

ATTACHMENT TO S-BANK EXCHANGE RELEASE

6 February 2025



ELINA AARTOLA-MÄKELÄ

CHIEF RISK OFFICER (CRO)

EDUCATION

- Master of Science (Eng.), Helsinki University of Technology, 1996

MAIN WORKING EXPERIENCE

Nordea Bank Oyj, 2022–2025

- Strategic Risk Expert, Group Credit Risk Control
- Head of Model Risk and Validation

Aktia Bank Oyj, 2020–2022

- Chief Risk Officer, Head of Risk and Compliance

Nordea Bank Oyj, 2017–2020

- Head of Credit Risk Frameworks
- Nordic Head of Wholesale Customer Due Diligence Analytics

Nordic Investment Bank, 2011–2017

- Director, Deputy Head of Corporate and Project Analysis

Finnish Financial Supervisory Authority, 2009–2011

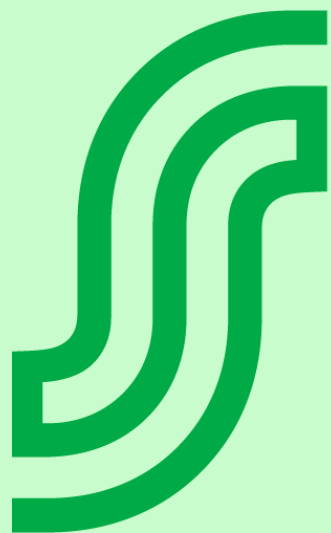
- Head of Division, Financial Sector, Institutional Supervision

CapMan Group, 2002–2007

- Business Controller
- Investment Manager, CapMan Buyout

Several positions in the financial industry, 1996–2002





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