

Proposed distribution of earnings

The Board of Directors proposes a dividend of SEK 8.75 per share (8.25). The proposed dividend corresponds to 3.2% of the Parent Company's equity and 2.0% of the Group's equity. Of shareholders' equity, 72%, or SEK 86.0 billion in the Parent Company, and 68%, or SEK 130.2 billion in the Group, is attributable to market valuation of assets and liabilities. The Board is of the opinion that the proposed dividend is well balanced in view of the objectives, scope and risks of the business as well as with respect to the ability to meet the Company's future obligations. The total amount to be paid out according to the proposed dividend, based on the number of shares outstanding, is SEK 3,779 mn (3,563).

According to the Parent Company balance sheet, earnings totaling SEK 117,058 mn are at the disposal of the Annual General Meeting. The Board of Directors proposes that the earnings be appropriated as follows:

To the shareholders, a dividend of SEK 8.75 per share totaling	SEK 3,779 mn
Balance carried forward	SEK 113,278 mn
	<u>SEK 117,058 mn</u>

The Board of Directors and CEO certify that the Annual Report has been prepared in accordance with generally accepted accounting principles; that the consolidated financial statements have been prepared in accordance with the International Financial Reporting Standards referred to in European Parliament and Council of Europe Regulation (EC) No. 1606/2002 of July 19, 2002, on application of International Financial Reporting Standards; that disclosures herein give a true and fair view of the Parent Company's and Group's financial position and results of operations; and that the statutory Board of Directors' Report provides a fair review of the Parent Company's and Group's operations, financial position and results of operations and describes material risks and uncertainties facing the Parent Company and the companies included in the Group.

The Group's and Parent Company's earnings and position in general are shown in the income statements, balance sheets, statements of changes in shareholders' equity, statements of cash flows and notes to the financial statements. The Annual Report and the consolidated financial statements have been approved for release by the Board of Directors and the CEO on February 20, 2026. Adoption of the Consolidated and Parent Company Income Statements and Balance Sheets will take place at the Annual General Meeting on April 13, 2026.

Stockholm, February 20, 2026

Fredrik Lundberg
Chairman

Pär Boman
Vice Chairman

Christian Caspar
Director

Marika Fredriksson
Director

Bengt Kjell
Director

Katarina Martinson
Director

Fredrik Persson
Director

Lars Pettersson
Director

Helena Stjernholm
CEO
Director

Our Audit Report on the annual report and the consolidated financial statements was submitted on February 25, 2026.

Deloitte AB

Hans Warén
Authorized Public Accountant