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Mass media
www.aktia.com

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.