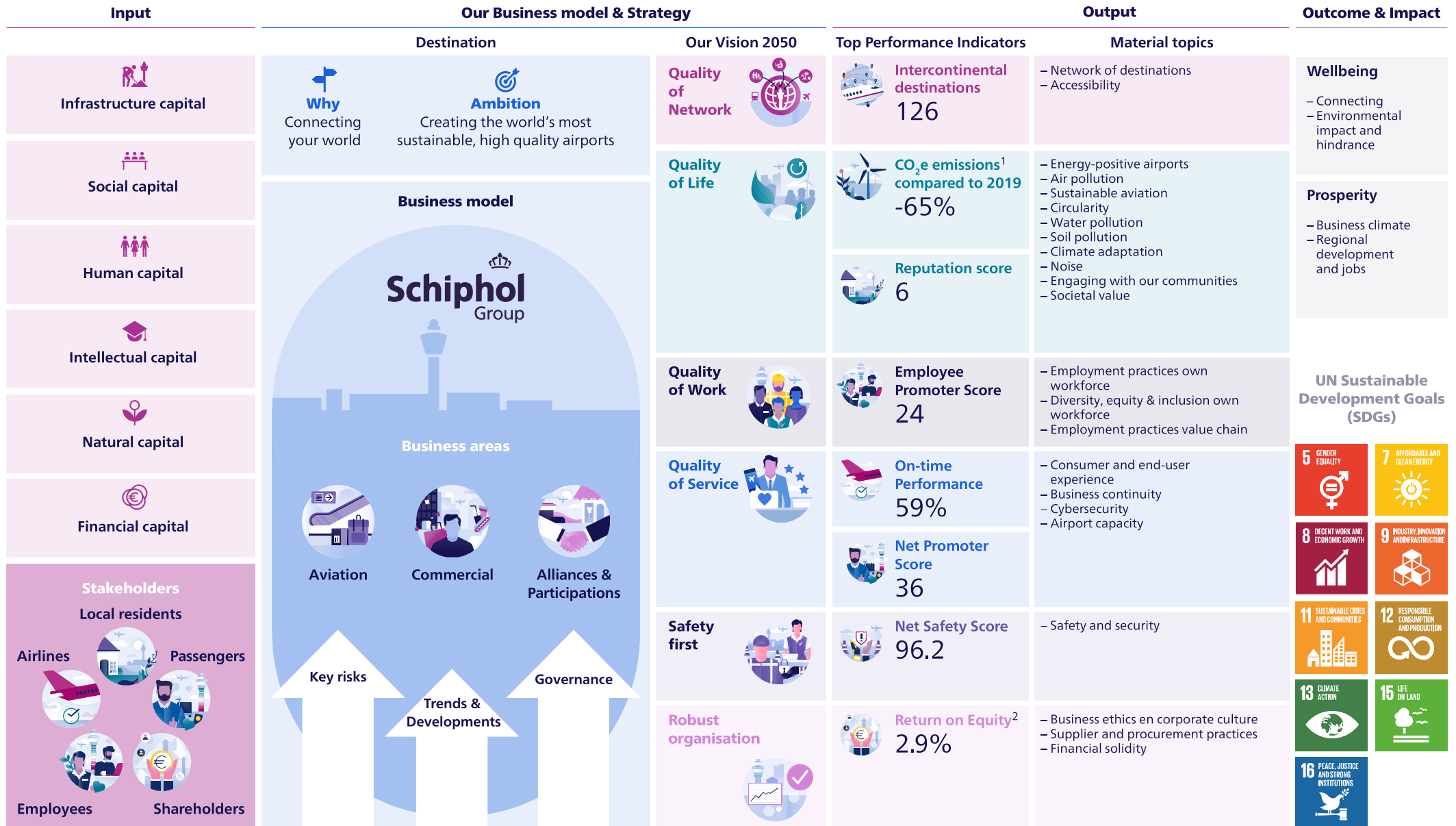


This is how we create value



1 Concerns scope 1, 2 and selected scope 3 items 3 ROE including fair value changes and other one offs: 0.4%