



S-Bank Plc's Annual Report 2025 has been published

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Annual Financial Report

19 March 2026 at 9.00 EET

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S-Bank has published its 2025 Annual Report. The report includes the Board of Directors' Report and the financial statements for 2025. The report includes the sustainability report that is compliant with the Corporate Sustainability Reporting Directive (CSRD). S-Bank has also published an English-language risk report entitled 'Pillar 3 Report 2025'.

All reports are available on the S-Bank website at s-pankki.fi/sijoittajille. The Annual Report and the risk report have been appended to this stock exchange release as attachments.

S-Bank publishes its financial statements in accordance with the European Single Electronic Format (ESEF) reporting requirements as an Extensible Hypertext Markup language (xHTML) file. In accordance with the ESEF requirements, the primary financial statements and the notes to the consolidated financial statements have been tagged with XBRL, certified by the auditing firm KPMG Oy Ab. The ESEF financial statements are available in the ZIP file attached to this release.

Reports on S-Bank's [governance and management systems](#) and [remuneration systems](#) have been published on S-Bank's website.

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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

- [Download announcement as PDF.pdf](#)
- [S-Bank Annual Report 2025.pdf](#)
- [S-Bank Pillar 3 -report 2025.pdf](#)
- [743700FTBNXAUN57RH30-2025-12-31-1-fi.zip](#)