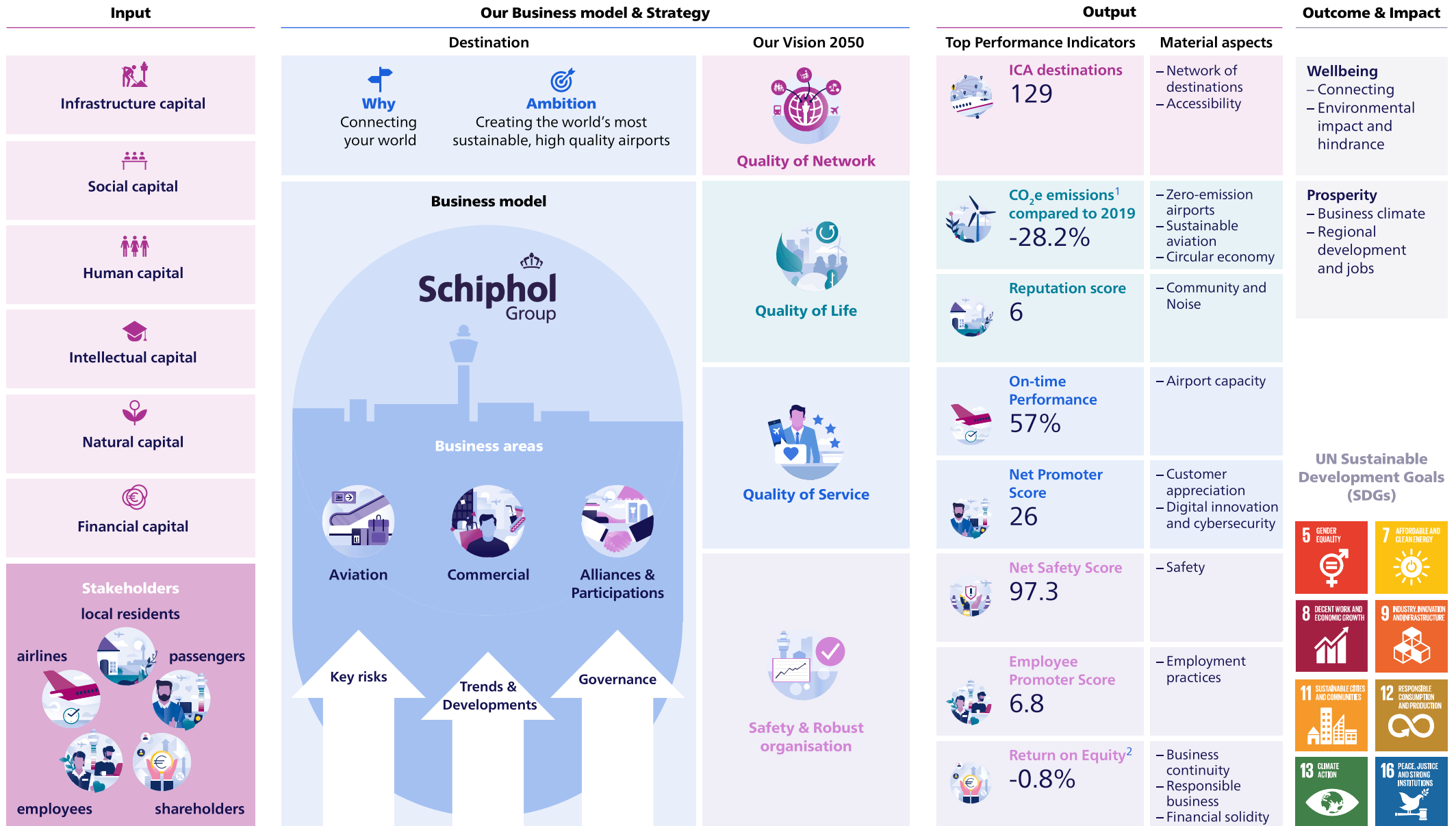


This is how we create value



¹ Concerns scope 1, 2 and selected scope 3 items ² ROE including fair value changes and other one offs: -2.5%