

Information on proposed members of the Board of Directors at the Annual General Meeting 2026

Proposal for re-election of the current Board members:

Jayne Almond

Born 1957. Master of Arts in Politics (Hons), Philosophy and Economics, St. Hilda's College, Oxford, United Kingdom. Chair and Board member since 2022.

Other appointments: Non-Executive Director of Arbuthnot Banking Group PLC.

Previous appointments: External Member of Oxford University Council, Chair of Oxford University's Audit Committee, Managing Director of European Internet Banking at Lloyds TSB, Managing Director at Barclays Home Finance, Founder and CEO of Stonehaven Equity Release, Chair of Butterfield Mortgages Ltd. and Chair and Non-Executive Director of Kensington Mortgage Co. Ltd.

Own and closely related persons' holding in the Company: 64,209 shares.

Independent in relation to the Company and its executive management as well as the Company's major shareholders.

Christopher Rees

Born 1972. Bachelor of Science in Economics and Master of Science in Accounting and Finance, London School of Economics, United Kingdom. Board member since 2023.

Other appointments: Board member of Hoist Finance AB and Revel Capital AB and Council Member of Seerave Foundation. Partner at Belvere Group AB.

Previous appointments: Board member and Managing Director of Seerave Enterprises, Group CFO and Head of Finance and Treasury of Nordea Bank Abp, Board member of Greenenergy International Ltd, Head of Finance & Treasury and Deputy Head of Wholesale Banking and Head of Markets of Barclays Bank PLC, Executive Director of Morgan Stanley Europe, and Executive Director & Head of European Liability Management and Restructuring within Strategic Solutions Group, Merrill Lynch International. Supervisory Board member and Deputy Chair of econnext AG.

Own and closely related persons' holding in the Company: 16,000 shares.

Independent in relation to the Company and its executive management as well as the Company's major shareholders.

Julia Ehrhardt

Born 1980. Bachelor of Science in Engineering Physics with a Major in Financial Mathematics, Royal Institute of Technology (KTH), Sweden. Board member since 2021.

Other appointments: Board member of Ework Group AB and Morrow Bank as well as Vice-Chair of the Board of Insamlingsstiftelsen DNA.

Previous appointments: CFO of Gillion AB, Chief Retail Banking and Business Development Officer at Hoist Finance AB, Partner at Advisense (former FCG) and Head of Debt Investor Relations and Rating at Skandinaviska Enskilda Banken. Board member of Investment AB Hammarbacken 8, Corpia Group AB, Eriksbergs Kapital AB, Uno Finans AS and Oto9 AB.

Own and closely related persons' holding in the Company: 25,816 shares.

Independent in relation to the Company and its executive management as well as the Company's major shareholders.

Rolf Stub

Born 1963. Bachelor of Business Administration, University of San Francisco, California, United States and Master in International Management, American Graduate School of International Management, Arizona, United States. Board member since 2020.

Other appointments: Chair of Oto9 AB, Eiendomsfinans AS and Eiendomsfinans Drift AS. Board member of Hypido AB.

Previous appointments: CEO and Head of Strategy & Business Development, Enity Bank Group AB, CEO of Aktiv Kapital ASA and CEO of Olympia Capital ASA. Board member of Uno Finans AS.

Own and closely related persons' holding in the Company: 455,169 shares.

Independent in relation to the Company and its executive management as well as the Company's major shareholders.

Proposal for the election of the following new Board member:

Mikael Walther

Born 1981. Master of Science (MSc) in Engineering Physics, Royal Institute of Technology (KTH), Sweden and Master of Science (MSc) in Business and Economics, Stockholm School of Economics, Sweden.

Other appointments: CEO of Rosfelt Enterprises AB, Chair of the Board of Ture Investment Partners AB, Board member of Rebtel AB and of Hobohm Brothers Equity AB.

Previous appointments: Board member of Klarna Bank AB, CEO of Navos Capital, Investment Specialist at Cevian Capital and Analyst at Goldman Sachs.

Own and closely related persons' holding in the Company: 175 shares.

Independent in relation to the Company and its executive management as well as the Company's major shareholders.