

Sustainability Report

2024

ResursHolding



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Continued focus on integration of sustainability into the business

2024 was an eventful year during which work towards integrating sustainability across the business continued. There was also a strong focus on important preparatory work towards future reporting and regulatory requirements.

We are dedicated to our focus areas, with ethical and responsible business forming a foundation, leading on to proactive work in the areas of sustainable credit lending, the environment, social responsibility and sustainable employees. Our ambition is to help make society more sustainable and the credit market more responsible. Therefore, 2024 has been very much about preparing for the future, from both strategic and operational perspectives. All aspects of Resurs's operations are to be characterised by business ethics and social and environmental responsibility. This responsibility also entails identifying opportunities at the same time that Resurs manages and minimises its operating risks through proactive sustainability work, robust processes, regulatory compliance and a high level of business ethics.

STRONG FOCUS ON PREPARATIONS FOR THE CSRD FRAMEWORK

In 2024 we continued to integrate our identified sustainability risks into our operations (see the full risk framework on pages 111–115). We have carried out our first double materiality assessment (DMA) where we identified the impacts, affected stakeholders and material areas prioritised by the business going forward. Internal working groups are underway with the practical work linked to relevant ESRS areas, and in autumn 2024 we also implemented a new data management system linked to the upcoming reporting. During the year we also reported according to the UN Principles for Responsible Banking for the first time, and we clearly see how both this and the CSRD framework will drive Resurs ahead in a positive direction.

FINANCIAL HEALTH AND INCLUSION

In 2024 we also accelerated our efforts to promote financial health and inclusion. Development work is underway, where the ambition is to support young people with even better tools. These tools include MyEconomy, where we continue to support users with knowledge in important areas such as Budgeting, Saving, Insuring, Borrowing, Sustainable Finances and more. During the year, we also held lectures in order to raise awareness, knowledge and tools for a balanced economy. We also initiated internal working groups in order to integrate young people's needs and situation into the entire operation even better. A major focus is data quality and better understanding of behaviours and actions.

RESPECT FOR HUMAN RIGHTS IS FUNDAMENTAL

Resurs operates in a market that is governed by a number of laws and regulations that emphasise human rights in many ways. Since operations are concentrated in the Nordic countries, there is clear national legislation based on European and international conventions. Therefore Resurs's exposure to risks associated with human rights is considered low. The Group's ability to take responsibility and make a difference is primarily a matter of engaging in responsible credit lending and safeguarding customers' privacy, along with social commitment based on society's needs. Resurs has been a signatory of the UN Global Compact, whose ten principles include human rights and labour, since 2018. Resurs's Code of Conduct clarifies the Group's position on such issues as discrimination, working conditions, forced labour, child labour, political activities, freedom of association and the right to collective agreements.



Resurs wants to:

Inspire others to make sustainable choices.

Encourage a sustainable lifestyle and enable people to make decisions that lead to a higher level of sustainability. This means that Resurs is actively looking at solutions for the development of future financing solutions, and working to promote greater financial health and inclusion.

Be a responsible company that supports customers, partners and society. Resurs's commitment to sustainability is a priority, with the objective of having a positive impact on its partners, customers and society.

Resurs's responsi- bility:

AS AN EMPLOYER

Resurs has zero tolerance for discrimination, and actively supports equal opportunity, equal treatment, diversity, a good work environment, development opportunities, involvement and a meaningful work life.

AS A COMPANY IN THE REGION

Resurs is dedicated to an inclusive society where everyone should have the opportunity to realise their potential. Resurs wants to contribute to health and active participation, and focuses on, for example, supporting young people and new entrants to the labour market.

AS A COMPANY IN THE INDUSTRY

Resurs adopts a long-term approach and works responsibly, focusing on the customer. Environmental aspects and human rights are important areas that should be considered in all decisions.



In 2022 Resurs became a signatory of the UN Principles for Responsible Banking (PRB) to ensure compliance with the UN Sustainable Development Goals and contribute to the Paris Agreement's 1.5°C target.



Resurs has been a signatory of the UN Global Compact and its ten principles since 2018.

UN Sustainable Development Goals

Resurs has chosen to prioritise six of the sustainable development goals which are clearly linked to the business's focus areas and sustainability ambitions. Resurs believes that the company has the greatest potential to affect and contribute to the following UN Sustainable Development Goals:



THE GLOBAL GOALS
For Sustainable Development



GOAL 5 GENDER EQUALITY

Resurs carries out dedicated work to develop workplaces that are characterised by equality, equal opportunity and diversity.

Read more on pages 19–20, 24–25, 111 and 115.



GOAL 8 DECENT WORK AND ECONOMIC GROWTH

Resurs wants to help create jobs and growth in countries where it operates. Ensuring compliance with labour rules and principles is fundamental, as is ensuring that workplaces are safe, inclusive and secure.

Read more on pages 19–20, 24–25, 111 and 115.



GOAL 10 REDUCED INEQUALITIES

It is a given for Resurs to offer a healthy and inclusive workplace, where differences are embraced and where all personnel have the same conditions and opportunities for individual development. All employees should feel that their job duties provide them with many opportunities to grow.

Read more on pages 19–20, 24–25, 111 and 115.



GOAL 12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Resurs bases its credit lending on a credit assessment that counteracts over-indebtedness and contributes to personal finances that are sustainable for the long term.

Read more on pages 16–18, 21–25 and 111–115.



GOAL 13 CLIMATE ACTION

As part of its efforts to reduce the business's emissions, Resurs works both on active measures and on influencing employees and customers to make climate-smart choices, for example through collaborations with various partners.

Read more on pages 21–23, 111 and 113–114.



GOAL 16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Resurs has a long-term systematic prevention programme to combat all forms of corruption. Employee training is crucial.

Read more on pages 26–27 and 111–112.

Sustainable and responsible credit lending

With a customer base of slightly more than six million private customers in the Nordic market comes a responsibility to conduct credit lending as responsibly as possible. Responsible credit lending involves a financial services offering that is sustainable both today and in the long term – for individuals, for Resurs and for society as a whole.

The option for private individuals to take out loans or use credits is essential for a democratic, well-functioning financial ecosystem and society. As a lender, Resurs has a responsibility not to contribute to higher over-indebtedness in society. Resurs addresses this through measures such as meticulous credit lending processes that ensure that customers do not borrow more than their personal finances allow, as well as a commitment to educate individuals on how they can achieve balance in their personal finances.

TAKING RESPONSIBILITY FOR GREATER SUSTAINABILITY

In 2024 we continued our work to reduce risks through actions in several areas. The main efforts we made are reducing the maximum credit amounts we offer to our customers, and continuing to improve the models used to assess customers' repayment capacity in order to further validate that the customers we grant credit to have the ability to repay it. All of these measures have been implemented in all four of our markets, and measures of this type mean that credit lending becomes more responsible and sustainable, both for Resurs and its customers.

EMPLOYEES' SKILLS ARE CRITICAL

Our employees' skills are crucial to responsible credit lending. Their ability to grant credit is regulated at five authorisation levels linked to different amount limits, according to the logic that the higher the authorisation

level, the greater the requirement for training and expertise. The internal training takes place on a continual basis. It is based on the Group's credit policy, current legislation, Finansinspektionen's regulations and guidelines, as well as instructions and criteria for credit lending.

A PROACTIVE EFFORT TO MINIMISE CREDIT RISKS

Clearly stated terms and easily accessible information are fundamental to ensuring that the customer understands what is in a loan agreement. No one gains when a debt is transferred to a collection company for recovery. Both the customer and Resurs lose money, while Resurs suffers from damage to both its business and its brand.

The responsibility for credit lending lasts through the entire customer journey, from marketing to credit lending to the final repayment. For example, it might be a matter of how to deal with a customer experiencing payment problems due to a change in their life such as illness or divorce. The entire customer journey is continually analysed in order to further evaluate and improve existing tools and processes. Resurs already continually tracks and analyses its customers' risk profiles and contacts customers who have missed a payment, for example. Every market has several dedicated processors tasked with contacting, informing and assisting customers who are behind on their payments.

TARGET

Ensure that we contribute to an inclusive credit market where we take responsibility for increased transparency, dialogue and training initiatives for customers and partners.

RESULTS AND ACTIVITIES 2024

- Integration of sustainability-related risks into governance documents and policies, including clearer integration into the Credit Policy, Risk Policy and Sustainability Policy.
- During the year we reduced the maximum credit amounts in order to reduce the risk of over-indebtedness among our customers.
- We initiated an internal working group focusing on young customers with the aim to improve data quality and activities related to young customers.
- We continued to improve the models used to optimise customers' repayment capacity.
- Active work on risk appetite assessment linked to sustainability factors and sustainability risks.
- Continued focus on distributing MyEconomy to existing customers to increase knowledge and tools for balanced everyday finances. We have now reached over 20,000 people.
- Credit loss ratio 4.0% (excl. items affecting comparability).



CREDIT LOSS RATIO 4.0%

2024 continued to see a strained macroeconomic situation, which negatively affected our customers' ability to pay. This is what drove the bank's credit loss ratio. The early months of the year were particularly strained, but beginning in March 2024 we saw an improvement in terms of lower volumes in delayed status, which also led to an improved credit loss ratio towards the end of the year. A more stable macroeconomic situation with lower interest rates and inflation, together with the credit tightening measures implemented during the year, are expected to improve the situation for our customers over time.

FOLLOWING UP THE RESPONSIBLE CREDIT LENDING PROCESS

Resurs continually follows up its responsible and sustainable credit lending process, as well as the company's ability to assess customers' repayment capacity. It does so by analysing the percentage of payment arrangements arrived at with customers who experienced payment difficulties, which they were subsequently able to manage.

In 2024 the percentage of customers who managed to complete these payment arrangements was 68 per cent (67), with the target of exceeding 60 per cent.

4.0%

**CREDIT LOSS RATIO
(EXCL. ITEMS AFFECTING COMPARABILITY)**

68%

**PERCENTAGE OF PAYMENT ARRANGEMENTS
PAID BY CUSTOMERS WHO HAD
PAYMENT DIFFICULTIES**

A REGULATED MARKET

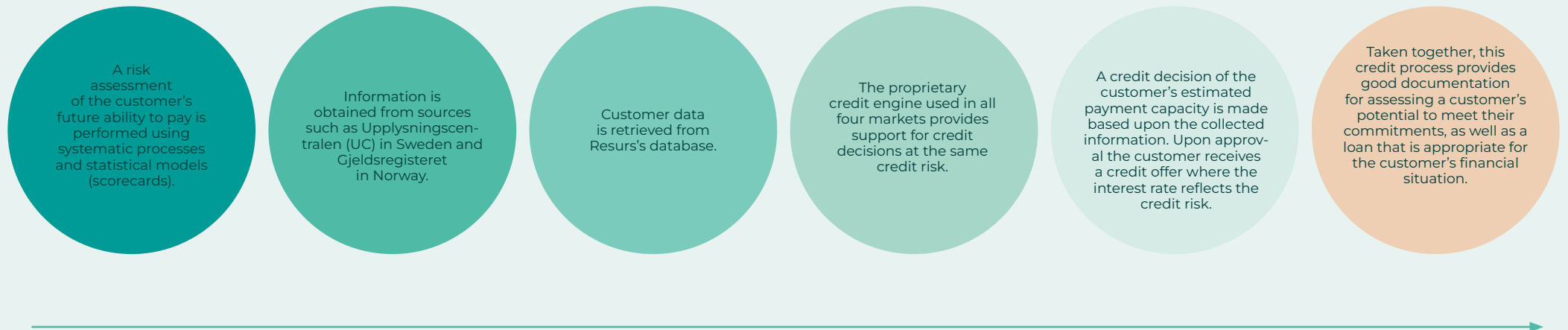
Credit lending to consumers requires a licence and is supervised by governmental authorities in the countries where Resurs operates. This requires proper order and controls, along with robust systems and processes. The systematic credit process that is the basis for all decisions can be generally described as follows:

- A credit risk forecast and assessment of the customer's future ability to pay is performed using systematic processes, credit rules and statistical models (scoring models).

- Data is retrieved from external credit rating agencies.
- Customer data is obtained directly from the customer and from Resurs's database where applicable.
- The credit engine that the bank uses in all four markets provides efficient support for credit decisions at the same credit risk.
- A credit decision of the customer's estimated payment capacity is made based upon the collected information. Upon approval the customer receives a credit offer where the interest rate reflects the credit risk.

RESURS OPERATES IN A STRICTLY REGULATED MARKET

Credit lending to consumers requires a licence and is supervised by Finansinspektionen. This requires proper order and controls, along with robust internal systems and processes. The systematic credit process that is the basis for all decisions can be generally described as follows:



Sustainable employees and a sustainable workplace

At Resurs, we believe in sustainable leadership that puts the individual front and centre, and that sustainable leadership leads to sustainable employees. We want to be an employer with satisfied employees who develop professionally and know how they help move the organisation ahead. Team and leadership development activities were carried out continuously during the year based on behavioural analysis and group dynamics. An updated leadership programme with quarterly training sessions is planned to be launched in 2025.

EMPLOYEE SATISFACTION AND WELL-BEING

We take a long-term, preventive approach to ensure a healthy workplace and a positive working environment in our Nordic offices. Our head office moved to new premises during the summer. Our offices make a modern work approach possible. They are designed to meet all of today's employees' needs for a workplace.

Employees can report their experiences of their work situation, leadership and commitment in real time in Resurs's digital survey tool. We can use the tool to quickly identify signs of stress and ill-health at work, and monitor trends at the departmental and team levels. Identifying areas for improvement in our operations allows us to work proactively and to plan targeted actions and initiatives.

Employees' commitment and overall perception of their work environment should exceed the global index in Eletive. The index for 2024 was 3.9 on a scale from 1 to 5, and Resurs Bank's score was 4.0. The response rate was 64 per cent (68 per cent). In 2024 we saw a consistently high level of parameters measuring meaningfulness and participation, leadership and relationships with other colleagues at the bank. At the same time, we noticed a healthy level in employee turnover. It is confirmation for us when we can see that the efforts we make create the synergies and effects we intend to achieve.

CONTINUOUS TRAINING THROUGH DIGITAL CHANNELS

To promote skills development at Resurs, there is a digital tool called Resurs Academy with mandatory training in areas such as the Code of Conduct, anti-corruption, anti-money laundering and the environment, as well as training in banking regulations. There are also courses related to leadership in areas such as occupational health and safety and crisis management, seminars and discussion forums for the development and training of managers and employees.

The Resurs Academy portal also provides managers, People & Culture and course owners with statistics to ensure that employees take part in the mandatory training courses.

In 2024 an average of 909 courses/month were completed on the portal.

For the Engineering operational area, an external training portal, Udemy, is provided for all employees. It offers the opportunity for skills development and specialisation in any area via a number of digital trainings and courses. For Resurs, it is important to offer our employees suitable training to meet skills expectations for our staff.

TARGET

To be an attractive employer where a healthy work environment and inclusive culture of diversity allow for creativity, innovation and professional growth.

RESULTS AND ACTIVITIES 2024

- Attendance: 96%.
- 47% of Resurs's employees are women.
- 92% of Resurs's active employees had at least one of two development dialogues.
- 28% of advertised positions were filled by internal resources at Resurs.
- Employees' commitment and overall perception of their work environment should exceed the global index in Resurs's digital survey tool Eletive. The index for 2024 was 3.9 on a scale from 1 to 5, and Resurs's score was 4.0.
- Career Company of the Year for the sixth year in a row.
- Internal trainee programme in Engineering for the second year in a row.



INTERNAL MOBILITY BUILDS CULTURE

Resurs provides all of its employees with opportunities for professional growth and encourages them to actively apply for new positions in the Group. This is also an effective way to build a strong shared culture. A 28 per cent (25 per cent) increase in internal recruitment compared to the previous year was seen in 2024.

Resurs was listed as one of 100 Career Companies of the Year for the sixth year in a row. Career Companies is a distinction for employers that offer unique career opportunities and opportunities for professional growth.

In 2024 we continued our tech trainee programme in Engineering, with a focus on integrating junior talent into established teams. The mentees are matched with a senior mentor from the organisation who provides support and makes their journey of development possible. The programme comprises a structured range of training, mentoring and practical work.

During the year, one focus area was Working Students in a number of business lines, where high-performing students had internships related to their education. One of the objectives is to integrate this talent into the business in the longer term and keep them with the company.

DIVERSITY AND GENDER EQUALITY CREATE CUSTOMER BENEFIT

Employees with diverse backgrounds, genders and experiences enrich the business, making Resurs a more creative, profitable and efficient organisation. If the diversity of society is reflected in the make-up of the workforce, additional valuable customer benefit can be created. Resurs's target is an equal gender balance, which is set in a range between 40 and 60 per cent women versus men among both employees and managers. This target was achieved in both groups in 2024.

Resurs has zero tolerance for discrimination and sexual harassment. Supporting an inclusive workplace is a given. A salary survey is carried out every year to ensure that salaries are determined on objective grounds. The salary survey for 2024 will be carried out in Q1 2025. The delay is due to the implementation of a new salary survey system (Heartpace), which is required to comply with new regulations.

51%

OF MANAGERS ARE WOMEN

47%

OF EMPLOYEES ARE WOMEN

96%

ATTENDANCE

Environmental responsibility in our own operations

As part of its efforts to reduce our climate impact, we work both on active measures and on influencing employees and customers to make climate-smart choices, for example through collaborations with various partners.

Even if the direct environmental impact of the operations is limited, the environment and climate are a priority issue for Resurs. The climate impact of the operation is to be reduced by 50 per cent by 2030.

MINIMISE ENVIRONMENTAL AND CLIMATE IMPACT

Resurs's objective is to minimise its environmental impact by continually improving its environmental efforts. This is to be achieved through measures including high resource efficiency, recycling and taking the environmental impact of purchasing and travel into account.

Resurs's fuel-driven service and company cars are being phased out as employees replace them. This also applies to the operation's pool cars. Only electric cars can be used as service and company cars, as we strive for a fleet of vehicles that can be operated with minimal environmental impact and good operating economy for both the company and drivers. Renewable electricity is used if available, for both offices and charging stations. Heating that is purchased comes from district heating. Accordingly, the climate impact varies based on the content of households' waste, but choosing recycled energy such as district heating is a resource-efficient way of making use of residual waste that arises in society.

TARGET

Reduce the operation's climate impact by 50 per cent by 2030.

RESULTS AND ACTIVITIES 2024

- Increased climate impact by 14.5 % compared with 2020 (base year) according to Resurs's climate calculation.
- Reduced Scope 1 and Scope 2 climate impact by 61 % compared with 2020 (base year).
- Share of digital mailings: 73%.
- 50.2 tCO₂eq savings from recycled hardware.
- Task analysis of climate impact performed in autumn 2024. The analysis is intended to serve as the basis for a new climate strategy to be developed in 2025.



Resurs's climate impact and climate report 2024

In order to analyse the indirect effects that the operations give rise to, in 2024 Resurs carried out its fifth climate calculation under the GHG Protocol (base year 2020).

An operational control approach was applied to the calculations and Scope 2 was calculated using the market-based method. Biogenic emissions were excluded from the calculations.

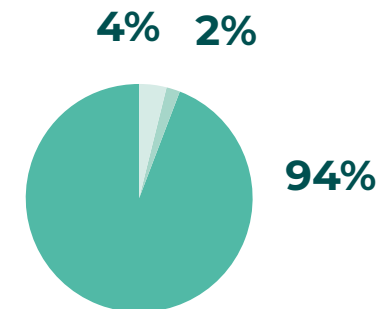
The climate calculation for 2024 shows a 14.5 per cent increase in climate impact compared to 2020 (base year) and a 24.5 per cent increase in climate impact compared to 2023, mainly due to an increase in business travel and purchased goods and services, with office renovations in 2024 making up a significant part of the increase.

RESURS TONNES OF CO2 EQUIVALENTS (tCO2eq)

	2024	2023	2022	2021	2020
SCOPE 1	51	82	83	91	113
Vehicles	51	82	83	91	113
Coolant leakage	0	0	0	0	0
SCOPE 2	29	54	37	97	94
Purchased district heating	28	29	31	81	79
Purchased electricity	0	26	6	16	15
SCOPE 3	1,341	1,005	786	729	1,034
Business travel	355	188	87	49	155
Private vehicles	4	12	18	5	21
Waste management	3	2	8	6	6
Purchased goods and services	644	413	290	222	358
Digital mailings	6	6	0	0	0
Postal service	39	31	35	100	94
Commuting	258	326	320	306	385
Fuel and energy-related emissions not found in Scope 1 or 2	32	27	28	41	15
TOTAL	1,421	1,141	906	917	1,241

BREAKDOWN BY SCOPE 2024

- Scope 1
- Scope 2
- Scope 3



CLIMATE COMPENSATION AND CLIMATE INVESTMENTS

Resurs continually strives to minimise the emissions generated by its operations. In previous years, we have used climate compensation for the emissions we were unable to reduce. With regard to the 2024 results, we will make a decision in the spring of 2025 on how we can strategically drive our climate efforts forward, and whether our climate compensation budget can do more good in other areas such as various types of climate investments.

RECYCLING IN OUR OFFICES

Resurs continually strives to increase reuse and recycling. During the summer, we moved our head office and reduced our total space by 2,000 square meters. In connection with the move, furniture resources were optimised and large parts of the furnishings were reused. The furniture that could not fit in the new building was given a new life by companies that actively practise reuse to create sustainable and circular furnishings for other companies and organisations. Resurs also attaches great importance to educating its employees and facilitating environmentally conscious choices in their daily work. Therefore Resurs Academy Online Training includes a mandatory environmental course. A total of 92 per cent (99 per cent) of employees took the environmental course in 2024.

DIGITISED MARKETING AND CUSTOMER COMMUNICATION

An additional example of constantly taking steps to reduce environmental impact is customer communication, which is gradually becoming more digitised. In 2024, a total of 73 per cent (76 per cent) of Resurs Bank's notifications made from the bank's core banking system were digital. Nearly no commercial marketing to our customers has been sent by post since 2022. Today the majority of all marketing is carried out through digital channels, which has contributed to lower emissions and greater customer satisfaction.

CIRCULAR IT SERVICES

In 2024, Resurs continued its partnership with Inrego, which focuses on circular IT services and offers both recycling of old IT equipment and the ability to purchase reconditioned hardware. In 2024 we primarily used Inrego to recycle old hardware, but we also continue to explore the possibility of offering our employees reconditioned hardware in the long term.

YEAR	NUMBER OF RECYCLED DEVICES*	CO2 SAVINGS
2022	574	107.5 tonnes
2023	706	119.5 tonnes
2024	483	50.2 tonnes

* Devices includes monitors, mobile phones, laptops and desktops.



Social responsibility

Through partnership and social commitment, Resurs benefits society and offers the opportunity to have healthy personal finances, with a particular focus on supporting young people and new entrants to the labour market.

Resurs uses responsible and sustainable credit lending to contribute to financial inclusion and to help more people realise their dreams and make life investments without going beyond what their finances will allow. Resurs's social commitment is expressed primarily through organisations and initiatives that aim to help people take control over their lives and their futures.

TOOLS, KNOWLEDGE AND INSPIRATION FOR OUR CUSTOMERS

Resurs is a member of Gilladinekonomi.se, which is run by the Swedish National Network on Financial Education. The network consists of more than 100 different authorities, organisations and companies in Sweden that collaborate on issues concerning popular education on personal finances. This membership is a further step in Resurs's efforts to constantly add tools, knowledge and inspiration for our customers in the area of everyday finances. It is also a complementary tool to Resurs's own MyEconomy financial training, which has reached more than 20,000 users in the Nordic region since it was launched in 2024. Resurs has been a partner of Alektum Group's Shoppa Lagom initiative since 2020; this initiative aims to spread awareness that helps more people in society keep their private finances healthy. Resurs also supports Pengapeppen, an initiative for parents who want to talk to their children about money.

SVÅRLURAD! – AN ANTI-FRAUD INITIATIVE BY SWEDISH BANKS

Phone, SMS, email and door-to-door scams are on the rise, with scammers often changing tactics and pretending to be governmental authorities. Resurs wants to give people the right tools to protect themselves, and as well as comprehensible information for everyone. Therefore Resurs is actively participating in the nationwide campaign Svårlurad! together with the Swedish Bankers' Association and Sweden's other banks, in order to raise awareness about being more vigilant against fraud.

HELP WITH DIGITAL EVERYDAY FINANCES

Resurs supports Betalningshjälpen, an educational initiative that aims to enable more people to participate in digital everyday finances. Betalningshjälpen is a collaboration between Mastercard, SPF and banks in Sweden, with the aim of contributing to the positive development of society and helping to reduce the digital divide. Everyone should be included in the digital economy regardless of their age and circumstances, and they should be able to take advantage of the opportunities offered by digital payments.

YOUNG PEOPLE AND FINANCES

Resurs's ambition is to help increase knowledge and understanding of finances in society, especially among young people. As part of this ambition, we meet with sports clubs, for example, to provide young members with the tools, knowledge and inspiration to balance their everyday finances.

TARGET

To be an inclusive member of society through partnership and social commitment that actively benefits society and makes healthy personal finances possible.

RESULTS AND ACTIVITIES 2024

- MyEconomy, our digital course on how to balance your personal finances, has reached over 20,000 users in Sweden, Norway, Denmark and Finland since its launch.
- Resurs supports Betalningshjälpen – a collaboration between Mastercard, SPF and banks in Sweden.
- Resurs Friends sponsored 19 local associations and organisations in Sweden, Denmark, Norway and Finland.
- Resurs joins Mastercard Lighthouse FINITIVE Programme.
- Resurs participates in the nationwide campaign Svårlurad!



Nordic Sustainability Manager Henrik Linder talks to Eskilsminne IF's 16- and 17-year-old players about personal finances.

**RESURS FRIENDS
– OUR INTERNAL
SPONSORSHIP FUND**

Resurs Friends is Resurs's internal sponsorship fund. Since 2019, the fund has enabled employees to apply for sponsorship of local clubs or organisations that they or their children belong to. In 2024 19 associations and organisations in Sweden, Denmark, Norway and Finland received support through the fund.



Resurs Friends enabled KoiPS P14 to participate in the Hesa Cup and Vantaa Cup.

**PLAYING AN IMPORTANT
ROLE IN SOCIETY AS A
SPONSOR AND PARTNER**

Resurs's presence in local communities is also expressed through conscious long-term sponsorships. Resurs continues to be the main partner of the annual "A Sustainable Tomorrow" conference on sustainability and the future, where people from the business community, the public sector, civil society and academia gather at the national level to accelerate the pace of sustainability efforts regionally.



In September, a Sustainable Tomorrow was held for the eleventh time in the city of Helsingborg. The event was live streamed to around 30,000 participants at 200 local hubs around the Nordic region. This year's focus area was Dissonance – methods and examples to reduce the gap between what we know we have to do and what we actually do in relation to the sustainability transition. Resurs is also a member of Techella, a regional network that encourages female talent in IT and technology.



In May 2024, Resurs served on the jury during the UF Swedish championship that chose the "Socially Sustainable UF Company of the Year". The winners were Knytpunkten UF, which uses existing resources in an innovative and new way to create local meeting places and connections between generations.

**INNOVATIONS FOR A
SUSTAINABLE FUTURE**

Resurs has had partnerships with Ung Företagsverksamhet (UF) in Sweden, Norway and Denmark since 2021. UF helps young people learn to start and run companies. Through the partnership, Resurs's employees have the opportunity to serve as advisors and coaches to upper secondary students starting up companies.



Above: Sustainable Tomorrow 2024, moderator Catarina Rolfsdotter-Jansson and speaker Fredrik Reinfeldt
Below: Resurs organises a lunch event at the new office in Helsingborg together with Techella

Ethical and responsible business

Resurs's commitments on issues concerning accessibility, responsibility for the supply chain and customer communication, as well as customer privacy and anti-corruption are all gathered under the area of Ethical and responsible business. All of our activities and our relationships with customers, suppliers and partners should be characterised by proper business ethics and high ethical standards.

Taking responsibility for the supply chain in a bank is largely a matter of ensuring suppliers' quality of supply and continuity, cost efficiency, risk control, regulatory compliance and information security. In 2024, Resurs continued to improve and clarify its purchasing process in relation to all of these purposes, including sustainability and CSRD compliance, as well as continuing to ensure support throughout the organisation. The number of Codes of Conduct signed by suppliers continued to increase during the year in line with established targets.

THE CODE OF CONDUCT PROVIDES FUNDAMENTAL GUIDELINES

Resurs's CEO and other executive management bear overall responsibility for preventive efforts and for ensuring that resources, processes and control systems are in place. Resurs's position is laid down in its Code of Conduct, which applies to all employees and Board members. All employees have access via the intranet to the Code of Conduct, which is available in English, and its associated policies and guidelines. Resurs uses the three lines of defence principle to manage the risk of money laundering and other corruption risks and ensure that the Group is doing business and entering into business relationships based on ethically proper grounds. For more information on applicable control levels, see page 49.

PRINCIPLES FOR RESPONSIBLE BANKING (PRB)

In 2022 Resurs became a signatory of the UN Principles for Responsible Banking (PRB). The Principles are the leading framework for ensuring that banks' strategies and practices conform to society's vision of the future according to the UN Sustainable Development Goals and the Paris Agreement on climate change. By signing the PRB, Resurs commits to adapt its business strategy to contribute to the Sustainable Development Goals, and to evaluate its ability to contribute to the 1.5°C target of the Paris Agreement. We published our first Principles for Responsible Banking report in the first half of the year.

TARGET

Create a proactive and safe company culture where regulatory compliance, responsibility and customer security are the top priority.

RESULTS AND ACTIVITIES 2024

- 98% have completed training on GDPR.
- 94% have completed training on the Code of Conduct.
- 92% have completed training on anti-money laundering and financing of terrorism.
- During the year, no cases reported through Resurs' whistle-blowing channels were deemed to be whistle-blowing cases.
- 4% of all customer complaints made to Resurs in 2024 were related to the protection of personal data.
- Nasdaq ESG Transparency Partner.
- Resurs publishes its first annual Principles for Responsible Banking (PRB) report.
- Implementation of ESRS reporting platform.



CORPORATE SUSTAINABILITY REPORTING DIRECTIVE (CSRD)

The new EU Corporate Sustainability Reporting Directive (CSRD) will increase the requirements for companies to report on the results of their sustainability efforts. Under current regulations, Resurs will be subject to the CSRD during the 2025 financial year, and will report in 2026. This means that we will report according to the European Sustainability Reporting Standards (ESRS). In 2024 we laid an important foundation for this reporting, conducting our double materiality assessment (DMA) and setting up internal working groups in identified focus areas.

PROCESSING OF PERSONAL DATA

Large amounts of personal data, such as agreements for various bank products and customer transactions, are processed every day. This requires Resurs to maintain strong protection for its customers, from the standpoint of both security and privacy. Resurs continually works on security issues, risk assessments, training and instructions, as well as monitoring and reviewing personal data processing. Resurs placed a particular emphasis on risk assessments, both in terms of structure and actual assessments, during the past year. Through various forms of risk assessments, the company ensures that personal data processing is carried out in a lawful manner and that the interests of the person whose data is processed are safeguarded. Resurs has also worked intensively on information classification, encompassing both system support and training for all employees, which creates better control over all types of data, not just personal data. Speaking of training, the company also launched a brand new training course on personal data protection, to make the training more interactive and educational for employees.

DISSEMINATION OF INFORMATION SECURITY KNOWLEDGE

In 2024, several legacy IT systems and platforms were decommissioned in order to meet future challenges in the area of information and cybersecurity. In addition, the implementation of the Digital Operational Resilience Act (DORA) has helped sharpen the focus on resilience. In October, the annual security month was held for the

second consecutive year, helping to increase knowledge and awareness of information and cybersecurity.

RISK MINIMISATION AND INCIDENT MANAGEMENT

Resurs engages in proactive risk and incident management in order to ensure the proper level of protection of information and personal data throughout the operation. Resurs also employs comprehensive control systems that flag abnormal transactions and cash flows, along with internal authorisation levels for managing information and performing services.

ZERO TOLERANCE FOR ALL FORMS OF CORRUPTION

Corruption undermines democracy, warps competition, makes a level playing field for business more difficult and benefits organised crime. Corruption results in serious legal and reputational risks. Like the industry as a whole, Resurs's operation is exposed to corruption through fraud, money laundering and financing of terrorism as well as bribery. The risks are similar in the four countries. Therefore Resurs has a long-term systematic prevention programme to combat all forms of corruption. The bank has a special unit, Financial Crime Prevention, which is intended to strengthen AML and combat financial crime. For Resurs, proper conduct from a business ethics standpoint throughout the operation is also required to deserve continued trust.

MONITORING TRENDS AND PATTERNS

The bank continually monitors trends to prevent exploitation of the business for ends such as money laundering and financing of terrorism. The bank performs risk assessments and monitors transactions and risky behaviour in Resurs's systems. There are clear reporting procedures in the event that suspicious patterns and transactions are detected. The external business world is also monitored in cooperation with groups such as the Swedish Bankers' Association, the Swedish Police Authority and credit card issuers in order to share experience and knowledge about money laundering and fraud in the banking sector.

WHISTLE-BLOWING

Employees and other people who are otherwise in a work-related situation at Resurs can report on serious irregularities via Resurs's whistle-blower channels, on both Resurs's website and its intranet. Informants may choose to remain anonymous and can never be traced. After an initial assessment as to whether the case meets the criteria for a whistle-blower case or not, the case is investigated. Assessed whistleblower cases are handled in accordance with the Bank's whistleblower process.

KNOWLEDGE IS CRITICAL IN THE FIGHT AGAINST CORRUPTION

It is critical for employees to have knowledge and awareness of exposure to the risk of money laundering and other forms corruption, and of reporting procedures. Several online courses are available at Resurs Academy Online Training to provide support and guidance in combating corruption and perceiving warning signs. Several of these courses are mandatory for all employees.

MANDATORY ANNUAL TRAINING

- Resurs's Code of Conduct. 94 per cent of employees completed the training, which is mandatory and repeated on an annual basis, in 2024.
- Measures to counter money laundering and financing of terrorism. 92 per cent of employees completed the training in 2024.
- GDPR training must be held at least every other year. 98 per cent of employees completed the training in 2024.

In addition, trainings on whistle-blowing and combating bribery are held annually. These are supplemented with targeted training efforts to meet specific needs. All Resurs employees undergo basic training in banking regulations.

Sustainability Report according to the Annual Accounts Act

This is the Resurs Group's eighth Sustainability Report. The Board of Directors is responsible for sustainability topics and for ensuring that this Sustainability Report has been prepared in accordance with the requirements of the Annual Accounts Act. The contents of this Sustainability Report are based on the materiality assessment performed in 2022, which guides the selection of the Group's most material sustainability matters.

The Sustainability Report also forms part of Resurs's Communication On Progress (COP) reporting to the UN Global Compact; reporting in accordance with the EU Taxonomy Regulation; sustainability reporting in accordance with Chapter 6, Section 11 of the Swedish Annual Accounts Act; and information on how Resurs contributes to Agenda 2030 and UN Sustainable Development Goals. This Sustainability Report has been prepared in accordance with the Global Reporting Initiative (GRI) standards.

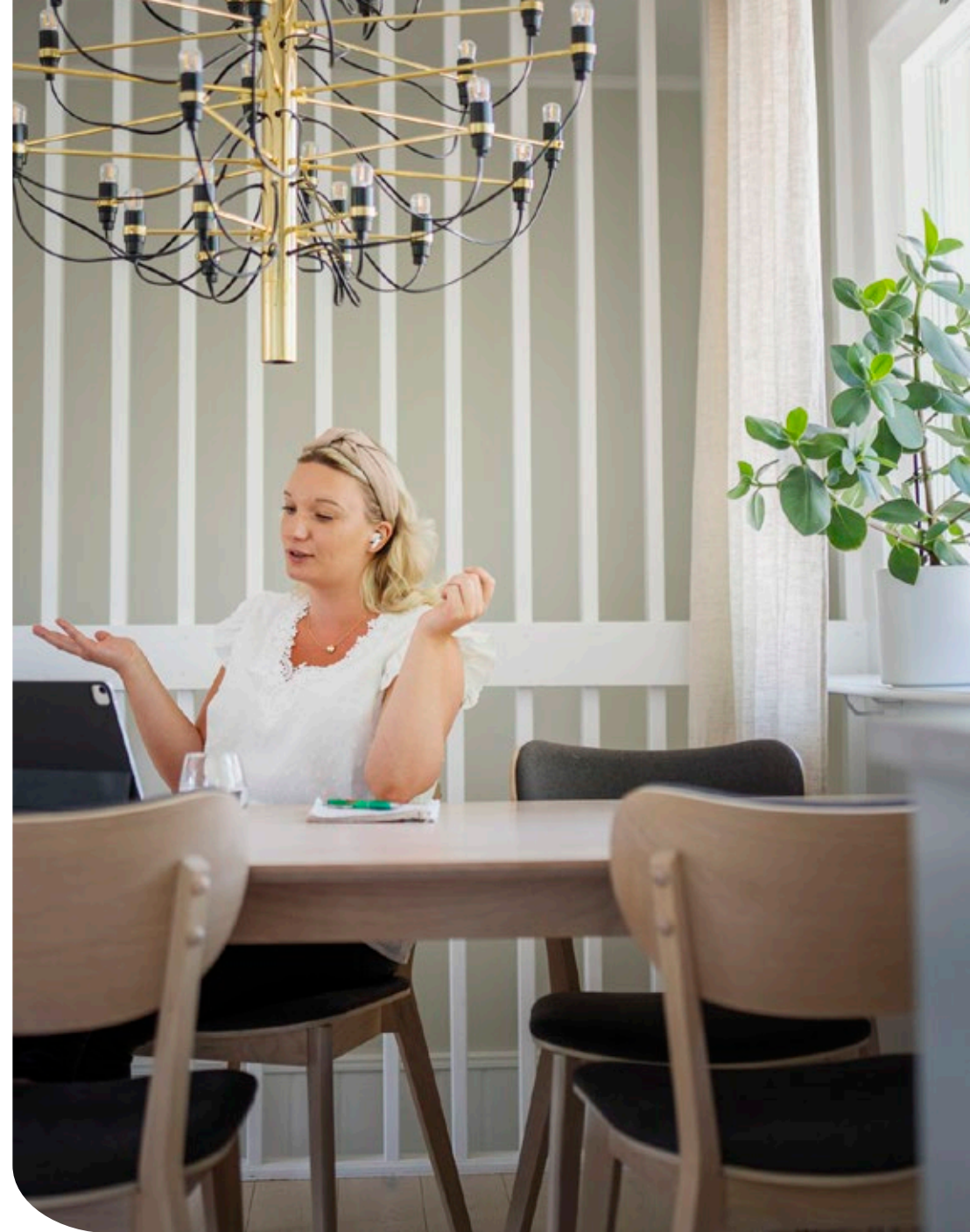
The Sustainability Report is included as part of the Group's Annual Report. The auditor's review of the formal sustainability reporting is attached and is limited to a statement that the Sustainability Report has been prepared, which appears on page 125.

Position Green is Resurs's primary system for reporting sustainability data. It entails systematic management that ensures high data quality, traceability and follow-up over time.

STAKEHOLDER DIALOGUE

Resurs continuously engages in dialogue with various stakeholder groups with the aim of gaining insight into the expectations of stakeholders and the external environment for the operations. This dialogue provides important guidance for the Group's priorities and activities relating to various sustainability topics.

The stakeholders considered to be the most concerned by the operations are partners, customers, employees and owners. Dialogue takes place through a large number of channels and more or less frequently depending on the topic and stakeholder group.



STAKEHOLDERS	EXAMPLES OF DIALOGUES AND SOURCES OF INFORMATION	KEY TOPICS FOR STAKEHOLDERS	RESURS BANK'S MANAGEMENT OF KEY TOPICS
CUSTOMERS	<ul style="list-style-type: none"> • Materiality assessment • Website, social media • Customer and market research • In-person and digital customer meetings • Customer service 	<ul style="list-style-type: none"> • Customer satisfaction • Invoicing and fee issues • Website and app usability • Customer privacy and data security • Responsible credit lending • Anti-corruption • Operation's environmental impact • Occupational health and safety 	<ul style="list-style-type: none"> • Development of new services that give customers greater ability to manage their banking themselves • Open and clear communication • Transition from paper mailings to digital information, for example, through Kivra • Consolidation of systems for better and faster customer service • Identification via mobile BankID in stores and via telephone • Digital services, such as e-invoices, bank app, omni-solution and online bank
EMPLOYEES	<ul style="list-style-type: none"> • Materiality assessment • Performance reviews • Department meetings • Intranet • Employee surveys • Meetings with trade union representatives 	<ul style="list-style-type: none"> • Work environment, occupational health and safety • Career and development opportunities • Customer satisfaction • Diversity, equality and equal treatment • Anti-corruption • Operation's environmental impact 	<ul style="list-style-type: none"> • Internal and external training • Training on the Code of Conduct • Induction training for new employees • Management training • Sustainability committee • Guidelines/policy for diversity and equal treatment and plan for active measures to combat discrimination • Health-promoting measures • Opportunity to change jobs and grow/develop internally
PARTNERS (e.g. retail stores and online retailers)	<ul style="list-style-type: none"> • Materiality assessment • Resurs partner support • Customer meetings with account managers • Merchant Portal 	<ul style="list-style-type: none"> • Anti-corruption • Payment and financing solutions • Service level • Customer satisfaction • Digital services • Customer privacy and data security • Occupational health and safety • Diversity, equality and equal treatment 	<ul style="list-style-type: none"> • Further development of existing products and services, with a particular focus on digitisation and automation • Authentication and signing using electronic ID • Adjustments to and evaluation of effects and opportunities linked to new regulations • Development of new services that give customers greater ability to manage their banking themselves • User-friendly systems with secure login
OWNERS (Shareholders, investors and analysts)	<ul style="list-style-type: none"> • Annual Report • Materiality assessment • Investor meetings • Annual General Meeting • Interim reports • Composition of the Board 	<ul style="list-style-type: none"> • Sustainable growth and return • Risk management and financial stability • Anti-corruption • Sustainability work • Occupational health and safety • Diversity, equality and equal treatment 	<ul style="list-style-type: none"> • Work on clear and open communication to enhance understanding among investors

Materiality assessment

The materiality assessment helps Resurs understand the sustainability topics that are of greatest importance to stakeholders and their expectations for the company. In addition, the analysis provides information about the impact of operations on the economy, society, people and the environment.

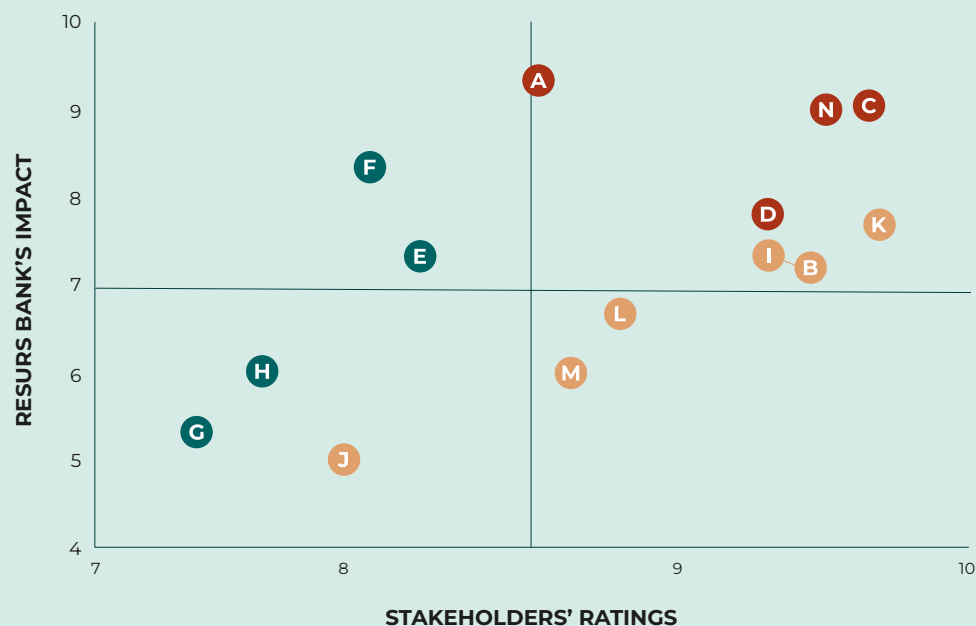
A materiality assessment was performed in 2022, in order to update the analysis of the most important sustainability topics for Resurs. The most recent materiality assessment began by defining the most important sustainability topics in the banking and finance industry. The topics were selected based on GRI's list of sustainability topics, as well as from a business strategy perspective. Guided by the results of this process, 14 sustainability topics were selected for consideration by nearly 600 stakeholders divided into customers, employees, partners and owners.

The results were analysed together with a validation based on Resurs's overall business strategy perspective. The analysis also took into account the importance of sustainability topics in a global context, as well as the ability of Resurs's operations to directly or indirectly influence these topics.

COMMENTS ON THE MATERIALITY ASSESSMENT

The results of the materiality assessment demonstrated a clear consensus between what the Group and its key stakeholders consider to be the most important topics. Customer privacy, Anti-corruption and Occupational health and safety were assigned the greatest importance, closely followed by the areas of Responsible credit lending, Customer satisfaction and Equality and diversity. These prioritised areas will be the basis for continued development of strategic and operational work in sustainability, in the short and long terms.

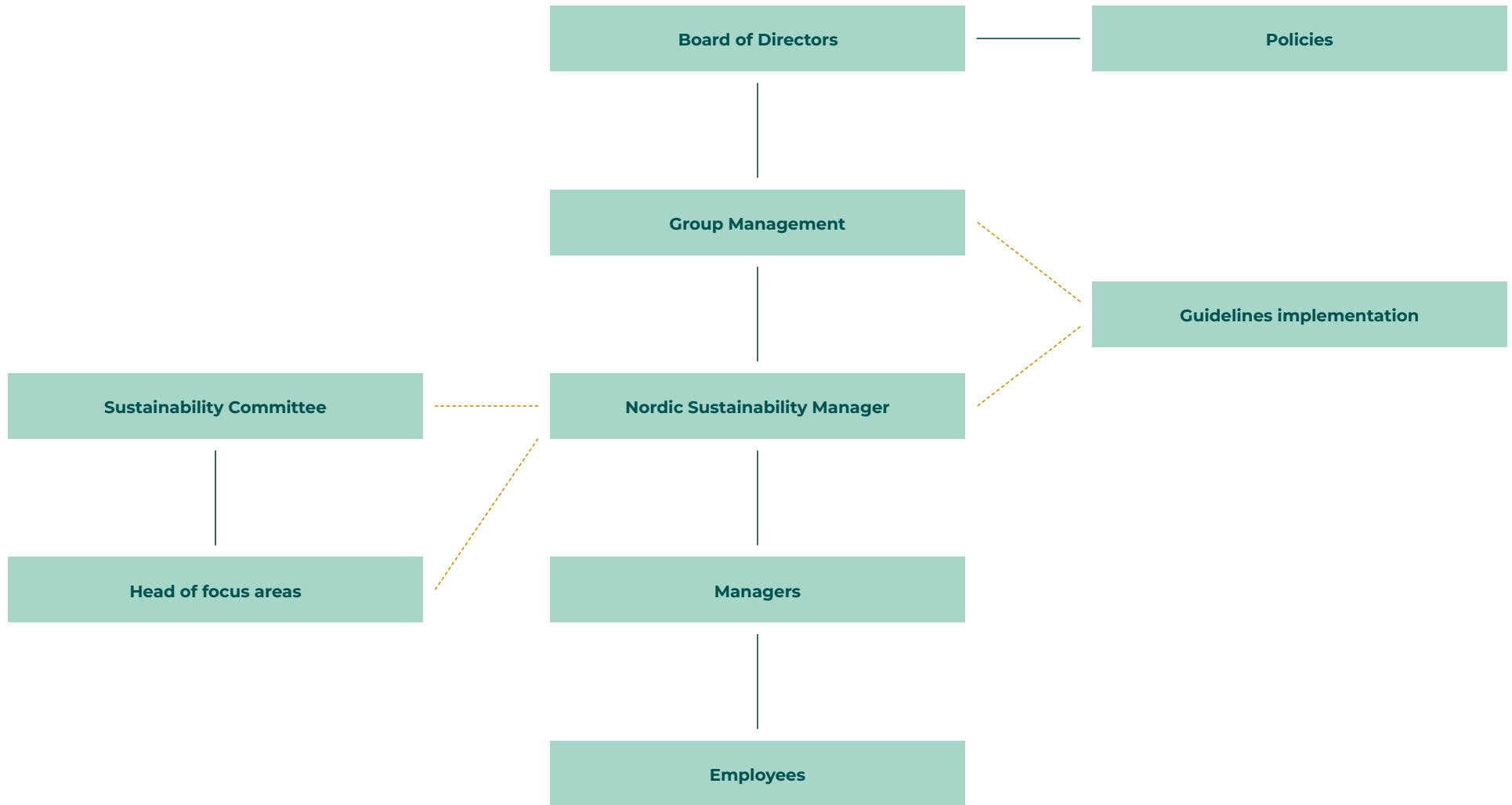
- A** A sustainable financial position for the bank
- B** Customer satisfaction*
- C** Anti-corruption
- D** Responsible credit lending
- E** Environmentally beneficial financing solutions
- F** Climate-smart operations and value chain
- G** Materials
- H** Environmentally sustainable procurement
- I** Equality and diversity
- J** Social commitment
- K** Occupational health and safety
- L** Employees' opportunities for professional growth
- M** Socially sustainable procurement
- N** Customer privacy



- Colour scale**
- Social
 - Environmental
 - Governance

*Note that B is in the same spot as I in the matrix.

Organisational structure



Governance of Resurs's sustainability efforts

Resurs's banking operations pose demands for conduct according to business ethics, as well as the assumption of responsibility for the operation's impact on people, society and the environment.

The Group's approach is based on following the laws and regulations of each country where it operates, such as environmental regulations, regulations against money laundering and financing of terrorism, labour market regulations and collective agreements that affect the operation.

Resurs respects international conventions on human rights, which guide its own business. The Group's sustainability policy and guidelines, along with underlying policies, determine the framework and direction of its sustainability efforts.

Resurs is a workplace that is constantly on the move, with our drivers as important guides. They are part of our daily work life, and guide us in how we treat one another and how we perform our jobs. Our shared corporate culture is based on Resurs's drivers – RESPONSIBLE, EASY, PERSONAL AND INNOVATIVE – which have support throughout the Group.

RESPONSIBLE
EASY
PERSONAL
INNOVATIVE

MANAGEMENT APPROACH AND RESPONSIBILITY

The overall strategic direction of Resurs's sustainability efforts is determined by Group Management. Resurs's CEO is ultimately responsible for sustainability topics.

The Nordic Sustainability Manager develops Resurs's strategic business-driven sustainability agenda and ensures that a sustainability perspective is integrated and incorporated into all areas and processes of the operations.

Resurs Group's sustainability committee is convened and led by the Nordic Sustainability Manager. It prepares issues on focus areas, direction and activities in order to reach approved sustainability targets before they are considered and decided upon by Group Management. The committee is made up of representatives of Resurs's focus areas and stakeholders in the Group's various business lines and functions.

THE CODE OF CONDUCT – RESURS'S OVERALL MANAGEMENT TOOL

Resurs has been a member of the UN corporate sustainability initiative, the Global Compact, since 2018. This means that Resurs is both in favour of the initiative and supports and furthers its ten principles.

Resurs's Code of Conduct is a framework that describes the rules that employees are to follow and expectations for their conduct. Resurs's Code of Conduct clarifies issues including the Group's views on business ethics, working conditions, diversity, equality and equal opportunity. Resurs's Code of Conduct encompasses the entire Group and all of its employees. It is intended to guide how all employees, regardless of their function and role within the Group, act according to business ethics and in a way that inspires trust on the part of partners, customers, authorities and other stakeholders. The Code of Conduct is part of Resurs's set of Group-wide rules and has been adopted by the Board of Directors.

The Code of Conduct is available on the intranet, as well as on Resurs's external websites, so that partners, customers and investors can read about the fundamental guidelines according to which the Group operates. There is also a code of conduct for Resurs's suppliers – the Code of Conduct Suppliers.

MANAGEMENT APPROACH: ANTI-CORRUPTION

Resurs uses the three lines of defence model to counteract money laundering and financing of terrorism and manage other corruption risks in the operation and ensure that the Group is doing business and entering into business relationships based on value creation and ethically proper grounds. The first body focuses on the risks that may arise in operations.

The second body consists of the Group's Compliance and Risk Control functions, which continually and independently control the operations.

The third control body is the internal audit function, which independently examines the Group's operations and evaluates how the other control functions manage and assess risks.

MANAGEMENT APPROACH: CUSTOMER PRIVACY

Resurs has a Data Protection Officer who verifies compliance with data protection legislation and reports to the CEO and Board Of Directors. This area also overlaps with other control functions in the second and third lines of defence.

The company also has two roles of Data Protection Specialists, who primarily work in the operational part of the business. They report to the Data Protection Officer. Customer privacy is also assigned to the company's Governance department.

MANAGEMENT APPROACH: SUSTAINABLE CREDIT LENDING

The limits for credit lending operations are based on the overall policy set by the Board. This policy defines the credit strategy to be followed by the Group and is based on the Group's products and business segments, laws and regulations, and the long-term sustainable level of credit risks that the business is prepared to accept.

The strategy is implemented in operational activities by being translated into the credit process, which is based on credit rules and scoring models. This is then followed up and checked by several bodies.

Reports are made to the Board, Group Management and the credit and risk committees, and the results of the control functions' examinations are also reported to the Board. Monthly sampling checks are used to review the work based on prevailing criteria and regulations. The Risk Control function then examines parts of the credit lending process by measuring credit losses and following up on the product portfolios' credit risks. In addition, an internal audit of the credit lending operation is also continuously carried out.

MANAGEMENT APPROACH: ENVIRONMENT

Resurs's Environment and climate policy serves as the foundation for the Group's environmental agenda. Resurs's Nordic Sustainability Manager is responsible for coordinating sustainability topics and developing policies and guidelines. The heads of the focus areas drive and follow up on the work and targets, and report sustainability data in Position Green.

The Nordic Sustainability Manager bears overall responsibility for defining relevant and clear sustainability targets connected to the needs of the operation and stakeholders, with activities and KPIs to be considered and decided upon by Group Management, as well as following up on the above. The heads of the functions and business lines are responsible for their respective units' environmental efforts.

MANAGEMENT APPROACH: EMPLOYEES, DIVERSITY AND EQUAL OPPORTUNITY

The Head of People & Culture is responsible for strategic and operational HR work, as well as for compliance with laws and regulations concerning labour law and collective agreements. The People & Culture department runs, develops and follows up on work relating to the work environment, health, diversity and equal treatment. Its work is based on HR policy documents such as personnel, equality and salary policies and Resurs's Code of Conduct.

The Group furthermore has a Compensation & Benefits Manager. This role is primarily responsible for reviewing remuneration levels and an annual salary survey, as well as developing policies and guidelines for salaries, pensions, benefits and company cars.

MANAGEMENT APPROACH: SOCIAL RESPONSIBILITY

Resurs's sustainability committee prepares issues on focus areas, direction and activities in order to reach approved sustainability targets before they are considered and decided upon by Group Management. This includes working with continuous development and broadening the scope of the Group's social responsibility as well as forging new partnerships and networks in relevant areas. The Committee's work is driven by the Nordic Sustainability Manager.

Selection of policies and guidelines:

- Guidelines for diversity and equal treatment
- Guidelines against offensive treatment and discrimination
- Physical security guidelines
- Salary guidelines
- Environment and climate policy
- Travel guidelines
- Occupational health and safety guidelines
- Sustainability policy
- Sustainability reporting guidelines
- Policy for risk governance, management and control
- Information security policy
- Credit policy
- Whistle-blower policy
- Anti-bribery policy
- Policy on anti-money laundering and financing of terrorism
- Policy on managing conflicts of interest
- Data protection policy
- Competition policy
- Policy on trade sanctions
- Complaint management policy
- Remuneration policy
- Insider policy
- Code of Conduct for Suppliers
- Code of Conduct
- Guidelines for the purchasing process
- Company car guidelines

Sustainability risks

Sustainability risk refers to the risk of loss or lower future income due to sustainability-related events. This includes events in the three categories E, S and G: (E) environment – climate; (S) social – employees, social conditions and human rights; (G) governance – financial crime and corruption, or circumstances that may have an impact on other risk categories in the operations.

Sustainability risks are not defined as separate risks within Resurs, and are managed in accordance with Resurs's ongoing risk management process, i.e. identification, measurement and evaluation, management, follow-up and reporting. Resurs's ambition is for sustainability risks to be managed using a risk-based approach and to be integrated into daily operations. These efforts are guided by national and external regulations and guidelines, particularly those issued by the EU.

Resurs's most material sustainability risks are described in the sections for each material sustainability topic in this Sustainability Report. These risks relate to sustainable and responsible credit lending, the environment and climate, social conditions and human rights, personal data processing and anti-money laundering and terrorist financing.



RISK AREA	RISK DESCRIPTION	POTENTIAL RISK IMPACT ON RESURS	RISK MANAGEMENT MEASURES
ANTI-CORRUPTION	<ul style="list-style-type: none"> • Financial crime and corruption. • Suspected money laundering, financing of terrorism, fraud, bribery, tax evasion and other serious financial crime. 	<ul style="list-style-type: none"> • Negative consequences for society at large as well as for the bank. • Financial crime and/or corruption could seriously affect public, shareholder, customer and employee confidence. • Loss of corporate and societal benefits. • Serious legal and reputational risks. • Legal consequences resulting in significant fines, or other sanctions or damages. 	<ul style="list-style-type: none"> • Resurs's three levels of control functions, the three lines of defence, to manage the risk of money laundering and other corruption risks and to ensure that Resurs conducts business and enters into business relationships on an ethical basis. • Special unit, Financial Crime Prevention, whose purpose is to enhance AML efforts and combat financial crime. • Continuous monitoring of trends and of financial transactions in Resurs's systems. • Mandatory training to raise awareness among employees. • Whistle-blower function.
ETHICAL AND RESPONSIBLE BUSINESS	<ul style="list-style-type: none"> • Operational information risks and IT system failures. • Deficiencies in the management of personal and corporate information in terms of availability, accuracy, confidentiality and/or traceability. 	<ul style="list-style-type: none"> • Financial consequences resulting from fines or other sanctions or damages. • A deterioration of the company's reputation and customer satisfaction. 	<ul style="list-style-type: none"> • Information security policies and guidelines in line with comprehensive industry requirements and technical security solutions. • Securing of data in accordance with GDPR legislation. • Employees' ability to report via the Group's proactive risk database. • Continual follow-up of events that occur both inside and outside the business. • Training of employees and customers to increase awareness of information security threats and risks.
SUSTAINABLE AND RESPONSIBLE CREDIT LENDING	<ul style="list-style-type: none"> • Customer has insufficient repayment capacity. 	<ul style="list-style-type: none"> • The customer's case is transferred to an external debt collection company. • Over-indebtedness and any non-payment records could have negative consequences for the customer, difficulties in entering into contracts, mental illness, etc. • Lost income. • Damage to Resurs's brand. 	<ul style="list-style-type: none"> • Well-documented and well-tested credit assessment models, where we use credit reports, information from the customer and internal data to make systematic assessments of our customers' repayment capacity. • Use of scoring models to calculate and ensure the customer's current and future repayment capacity. • Dedicated debt collection teams tasked with preventing a case from being transferred to debt collection companies at an early stage. • Policies and instructions for responsible credit lending.

RISK AREA	RISK DESCRIPTION	POTENTIAL RISK IMPACT ON RESURS	RISK MANAGEMENT MEASURES
CLIMATE	<p>In the event of climate change</p> <ul style="list-style-type: none"> • Transition risk related to factors such as changes in legislation, changed demand for products and services, changed customer behaviour or other structural changes that take place to transition to a climate-neutral economy. • Physical climate risk such as property damage or damage to and decrease in value of assets and collateral. 	<ul style="list-style-type: none"> • Lost income, a smaller customer base, tarnished reputation and potentially higher credit losses. • The risk of higher damages to and decline in value of assets and sureties as a result of climate change. • The operation is exposed to transition risks if Resurs does not succeed in adapting the operation to the sustainable economy of the future, which imposes higher environmental and climate requirements. This also applies to the demand for Resurs's products and services. • Non-compliance with regulations that could lead to legal consequences in the form of fines or other sanctions. 	<ul style="list-style-type: none"> • Risk Committees identify, monitor and proactively address potential risks and follow up on previously identified risks and approved actions. • Develop and improve the bank's ability to identify, measure, manage and report risks associated with both physical climate risks and transition risks • Ongoing stakeholder dialogue and inspiration for customers to make sustainable choices. • Policies and instructions for responsible credit lending.

RISK AREA	RISK DESCRIPTION	POTENTIAL RISK IMPACT ON RESURS	RISK MANAGEMENT MEASURES
ENVIRONMENT	<p>Environmental risks are associated with Resurs's operations and suppliers, as well as the companies Resurs invests in and loans to. These risks may relate to direct environmental incidents, pollution or other negative impacts on the environment and ecosystems. Indirect, such as business relationships with companies whose activities are not in line with the transition to an environmentally sustainable economy or who are deficient in managing environmental issues in their operations.</p>	<ul style="list-style-type: none"> • Lost income, a smaller customer base, tarnished reputation and potentially higher credit losses. • Damage to Resurs's brand and trustworthiness as an employer and a bank unless the company reduces greenhouse gas emissions that contribute to climate change. • The environment as a whole through Resurs's products and services that contributed to consumption in society. • Non-compliance with regulations that could lead to legal consequences in the form of fines or other sanctions. 	<ul style="list-style-type: none"> • Target to reduce the direct climate impact of the operation by 50 per cent by 2030. • Sustainability policy, and guidelines in the following areas: <ul style="list-style-type: none"> – Business travel: separate travel policy, follow-up of CO2. – Code of conduct for suppliers. – Electricity consumption: Choosing renewable electricity wherever possible. • Mapping of commuting habits at Resurs via survey. • Climate calculation according to the GHG Protocol. • Risk Committees identify, monitor and proactively address potential risks and follow up on previously identified risks and approved actions. • Ongoing stakeholder dialogue. • Policies and instructions for responsible credit lending.

RISK AREA	RISK DESCRIPTION	POTENTIAL RISK IMPACT ON RESURS	RISK MANAGEMENT MEASURES
SOCIAL CONDITIONS AND HUMAN RIGHTS	<ul style="list-style-type: none"> · As an employer: risks relating to social conditions, primarily working conditions, i.e. occupational health and safety, workload, trade union rights, remuneration and benefits, equal treatment and gender equality, and occurrence of harassment and victimisation. · Difficulty in recruiting and retaining competent employees. · As a lender and investor and when purchasing goods and services, risks related to social conditions and human rights. 	<ul style="list-style-type: none"> · Non-compliance with regulations that could lead to legal consequences in the form of fines or other sanctions. · Employee commitment and desire to progress. · Failure to recruit, develop and retain competent employees with the necessary skills could affect Resurs's ability to develop new or fast-growing operational areas and thereby deliver on strategy and objectives. · Skills gaps, efficiency losses and lack of continuity. · Resurs's work environment. · Resurs's brand and trustworthiness as an employer and a bank. · Customer relationships and the trustworthiness of the offering. 	<ul style="list-style-type: none"> · Equality targets. · Salary survey. · Whistle-blower function. · Employee surveys. · Development opportunities. · Strengthening the brand/employer branding. · Continual improvements and follow-up of the employee survey. · Performance and talent management processes in to develop and retain critical skills and talent for the future. · Skills-based recruitment process. · Mandatory training for employees and managers. · Code of Conduct for suppliers. · Supplier review, revision and reinforcement of related processes linked to Resurs's operations, product and service offering. · Policies and instructions for responsible credit lending.

Report in accordance with EU taxonomy 2024

BACKGROUND/INTRODUCTION TO THE TAXONOMY

The Taxonomy Regulation¹ ("The Taxonomy") is an EU regulation that came into effect on 1 January 2022 and entails a reporting obligation for companies subject to sustainability reporting under the EU Non-Financial Reporting Directive² ("NFRD").

The Taxonomy is a classification system that defines criteria for which economic activities can be considered environmentally sustainable ("green"). The aim of the Taxonomy is to standardise and increase comparability. For credit institutions, the reporting requirement under the Taxonomy is that disclosures are to be provided about the green asset ratio (GAR) for the stock of loans, debt securities and equity holdings and the flow for new lending. Taxonomy-eligible assets means that the counterparty or the underlying assets are included in the Taxonomy and can be assessed based on the Taxonomy criteria.

Reporting for RESURS HOLDING AB

As a listed company in a large Group, Resurs Holding must provide disclosures under the taxonomy. According to the European Commission's guidance,³ reporting for credit institutions is to be based on the consolidated situation in accordance with CRR.⁴ Since the operations conducted in the Group comprise credit operations, the Group provides disclosures based on the consolidated situation, which means that the reporting does not encompass information for Resurs Förvaltning AB which is outside the consolidated situation.

The format for Taxonomy reporting follows the guidelines and the recommendations set by the European Commission.⁵ The outcome of Resurs's Taxonomy reporting is that most of the Group's assets are either not evaluated under the Taxonomy (for example, assets that are not included in the definition of "stock of loans, debt securities and equity holdings and the flow for new lending") or cannot be evaluated due to a lack of reliable data (meaning assets for which an assessment of whether or not they are Taxonomy-eligible cannot be made without some degree of estimate).

¹ Regulation (EU) 2020/852 of the European Parliament and of the Council.

² Directive 2014/95/EU of the European Parliament and of the Council.

³ Frequently asked questions: How should financial and non-financial undertakings report taxonomy-eligible economic activities and assets in accordance with the Taxonomy Regulation Article 8 Disclosures Delegated Act?

https://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/sustainable-finance-taxonomy-article-8-report-eligible-activities-assets-faq_en.pdf

⁴ Directive 2013/36/EU of the European Parliament and of the Council.

⁵ Sustainable finance package 2023 – European Commission (europa.eu)

Reporting template

Refer to pages 118–124.

The Taxonomy reporting is based on assets in the balance sheet for the consolidated situation. Detailed information for reporting that is not available in Resurs's accounting system was primarily taken from the operation's databases, which include aggregated information from banking systems. The assessment of whether exposure exists to undertakings that are not subject to the NFRD (public-interest entities with more than 500 employees) is based on information that the bank possesses about its counterparties and information obtained from counterparties' websites. If an economic activity is not included in the technical screening criteria, the activity cannot be assessed under the EU Taxonomy and thus is not eligible under the regulations. Resurs is defined as an NFRD company and falls under the requirements applied to credit institutions. Resurs's Taxonomy reporting has been based on Resurs's interpretation of the reporting requirements and we continuously monitor Taxonomy developments.

Since Resurs's assessment found no assets or exposure in 2024 that refers to any environmental objective other than Climate Mitigation, we have actively decided not to include environmental objectives 3–6 in our reporting template to make it easier for the reader. We have also actively decided not to report the template for GAR KPIs Flow since we made the assessment that we do not have access to available or comparable data for this reporting.

ASSUMPTIONS, INTERPRETATIONS AND COMMENTS

According to the European Commission's guidance, data that is reported in the mandatory disclosures is to be based on actual information reported from underlying companies. It is not permitted to use estimates if no such data is available. Since Resurs's exposure to NFRD companies is very low, this also reflects the Taxonomy alignment in 2024, for which Taxonomy alignment for Resurs, according to our interpretation, is close to zero for both turnover and CapEx.

The exposure to Taxonomy-eligible activities that Resurs can nevertheless demonstrate is exposure to certain covered mortgage bonds. For its exposure to mortgage bonds, Resurs applied a look-through approach, which means that an evaluation has been made of the extent to which underlying loans are mortgages and these have been considered to be Taxonomy-eligible, as well as aligned with the Taxonomy to a lesser extent. In addition to bonds, lending to private individuals is also subject to exposure to vehicle loans, mortgages and energy improvement loans for homes. According to the European Commission's guidance⁶, mortgages qualify as Taxonomy-eligible since there is a property that is collateral for the loan and properties are Taxonomy-eligible. Resurs's mortgage products were discontinued in 2024 and are therefore not relevant for assessment. Resurs believes that energy investment loans for private individuals are Taxonomy-eligible as regards climate mitigation, but they cannot yet be considered to be Taxonomy aligned, whereas vehicles

loans do not currently comply with the data requirements necessary for being considered to be Taxonomy eligible.

Given the structure of Resurs's operations and the combination of data availability from counterparties, Taxonomy alignment is close to zero for 2024. In some cases, Resurs Holding's balance sheet has several categories that are Taxonomy-eligible for reporting. In these cases, an assessment has been made of the information that is most valuable to the reader and based on this the item has been placed in the category considered suitable.

Going forward, Resurs will review both its strategies and targets in this area and the aim is to increase the degree of Taxonomy alignment for the company's operations. The bank believes that this is possible from both a business strategic perspective and also since the quality of counterparty data is increasing every year. During the process of preparing the Taxonomy data for 2024, we also identified scope for improvements in future reporting in terms of both data collection and processes internally and with counterparties. At the moment, the lack of counterparty data is a decisive factor, but it is nonetheless clear that in the future Taxonomy reporting will be important and central to the transition that is needed, and we support this positive development.

⁶ Draft Commission notice on the interpretation of certain legal provisions of the Disclosures Delegated Act under Article 8 of EU Taxonomy Regulation on the reporting of eligible economic activities and assets.
[https://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/sustainable-finance-taxonomy-article-8-report-eligible-activities-assets-faq-part-2_en.pdf](https://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/shttps://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/sustainable-finance-taxonomy-article-8-report-eligible-activities-assets-faq-part-2_en.pdf)

0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

SEK		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total as	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	14 746 325	0,03%	0,0317%	4,05%	12,90%	12,63%

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total as	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
<i>Additional KPIs</i>	<i>GAR (flow)</i>						
	<i>Trading book*</i>						
	<i>Financial guarantees</i>						
	<i>Assets under management</i>						
	<i>Fees and commissions income**</i>						

* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR

**Fees and commissions income from services other than lending and AuM

Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

*** % of assets covered by the KPI over banks' total assets

****based on the Turnover KPI of the counterparty

*****based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used

Note 1: Across the reporting templates: cells shaded in black should not be reported.

Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.

1.Assets for the calculation of GAR 2024 (Turnover)

SEK	Total (gross) carrying amount	2024									2023								
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)		
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)		
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling
CAR - Covered assets in both numerator and denominator																			
1	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation																		
2	Financial undertakings	1 876 189 000	343 394 954	13 025 960						343 394 954	13 025 960				711 271 000	212 486 973			212 486 973
3	Credit institutions	1 052 171 000	343 394 954	13 025 960						343 394 954	13 025 960				710 509 000	212 486 973			212 486 973
4	Loans and advances																		
5	Debt securities, including UoP	1 052 171 000	343 394 954	13 025 960						343 394 954	13 025 960				710 509 000	212 486 973			212 486 973
6	Equity instruments																		
7	Other financial corporations	823 988 000													762 000				
8	of which investment firms																		
9	Loans and advances																		
10	Debt securities, including UoP																		
11	Equity instruments																		
12	of which management companies																		
13	Loans and advances																		
14	Debt securities, including UoP																		
15	Equity instruments																		
16	of which insurance undertakings																		
17	Loans and advances																		
18	Debt securities, including UoP																		
19	Equity instruments																		
20	Non-financial undertakings	45 481 469	4 062 604	1 720 365						4 062 604	1 720 365				46 128 950	13 766 594	4 637 430		6 041 941
21	Loans and advances	45 107 469	4 062 604	1 720 365						4 062 604	1 720 365				34 965 950	13 766 594	4 637 430		6 041 941
22	Debt securities, including UoP																		
23	Equity instruments	374 000													1 163 000				
24	Households	42 988 538 000	17 066 000							17 066 000					43 282 438 000	240 454 922			240 454 922
25	of which loans collateralised by residential immovable property														210 281 922	210 281 922			210 281 922
26	of which building renovation loans																		
27	of which motor vehicle loans	1 987 087 124													1 362 456 000				
28	Local governments financing																		
29	Housing financing																		
30	Other local government financing																		
31	Collateral obtained by taking possession: residential and commercial immovable properties																		
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)																		
33	Financial and Non-financial undertakings	791 662 533													595 694 050				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	791 662 533													108 694 050				
35	Loans and advances																		
36	of which loans collateralised by commercial immovable property																		
37	of which building renovation loans																		
38	Debt securities																		
39	Equity instruments																		
40	Non-EU country counterparties not subject to NFRD disclosure obligations														487 000 000				
41	Loans and advances																		
42	Debt securities																		
43	Equity instruments																		
44	Derivatives	22 610 000													6 648 000				
45	On demand interbank loans	2 861 551 000													2 476 580 000				
46	Cash and cash-related assets																		
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2 975 454 000													2 924 819 000				
48	Total GAR assets	51 561 436 000	364 523 558	14 746 325						364 523 558	14 746 325				50 043 569 000	466 708 489	4 637 430		458 983 836
49	Assets not covered for GAR calculation	6 533 207 000													5 642 658 000				
50	Central governments and Supranational issuers	1 750 681 000													1 871 644 000				
51	Central banks exposure	4 762 556 000													3 581 014 000				
52	Trading book																		
53	Total assets	58 074 643 000													55 496 227 000				
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																			
54	Financial guarantees																		
55	Assets under management																		
56	Of which debt securities																		
57	Of which equity instruments																		

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporations, non-financial corporations (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments (municipalities) (see financing).

2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collateral obtained by credit institutions by taking possession in exchange in of cancellation of debts.

3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for these institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.

4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

1.Assets for the calculation of GAR 2024 (Capex)

SEK	Total [gross] carrying amount	2024									Total [gross] carrying amount	2023										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)				
		Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which transitional	Of which enabling
GAR - Covered assets in both numerator and denominator																						
1	Loans and advances, debt securities and equity instruments not NFI eligible for GAR calculation																					
2	Financial undertakings	1 876 159 000	343 394 954	13 025 960						343 394 954	13 025 960										212 486 973	
3	Credit institutions	1 052 171 000	343 394 954	13 025 960						343 394 954	13 025 960											212 486 973
4	Loans and advances																					
5	Debt securities, including UoP	1 052 171 000	343 394 954	13 025 960						343 394 954	13 025 960											212 486 973
6	Equity instruments																					
7	Other financial corporations	823 988 000																				
8	of which investment firms																					
9	Loans and advances																					
10	Debt securities, including UoP																					
11	Equity instruments																					
12	of which management companies																					
13	Loans and advances																					
14	Debt securities, including UoP																					
15	Equity instruments																					
16	of which insurance undertakings																					
17	Loans and advances																					
18	Debt securities, including UoP																					
19	Equity instruments																					
20	Non-financial undertakings	45 481 469	7 879 504	3 306 792						7 879 504	3 306 792											13 766 594
21	Loans and advances	45 107 469	7 879 504	3 306 792						7 879 504	3 306 792											13 766 594
22	Debt securities, including UoP																					4 637 430
23	Equity instruments	374 000																				
24	Households	42 988 518 000	17 066 000							17 066 000												240 454 922
25	of which loans collateralised by residential immovable property																					210 281 922
26	of which building renovation loans																					
27	of which motor vehicle loans	1 967 087 124																				
28	Local governments financing																					
29	Housing financing																					
30	Other local government financing																					
31	Collateral obtained by taking possession: residential and commercial immovable properties																					
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)																					
33	Financial and Non-financial undertakings	791 662 531																				595 694 050
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	791 662 531																				108 694 050
35	Loans and advances																					
36	of which loans collateralised by commercial immovable property																					
37	of which building renovation loans																					
38	Debt securities																					
39	Equity instruments																					
40	Non-EU country counterparties not subject to NFRD disclosure obligations																					487 000 000
41	Loans and advances																					
42	Debt securities																					
43	Equity instruments																					
44	Derivatives	22 610 000																				6 648 000
45	On demand interbank loans	2 861 551 000																				2 476 580 000
46	Cash and cash-related assets																					
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2 975 454 000																				2 924 919 000
48	Total GAR assets	31 581 436 000	368 340 458	16 332 752						368 340 458	16 332 752											50 043 969 000
49	Assets not covered for GAR calculation	6 513 207 000																				5 462 658 000
50	Central governments and Supranational Issuers	1 750 631 000																				1 871 644 000
51	Central banks exposure	4 762 556 000																				3 581 014 000
52	Trading book																					
53	Total assets	38 074 643 000																				55 496 227 000
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																						
54	Financial guarantees																					
55	Assets under management																					
56	Of which debt securities																					
57	Of which equity instruments																					

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporations, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only and local government/municipalities (local financing)).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collateral obtained by credit institutions by taking possession in exchange in of cessation of debts.
3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure

3. GAR KPI stock 2024 (Turnover)

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR

3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets

4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

		2024-12-31											2023-12-31										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			Proportion of total assets covered	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			Proportion of total assets covered		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		% (compared to total covered assets in the denominator)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which specialised lending	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling					
GAR - Covered assets in both numerator and denominator																							
1	Loans and advances, debt securities and equity instruments not HFF eligible for GAR calculation																						
2	Financial undertakings	0,67%	0,03%								3,64%	0,42%							0,42%		1,42%		
3	Credit institutions	0,67%	0,03%								2,04%	0,42%							0,42%		1,42%		
4	Loans and advances																						
5	Debt securities, including UoP	0,67%	0,03%								2,04%	0,42%							0,42%		1,42%		
6	Equity instruments																						
7	Other financial corporations																						
8	of which investment firms																						
9	Loans and advances																						
10	Debt securities, including UoP																						
11	Equity instruments																						
12	of which management companies																						
13	Loans and advances																						
14	Debt securities, including UoP																						
15	Equity instruments																						
16	of which insurance undertakings																						
17	Loans and advances																						
18	Debt securities, including UoP																						
19	Equity instruments																						
20	Non-financial undertakings	0,01%	0,003%								0,09%	0,01%	0,01%						0,01%	0,01%	0,09%		
21	Loans and advances	0,01%	0,003%								0,09%	0,01%	0,01%						0,01%	0,01%	0,09%		
22	Debt securities, including UoP																						
23	Equity instruments																				0,02%		
24	Households	0,03%									83,37%	0,48%							0,48%		86,49%		
25	of which loans collateralised by residential immovable property											0,42%							0,42%		0,42%		
26	of which building renovation loans																						
27	of which motor vehicle loans																						
28	Local governments financing																						
29	Housing financing																						
30	Other local government financing																						
31	Collateral obtained by taking possession: residential and commercial immovable properties																						
32	Total GAR assets	0,71%	0,03%								0,92%	0,01%							0,92%	0,01%			

3. GAR KPI stock 2024 (Capex)

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
 2. Information on the GAR (green asset ratio of eligible activities) shall be accompanied with information on the proportion of total assets covered by the GAR.
 3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets.
 4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

	2024-12-31											2023-12-31															
	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total assets covered	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total assets covered			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)								
	% (compared to total covered assets in the denominator)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which Use of Proceeds		Of which transitional	Of which enabling	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which Use of Proceeds		Of which transitional	Of which enabling	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which specialised lending	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator																											
1	Loans and advances, debt securities and equity instruments not HFF eligible for GAR calculation																										
2	Financial undertakings																										
3	0.67%	0.03%		0.67%	0.03%						3.64%	0.42%												0.42%			1.42%
4	Loans and advances																										
5	0.67%	0.03%		0.67%	0.03%						2.04%	0.42%												0.42%			1.42%
6	Equity instruments																										
7	Other financial corporations																										
8	of which investment firms																										
9	Loans and advances																										
10	Debt securities, including UoP																										
11	Equity instruments																										
12	of which management companies																										
13	Loans and advances																										
14	Debt securities, including UoP																										
15	Equity instruments																										
16	of which insurance undertakings																										
17	Loans and advances																										
18	Debt securities, including UoP																										
19	Equity instruments																										
20	Non-financial undertakings																										
21	0.02%	0.01%		0.02%	0.01%						0.09%	0.03%	0.01%											0.03%	0.01%		0.09%
22	Loans and advances																										
23	Equity instruments																										
24	Households																										
25	0.03%			0.03%							83.37%	0.48%												0.48%			86.49%
26	of which loans collateralised by residential immovable property																										
27	of which building renovation loans of which motor vehicle loans																										
28	Local governments financing																										
29	Housing financing																										
30	Other local government financing																										
31	Collateral obtained by taking possession: residential and commercial immovable properties																										
32	Total GAR assets																										
	0.71%	0.03%		0.71%	0.03%						0.93%	0.01%												0.93%	0.01%		

2. GAR sector information 2024 (Turnover)

Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	3513 - Electricity distribution	3 160 197	1 445 047							3 160 197	1 445 047	
2	2899 - Manufacture of other special-purpose machinery	1 377 471	13 860							1 377 471	13 860	
3	4211 - Construction of roads, highways	1 101 496	94 419							1 101 496	94 419	
4	4120 - Construction of residential and non-residential buildings	1 021 553	79 061							1 021 553	79 061	
5	1712 - Manufacture of paper and paperboard	335 299	6 323							335 299	6 323	
6	7112 - Engineering activities and related technical consultancy	316 017	13 604							316 017	13 604	
7	6511 - Life insurance	309 620	6 192							309 620	6 192	
8	2540 - Manufacture of weapons and ammunition	189 420	758							189 420	758	
9	5310 - Postal activity	171 859	17 186							171 859	17 186	
10	5223 - Service activities incidental to air transportation	151 073	604							151 073	604	
11	4322 - Plumbing, heat and air-conditioning installation	124 637	13 710							124 637	13 710	
12	3030 - Manufacture of aircraft and spacecraft	88 251	353							88 251	353	
13	6820 - Renting and operating of own or leased real estate	72 280	15 179							72 280	15 179	
14	4220 - Construction of utility projects	46 125	13 838							46 125	13 838	
15	4519 - Wholesale trade of other motor vehicles	34 375	50							34 375	50	
16	2910 - Manufacture of motor vehicles	32 934	132							32 934	132	
17	1061 - Manufacture of grain mill products	5 085	51							5 085	51	
18												
...												

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

2. GAR sector information 2024 (Capex)

Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCM)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCA)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	SEK	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	3513 - Electricity distribution	3 160 197	2 432 526							3 160 197	2 432 526	
2	4639 - Non-specialized wholesale of food, beverages and tobacco	2 563 555	18 358							2 563 555	18 358	
3	2899 - Manufacture of other special-purpose machinery	1 377 471	76 228							1 377 471	76 228	
4	4211 - Construction of roads, highways	1 101 496	247 838							1 101 496	247 838	
5	4120 - Construction of residential and non-residential buildings	1 021 553	294 783							1 021 553	294 783	
6	1712 - Manufacture of paper and paperboard	335 299	34 792							335 299	34 792	
7	7112 - Engineering activities and related technical consultancy	316 017	2 186							316 017	2 186	
8	6511 - Life insurance	309 620	7 431							309 620	7 431	
9	2932 - Manufacture of parts and accessories of motor vehicles	194 361	13 217							194 361	13 217	
10	2540 - Manufacture of weapons and ammunition	189 420	5 683							189 420	5 683	
11	5310 - Postal activity	171 859	101 397							171 859	101 397	
12	5223 - Service activities incidental to air transportation	151 073	1 813							151 073	1 813	
13	3030 - Manufacture of aircraft and spacecraft	88 251	2 648							88 251	2 648	
14	6820 - Renting and operating of own or leased real estate	72 280	16 624							72 280	16 624	
15	4220 - Construction of utility projects	46 125	41 051							46 125	41 051	
16	4519 - Wholesale trade of other motor vehicles	34 375	4 700							34 375	4 700	
17	2910 - Manufacture of motor vehicles	32 934	5 467							32 934	5 467	
18												
...												

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

Table Total emissions per scope and category, 2024

This table shows total emissions per scope. Scope 3 emissions for each stage are also listed. The calculations have been performed according to the Greenhouse Gas Protocol using an operational control approach. Biogenic emissions were excluded from the calculations.

A 24.5% increase in climate impact compared to 2023, mainly due to an increase in business travel and purchased goods and services, with office renovations in 2024 making up a significant part of the increase.

The “market-based” method was applied in Scope 2. If the “location-based” method had been applied, the result would be 100 tCO₂eq. Sources for emissions factors in Scope 1 come from the Swedish Transport Administration and Network for transport measures (NTM); in Scope 2 from Swedenergy’s heating committee (VMK), Vattenfall, the Swedish Environmental Institute (IVL) and the Swedish Energy Agency; and in Scope 3 primarily from AIB, Defra, the Swedish Food Agency, Återvinningsindustrierna, NTM, the National Agency for Public Procurement and IVL.

DETAILED EMISSIONS BREAKDOWN PER SCOPE (TONNES OF CO ₂ eq)	2024	PERCENTAGE 2024
SCOPE 1	51	4%
SCOPE 2	29	2%
SCOPE 3 (SEE STAGE BELOW)	1,341	94%
3.1 Purchased goods and services	423	30%
3.2 Capital goods	265	19%
3.3 Energy and fuel-related emissions	32	2%
3.4 Upstream transportation and distribution	-	0%
3.5 Waste	3	0%
3.6 Business travel	360	25%
3.7 Commuting	258	18%
3.8 Leased assets	-	0%
3.9 Downstream transportation	-	0%
3.10 Processing of sold products	-	0%
3.11 Use of sold products	-	0%
3.12 End-of-life treatment of sold products	-	0%
3.13 Downstream leased assets	-	0%
3.14 Franchises	-	0%
3.15 Investments	-	0%
TOTAL	1,421	100%

Auditor’s report on the statutory sustainability statement

This is a literal translation of the Swedish original report.

To the general meeting of the shareholders in Resurs Holding AB (publ) , corporate identity number 556898-2291.

ENGAGEMENT AND RESPONSIBILITY

It is the board of directors who is responsible for the statutory sustainability report for the year 2024 on pages 104-127 and that it has been prepared in accordance with the Annual Accounts Act in accordance with the older wording that applied before 1 July 2024.

THE SCOPE OF THE AUDIT

Our examination has been conducted in accordance with FAR’s auditing standard RevR 12 The auditor’s opinion regarding the statutory sustainability report. This means that our examination of the statutory sustainability report is substantially different and less in scope than an audit conducted in accordance with International Standards on Auditing and generally accepted auditing standards in Sweden. We believe that the examination has provided us with sufficient basis for our opinion.

OPINION

A statutory sustainability report has been prepared.

Stockholm, 20 March 2025

Öhrlings PricewaterhouseCoopers AB

Peter Nilsson
Authorised Public Accountant
Auditor in Charge

Frida Main
Authorised Public Accountant

Our employees

Employee performance measures	2024		2023		2022	
	Number	Women %	Number	Women %	Number	Women %
Total employees, FTE	673	47%	660	48%	647	53%
Total employees, headcount	767	47%	745	48%	735	53%
Sweden FTE	585	46%	504	46%	464	51%
Total employees	658	46%	550	46%	506	51%
Number of permanent employees	644	46%	537	46%	500	51%
- Of which full-time	641	46%	534	46%	499	51%
- Of which part-time	3	0%	3	33%	1	0%
Number of fixed-term employees	14	50%	13	38%	6	50%
Finland FTE	59	53%	66	62%	67	73%
Total employees	64	53%	71	62%	77	73%
Number of permanent employees	61	56%	70	63%	69	74%
- Of which full-time	61	56%	69	62%	66	73%
- Of which part-time	0	0%	1	100%	3	100%
Number of fixed-term employees	3	0%	1	0%	8	63%
Norway FTE	24	49%	43	48%	69	56%
Total employees	39	49%	58	48%	89	56%
Number of permanent employees	32	50%	46	48%	77	60%
- Of which full-time	32	50%	44	48%	76	59%
- Of which part-time	0	0%	2	50%	1	100%
Number of fixed-term employees	7	43%	12	50%	12	33%
Denmark FTE	5	0%	47	45%	47	39%
Total employees	6	0%	64	45%	61	39%
Number of permanent employees	6	0%	42	52%	40	45%
- Of which full-time	6	0%	40	50%	39	44%
- Of which part-time	0	0%	2	100%	1	100%
Number of fixed-term employees	0	0%	22	32%	21	29%

Our employees, cont'd.

Employee performance measures	2024		2023		2022	
	Number	Women %	Number	Women %	Number	Women %
Board of Directors	8	0%	7	43%	9	44%
<30	0	0%	0	0%	0	0%
30-50	4	0%	0	0%	3	33%
>50	4	0%	7	43%	6	50%
CEO and Group Management	7	14%	6	17%	11	36%
<30	0	0%	0	0%	0	0%
30-50	4	14%	4	25%	8	38%
>50	3	0%	2	0%	3	33%
Managers	90	51%	96	48%	99	48%
<30	6	50%	6	17%	4	25%
30-50	64	52%	73	51%	74	49%
>50	20	55%	17	47%	21	52%
All employees	767	47%	745	48%	735	53%
<30	232	47%	243	43%	250	50%
30-50	426	48%	412	51%	404	56%
>50	109	39%	90	44%	81	49%

Attendance	2024	2023	2022
	96%	96%	95%

Learning and engagement	2024	2023	2022
Average number of completed Resurs Academy sessions per month	909	644	757

Remuneration and benefits	2024	2023	2022
Total compensation ratio (CEO to median of all employees)	7.46	4.8	8.45
Percentage increase ratio (CEO to median of all employees)	1.6	-6.5	4

The lower 2023 amount is because the departing CEO's compensation was only for the period until June 2023.

GRI content index

Resurs reports according to GRI Standards (GRI 1: Foundation 2021). Resurs reports the Group's sustainability activities annually. This year's Sustainability Report is Resurs's eighth according to GRI and covers the calendar year 2024. The GRI disclosures linked to the material sustainability matters defined based on the Bank's materiality assessment follow below. For each material sustainability area, one or more of the relevant GRI disclosures are presented in the table below. For material matters where there is no GRI disclosure, the company's own disclosures have been used.

GRI STANDARD	DISCLOSURE	PAGE REFERENCE	COMMENTS
GRI 2: General disclosures 2021			
THE ORGANIZATION AND ITS REPORTING PRACTICES			
2-1	Organizational details	29, 35, 61	
2-2	Entities included in the organization's sustainability reporting	35, 61	
2-3	Reporting period, frequency and contact point	35, 61, 104	Contact person: Henrik Linder, Nordic Sustainability Manager, Resurs, e-mail: henrik.linder@resurs.se
2-4	Restatements of information	–	No significant restatements.
2-5	External assurance	GRI Content Index	The Group's Sustainability Report has not been externally assured in accordance with GRI.
ACTIVITIES AND WORKERS			
2-6	Activities, value chain and other business relationships	3-4, 8-10, 26, 35, 38, 108	
2-7	Employees	19-20, 126-127	The bank does not have employees with non-guaranteed hours.
2-8	Workers who are not employees	–	The Bank does not record the number of consultants at a consolidated level.

GRI STANDARD	DISCLOSURE	PAGE REFERENCE	COMMENTS
GOVERNANCE			
2-9	Governance structure and composition	41-51, 107-110	
2-10	Nomination and selection of the highest governance body	43-44	
2-11	Chair of the highest governance body	50	
2-12	Role of the highest governance body in overseeing the management of impacts	41-47, 107-110	
2-13	Delegation of responsibility for managing impacts	41-47, 107-110	
2-14	Role of the highest governance body in sustainability reporting	107-110	
2-15	Conflicts of interest	41-110	
2-16	Communication of critical concerns	26-27, 108-109	
2-17	Collective knowledge of the highest governance body	43-44, 46-47, 50	
2-18	Evaluation of the performance of the highest governance body	43-44	
2-19	Remuneration policies	38, 46-47, 49, 77-78	
2-20	Process to determine remuneration	38, 43, 47, 49, 78	
2-21	Annual total compensation ratio	127	
STRATEGY, POLICIES AND PRACTICES			
2-22	Statement on sustainable development strategy	6	
2-23	Policy commitments	13-14, 26-27, 38, 43, 107-108, 110	
2-24	Embedding policy commitments	26-27, 38, 43, 47, 65, 107-110	
2-25	Processes to remediate negative impacts	26-27, 108-115	
2-26	Mechanisms for seeking advice and raising concerns	26-27, 108-115	
2-27	Compliance with laws and regulations	26-27	
2-28	Membership of associations	GRI Content Index	Resurs is a member of the Confederation of Swedish Enterprise, the Swedish Bankers' Association, FAR, Finance Norway and the Finnish Commerce Federation.

GRI STANDARD	DISCLOSURE	PAGE REFERENCE	COMMENTS
STAKEHOLDER ENGAGEMENT			
2-29	Approach to stakeholder engagement	104-105	
2-30	Collective bargaining agreements	GRI Content Index	99 per cent of Resurs Bank's employees have collective agreements. All (100 per cent of) employees have the right to decide whether they want to be represented by a trade union.

Material topics

GRI 3: MATERIAL TOPICS 2021

3-1	Process to determine material topics	106	
3-2	List of material topics	13	

ANTI-CORRUPTION

GRI 3: MATERIAL TOPICS 2021

3-3	Management of material topics	26-27, 99, 109-110, 112	
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GRI 205: ANTI-CORRUPTION 2016

205-2	Communication and training about anti-corruption policies and procedures	26-27	
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ENVIRONMENT

GRI 3: MATERIAL TOPICS 2021

3-3	Management of material topics	21-23, 105, 109-110, 113-114	
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GRI 305: EMISSIONS 2016

305-1	Direct (Scope 1) GHG emissions	22, 125	
305-2	Indirect (Scope 2) energy consumption GHG emissions	22, 125	
305-3	Other indirect (Scope 3) GHG emissions	22-125	

GRI STANDARD	DISCLOSURE	PAGE REFERENCE	COMMENTS
DIVERSITY AND EQUAL OPPORTUNITY			
GRI 3: MATERIAL TOPICS 2021			
3-3	Management of material topics	19-20, 105, 109-110, 115	
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016			
405-1	Diversity of governance bodies and employees	20, 126-127	
CUSTOMER PRIVACY			
GRI 3: MATERIAL TOPICS 2021			
3-3	Management of material topics	26-27, 105, 109-110, 112	
GRI 418: CUSTOMER PRIVACY 2016			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	26	
RESPONSIBLE CREDIT LENDING			
GRI 3: MATERIAL TOPICS 2021			
3-3	Management of material topics	16-18, 105, 108-115	
Own indicator	The total percentage of payment arrangements paid by customers	17	
SOCIAL RESPONSIBILITY			
GRI 305: EMISSIONS 2016			
3-3	Management of material topics	24-25, 105, 109-110, 115	
Own indicator	Total number of participants who completed personal finance training via MyEconomy	24	