The Pillar 2 requirement for S-Bank decreases by 0.5 percentage points

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Inside Information
6 November 2025 at 9:02 am EET

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The Finnish Financial Supervisory Authority has imposed on 22 October 2025 a discretionary additional capital requirement (Pillar 2) under chapter 11, section 6, section 6 a, subsection 1, paragraph 1 and section 6 b, subsection 1, paragraph 1 and 2 of the Act on Credit institutions (610/2014) for S-Bank Plc.

The Pillar 2 requirement is 1.50% and must be covered as follows: at least three quarters of the additional capital requirement shall be Tier 1 capital, of which at least three quarters shall be Common Equity Tier 1 capital (CET1) in accordance with the EU Regulation on prudential requirements.

The requirement is valid until further notice as of 31 March 2026 but not longer than until 31 March 2029. The current Pillar 2 requirement for S-Bank is 2.00%.

The Common Equity Tier 1 capital ratio (CET1) of S-Bank was 23.3% and the capital adequacy ratio 25.6% on 30 September 2025.

The decision has been made under the normal and annual supervisory review and evaluation process (SREP), based on Act on Credit Institutions (610/2014), chapter 11 section 6, section 6 a subsection 1 paragraph 1 and section 6 b Subsection 1 paragraphs 1 and 2.

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About S-Bank Plc

S-Bank is a Finnish bank and part of S Group. We exist to give everyone the possibility of a little more wealth. We have more than three million customers and we know their day-to-day life. We bring convenience and value to our customers through our easy-to-use digital services, for example. Being a full-service bank, we offer support to our customers every day and at the turning points in their lives. s-pankki.fi

Attachments

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