



Bank of Åland chooses Gemalto's bio-sourced payment cards to support Baltic Sea environmental campaign

Amsterdam, June 16, 2016 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, is supplying its bio-sourced Optelio EMV payment cards to support The Baltic Sea Project, a major environmental initiative by pioneering Scandinavian bank, Bank of Åland. Bank of Åland is making the bio-sourced Optelio cards, which are manufactured from corn-based PLA¹ material, their primary choice. The cards are EMV certified and feature a highly creative card artwork² with a front design that focuses exclusively on The Baltic Sea Project. Card account details and corporate logos have been moved to the back of the card. Gemalto is responsible for production and personalization of the cards, operating under a multi-year partnership agreement.

The environmentally sensitive cards will be further supported by the bank's new and unique 'Aland-index'. This provides a carbon footprint calculation for every transaction which is digitally reported to the customer monthly, along with an invitation to offset these CO₂ emissions. They will be issued to customers making new account applications, and when existing cards expire.

"Gemalto was the world's first supplier of a bio-sourced payment card and has a proven track record for the successful deployment of this ground-breaking product," said Peter Wiklöf, CEO at Bank of Åland. "They are clearly committed to the values of The Baltic Sea Project, and our new partnership opens the door to further joint green initiatives."

"The Baltic Sea Project is a vital initiative, raising awareness of the threat posed to the environment at the very heart of the Bank of Åland community," said Philippe Cambriel, President for Europe, Mediterranean and CIS at Gemalto. "Our broader Green Banking portfolio also offers extensive potential to build on the carbon footprint reduction delivered by the bio-sourced Optelio cards."

¹ Made from poly lactic acid (PLA), a plastic substitute, Gemalto's bio-sourced card is non-petroleum based, biodegradable and is also non-toxic if incinerated. https://en.wikipedia.org/wiki/Polylactic_acid

² <u>RBK Communication AB</u> is the agency responsible for the innovative card design where the front of the card is entirely devoted to the Baltic Sea Project, ensuring that the card holder can feel proud in supporting this cause.

About Bank of Aland

The Bank of Åland is a bank with strong customer relationships and personal service. The Bank has extensive financial investment expertise and at the same time can offer good financing services. The commercial bank was founded in 1919 and has been listed on the Nasdaq Helsinki Oy (Helsinki Stock Exchange) since 1942. The Bank of Åland's Head Office is in Mariehamn. The Bank has five offices in the Åland Islands, five offices elsewhere in Finland and three offices in Sweden. A total of three subsidiaries, whose operations are connected in various ways to banking, belong to the Bank of Åland Group.

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About The Baltic Sea Project

Since 1997 the Bank of Åland has enabled their customers to contribute to a more sustainable world through their savings. By placing your savings in the bank's environmental account, the bank donates the equivalent of 0.2 percent of the deposits of its own funds. Since its inception, more than €1 300 000 has been donated to promote environmental activities and projects.

With the ambition to work with a stronger focus on the Baltic, the Bank of Åland launched the platform the Baltic Sea Project in 2015, and through this project, the bank invites all stakeholders to engage and contribute to the recovery of the Baltic Sea.

The aim of the project is to serve as a catalyst, facilitating for great ideas and projects to be realized and for people to live a more informed life in regard of the state of the Baltic Sea.

In just a few months after the launch the Baltic Project received nearly 100 applications presenting innovative ideas in a set of four different categories who were then shortlisted by an expert jury.

For 2016, the Baltic Project aims to expand its donations and outreach yet, the fundamental idea of the project remains the same – lasting change comes through both funding and understanding. With the Baltic Sea Project, the Bank of Åland is working to provide both.

www.balticseaproject.org

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the global leader in digital security, with 2015 annual revenues of €3.1 billion and customers in over 180 countries. We bring trust to an increasingly connected world.

Our technologies and services enable businesses and governments to authenticate identities and protect data so they stay safe and enable services in personal devices, connected objects, the cloud and in between.

Gemalto's solutions are at the heart of modern life, from payment to enterprise security and the internet of things. We authenticate people, transactions and objects, encrypt data and create value for software – enabling our clients to deliver secure digital services for billions of individuals and things.

Our 14,000+ employees operate out of 118 offices, 45 personalization and data centers, and 27 research and software development centers located in 49 countries.

For more information visit www.gemalto.com or follow @gemalto on Twitter.

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