



S-Bank Plc's Annual Report 2024 has been published

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Annual Financial Report
20 March 2025 at 12.00 EET

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S-Bank has published its 2024 Annual Report. The report includes the report of the Board of Directors and the financial statements for 2024. The report includes the sustainability statement that is compliant with the Corporate Sustainability Reporting Directive (CSRD). S-Bank has also published an English-language risk report entitled 'S-Bank Capital and Risk Management Report 2024' and its tables 'S-Bank Capital Adequacy Tables 31 December 2024'.

All reports are available on the S-Bank website at s-pankki.fi. The Annual Report and the risk report and its tables 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.

Contacts:

Riikka Laine-Tolonen, CEO

Contacts

- S-Pankin viestintä, S-Bank Communications, +358 10 767 9300, viestinta@s-pankki.fi

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](#)
- [743700FTBNXAUN57RH30-2024-12-31-0-fi.zip](#)
- [S-Pankki vuosikertomus 2024.pdf](#)
- [S-Bank Annual Report 2024.pdf](#)
- [S-Bank CAR Report 2024.pdf](#)
- [S-Bank Capital Adequacy Tables 31 December 2024.xlsx](#)