



Oma Savings Bank
Credit Investor
Presentation

Q1 2023





Content overview

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Key Investment **Highlights**



Profitable Business Model

- Oma Savings Bank has over the last years reported higher returns than the peer group despite a high growth rate
- So far in Q1 2023 the bank has recorded Return on Equity of 18.6% and comparable return on equity 19.3%



High Cost Efficiency

- Oma Savings Bank has a low and stable comparable cost-income ratio at 47.9% in Q1 2023, considerably below peers showing the bank's high focus on cost efficiency



Stable Capital Position

- The bank is well capitalized with a Common Equity Tier1 ration of 13.6%, well above the requirement of 7.85%, and the total capital ratio was 15.5% compared to the requirement of 12.01%
- The bank has been taking measures to increase the buffers of own funds during H2 2022 and Q1 2023. The fully subscribed issuances of debenture loans were made in 2022 and Q1 2023.
- In March 2023, the bank reported a leverage ratio of 5.6%, well above the 3% requirement



BBB+ rated with Stable Outlook by S&P Global Ratings / Covered Bond rating AAA

- Key strengths according to S&P are Oma Savings Bank's
 - ✓ Good risk-adjusted capitalization and resilient earnings, despite the economic consequences
 - ✓ The bank's firm mutual business model as well as its solid regional franchise in selected growing cities

Oma Savings Bank Overview

Combination of quality growth and profitability*



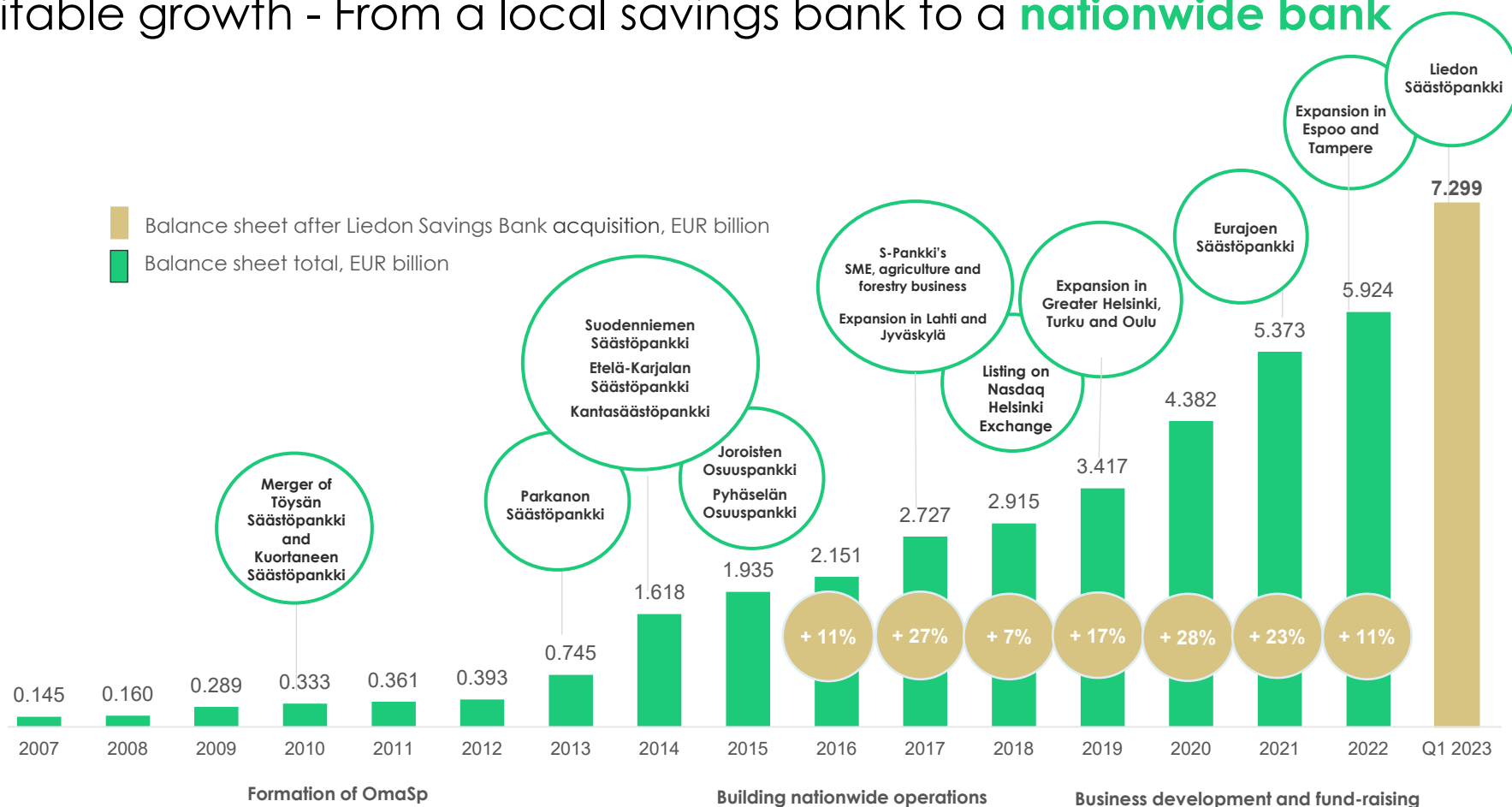
*Source: Inderes Plc 2023

Strong financial profile & rating

Equity 3/2023 EUR million	437
Balance sheet total 3/2023, EUR billion	7.3
Comparable profit before taxes EUR million	24.2
Comparable cost-income ratio 1-3/2023	47.9%
Comparable ROE 1-3/2023	19.3%
Total capital ratio (TC) 3/2023	15.5%
S&P credit rating	BBB+/stable/A-2
Covered bond rating	AAA



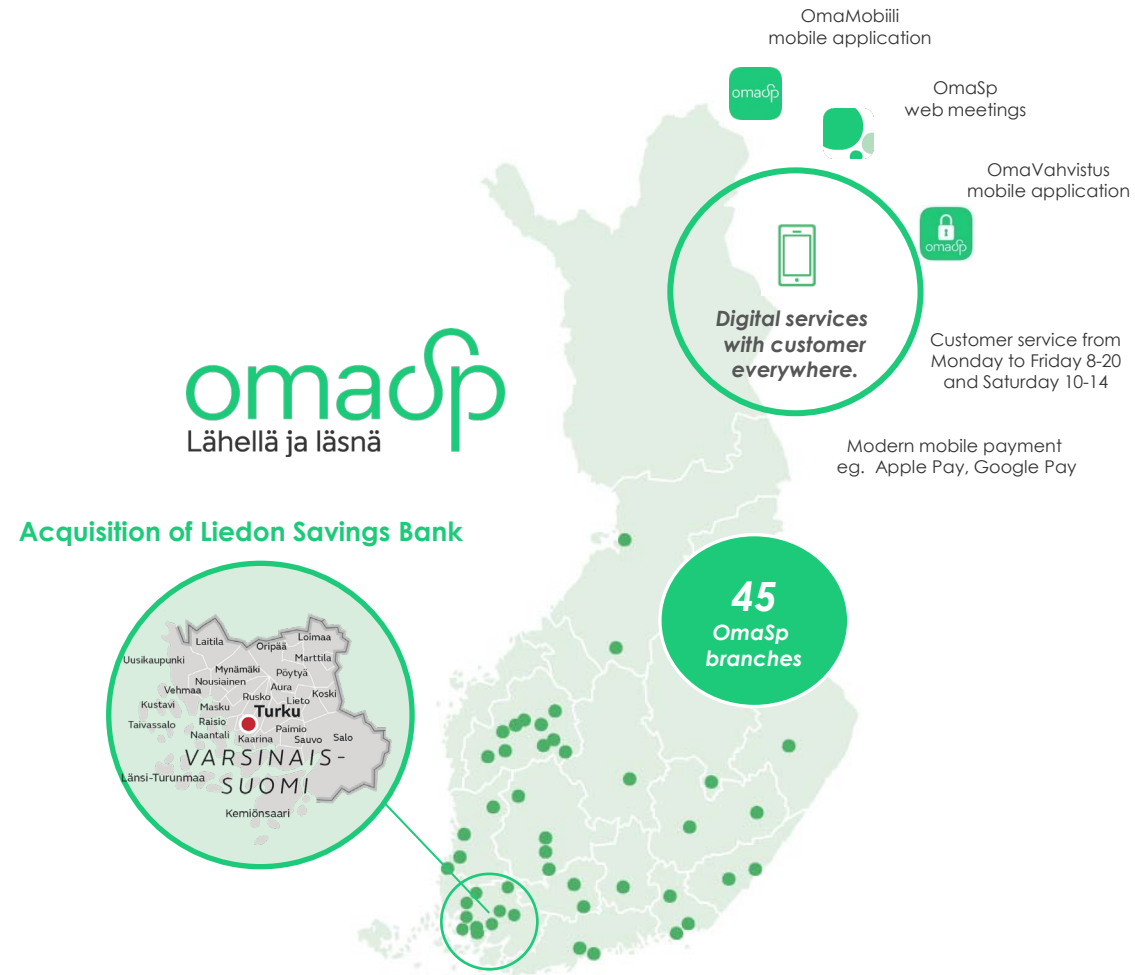
Profitable growth - From a local savings bank to a **nationwide bank**



- OmaSp is a widely operating bank in Finland with more than 145 years of history
- Mortgage credit bank operations started in 2017
- OmaSp was listed 2018 at the official list of Nasdaq Helsinki
- OmaSp has become an established and regular covered bond issuer

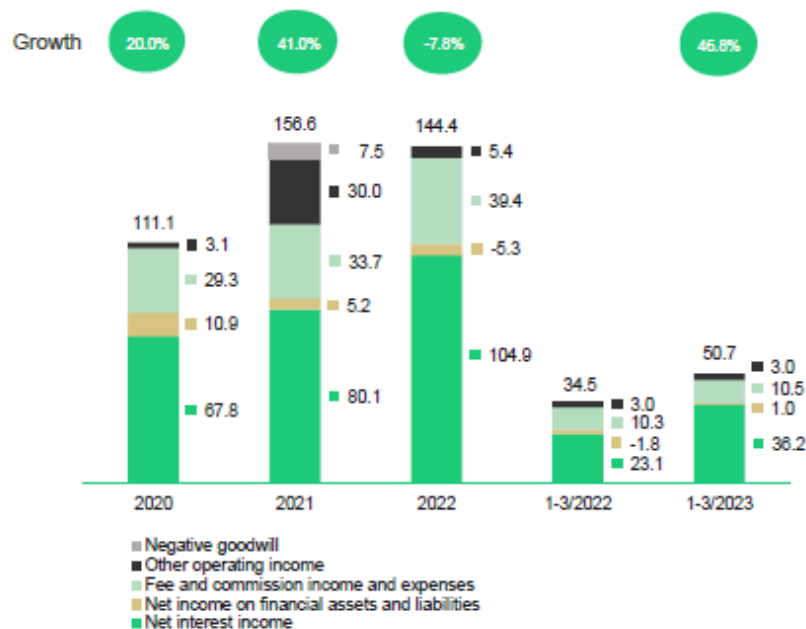
Liedon Savings Bank acquisition successfully completed

- The acquisition of **Liedon Savings Bank business have been successfully completed on the 1st of March.**
- The acquisition will have a significant positive impact on the annual profitability
 - Profit before taxes is estimated to increase by **EUR 15-20 million** annually in the next few years
- The merger increased OmaSp's balance sheet by appr. **EUR 1.4 billion**
 - Includes EUR 250 million mortgage bank loans from Sp Mortgage Bank
- The arrangement will significantly strengthen OmaSp's market position and service network in the Turku economic region and throughout Southwest Finland
- The number of private and corporate customers increased over 200,000 after the merger
- The growing volumes will further improve cost efficiency and business profitability



Developments in overall operating income and profitability

Total operating income, EUR million



Comparable profit before taxes, EUR million

Comparable
cost-income
ratio

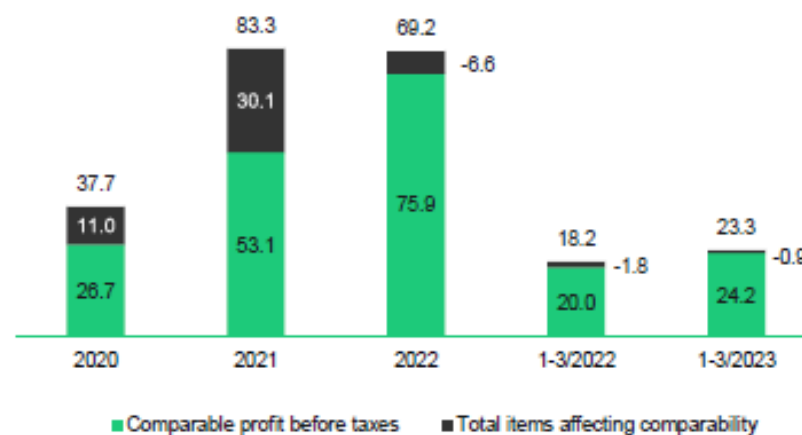
51.2%

48.0%

48.0%

51.9%

47.9%



Financial goals, dividend policy and guidance for 2023

Board of Directors approved the following financial goals for 3-5 years:

Growth

10–15% annual growth in total operating income under the current market conditions

Return on equity

Long-term return on equity (ROE) **over 10%**

Profitability

Cost/income ratio **less than 45%**

Capital adequacy

Core capital ratio (CET1) **at least 14%**

Guidance for 2023

The Company's business volumes will continue strong growth in 2023. Profitable growth is supported by efforts in recent years to improve the customer experience and the availability of customer service through new digital service channels and opening of new units. The acquisition of Liedon Savings Bank's business will improve the Company's performance from the first half of 2023. In addition, the increase in market interest rates continues to strengthen the growth of net interest income.

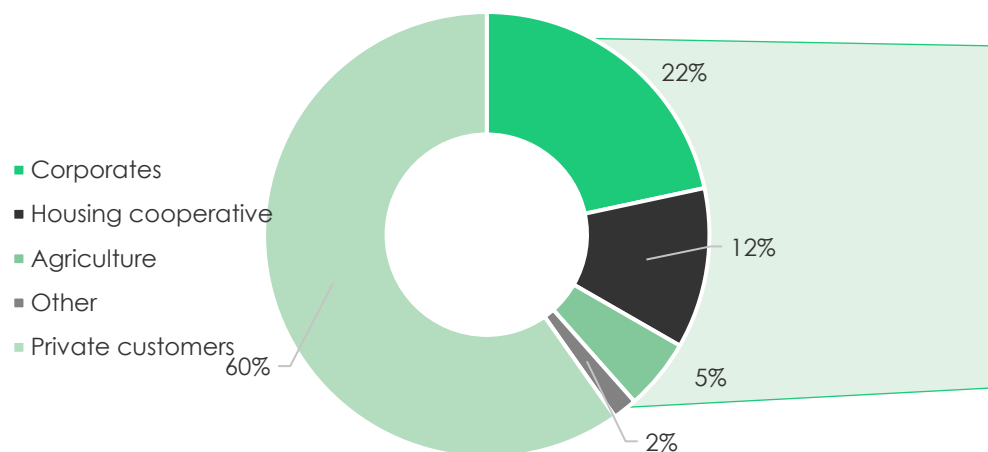
OmaSp's 2023 comparable profit before taxes will increase significantly compared to the previous financial year and will exceed EUR 100 million.

Dividend policy:

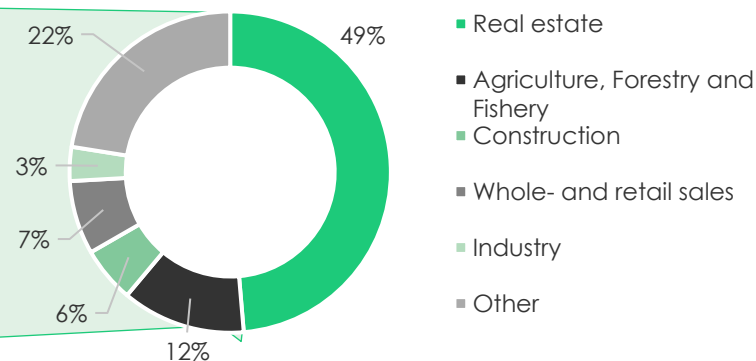
The company's goal is to pay a steady and growing dividend of at least 20 percent of net profit

Customer and lending base

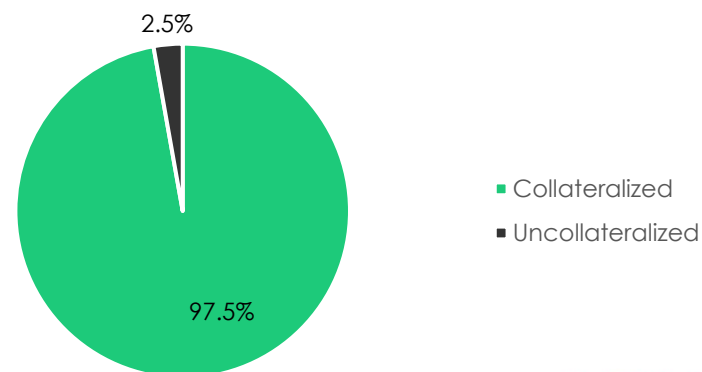
Total loan portfolio by customer groups



Non-Private customer loan portfolio distribution



Share of loans with collateral of total loan base (31.3.2023)



- A widely diversified **loan portfolio of EUR 6.0bn**
- The collateral base at market values almost fully covers the total loan portfolio
- Supplemented with additional collateral and guarantees, if needed

Asset Quality has remained at a **strong level**

Impairment losses on financial assets

(1,000 euros)	1-3/2023	1-3/2022	1-12/2022
ECL on receivables from customers and off-balance sheet items	-965	4,294	1,343
ECL from debt instruments	-107	434	720
Expected credit losses, total	-1,072	4,728	2,063
Final credit losses			
Final credit losses	-600	-2,363	-4,348
Refunds on realised credit losses	77	132	538
Recognised credit losses, net	-522	-2,231	-3,810
Impairment on receivables, total	-1,595	2,498	-1,747

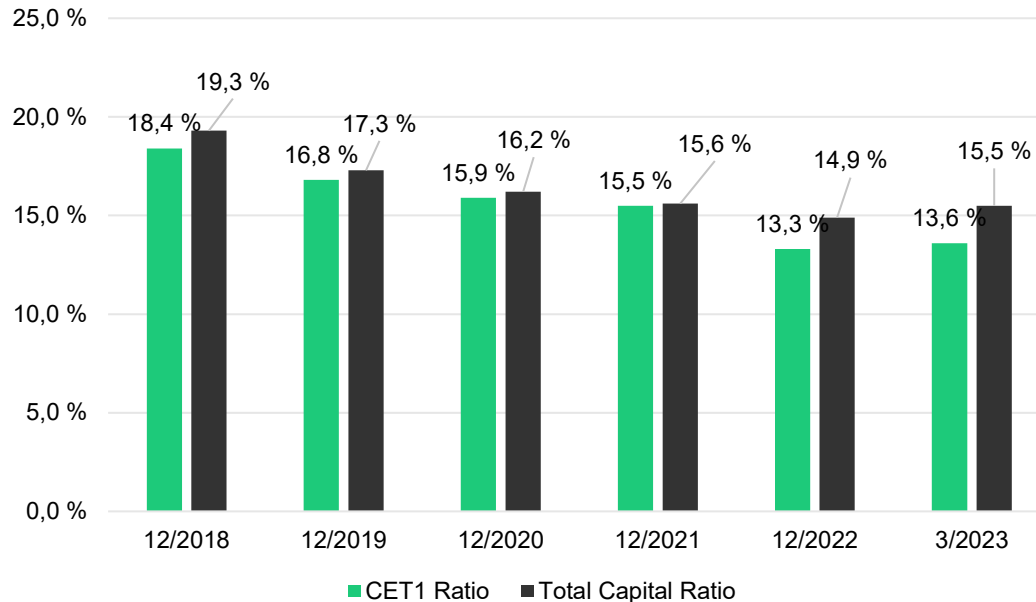
Expected credit losses, loans and receivables

Receivables from credit institutions and public and public entities (1,000 euros)	1-3/2023			1-3/2022		1-12/2022
	Stage 1	Stage 2	Stage 3	Total	Total	Total
Expected credit losses 1 January	1,300	4,974	18,558	24,833	28,599	28,599
Transfer to stage 1	244	-475	-57	-289	-115	-1,221
Transfer to stage 2	-97	926	-117	712	589	2,615
Transfer to stage 3	-9	-199	1,086	878	298	2,354
New debt securities	393	702	4,078	5,172	228	1,115
Matured debt securities	-62	-181	-302	-544	-626	-2,327
Realised credit losses	-	-	-600	-600	-2,360	-4,114
Recoveries on previous realised credit losses	-	-	77	77	259	462
Changes in credit risk	-195	-144	-661	-1,001	37	2,291
Changes in the ECL model parameters	-	-	-	-	-1,988	-2,338
Changes based on management estimates	72	7,135	1,831	9,038	-	-2,603
Expected credit losses period end	1,647	12,737	23,893	38,277	24,920	24,833

Asset quality at a strong level

- Impairment losses on financial assets (net) increased compared to the comparative period and were EUR -1.6 million
 - In the comparison period, the amount of ECL decreased by a total of EUR 2.6 million as a result of model development
- During the Q1 2023, the amount of expected credit losses increased by EUR 1.1 million
- The receivables transferred in connection with the acquisition of Liedon Savings Bank's business has been valued at fair value in connection with the acquisition and fair value adjustment 8.0 million has been recorded as on management's judgement
- In the end of the Q1 2023, OmaSp has allowances and fair value adjustments based on management's judgement in total 8.7 million

OmaSp Capital Position



- Capital position is steady. The total capital (TC) ratio of Oma Savings Bank increased and was 15.5% in March 2023.
- The current TC-% ratio requirement is 12.01%, clearly above the requirement.
- Risk-weighted assets grew 20.6% to EUR 3,070.2 million most significantly due to the acquisition of Liedon Savings Bank's business.
- Own funds (TC) were EUR 475.0 million in March 2023, exceeded by EUR 106.4 million the total capital requirement for own funds. Own funds were most significantly increased by the share issue to Liedon Savings Bank EUR 65.0 million.

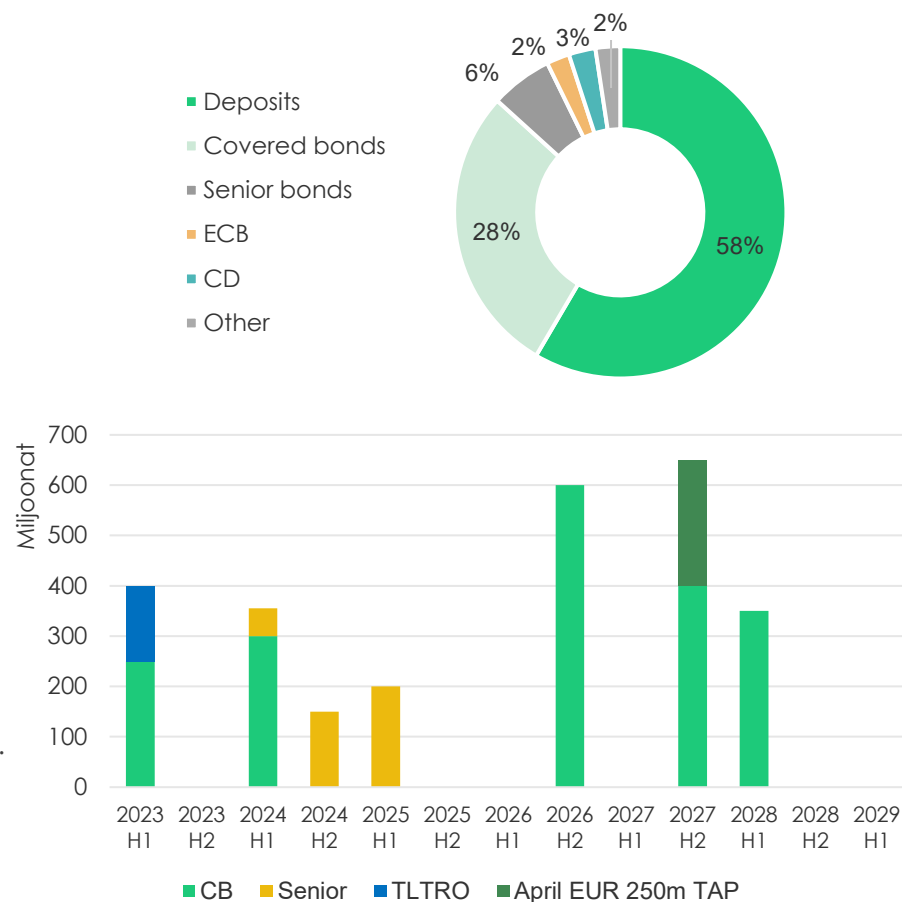
- OmaSp issued the third EUR 20 million debenture loan in March. The loan was fully subscribed and increased to T2 funds. A debenture loan is a familiar savings product among bank's customers.
- OmaSp has been preparing an application of the IRB- approach in the solvency calculation and the application process is progressing based on the dialogue with the supervisor (FIN-FSA)

Oma Savings Bank's **funding base**

Funding highlights as per 31 March 2023

- The bank's deposit base is stable and will remain as the main source of funding (58%). **Deposit base EUR 3.93 billion** as of 31.3.2023
- Covered bonds, Senior preferred bonds and CDs complement the funding structure and make it more versatile. The goal is to diversify funding sources and the maturity profile
- OmaSp has become an established and regular issuer in the covered bond market
- **Completed funding in 2023**
 - February 2023 EUR 350m Covered bond
 - February 2023 Debenture loan EUR 20m
 - April 2023 EUR 250m Covered bond TAP of OMASST 0.01 11/25/27
- **Funding outlook for 2023**
 - Remaining planned funding volume for the year around EUR 400m. The overall funding need has not changed since start of the year
 - Covered bonds expected to remain the main source of market base funding

Funding structure & maturity profile



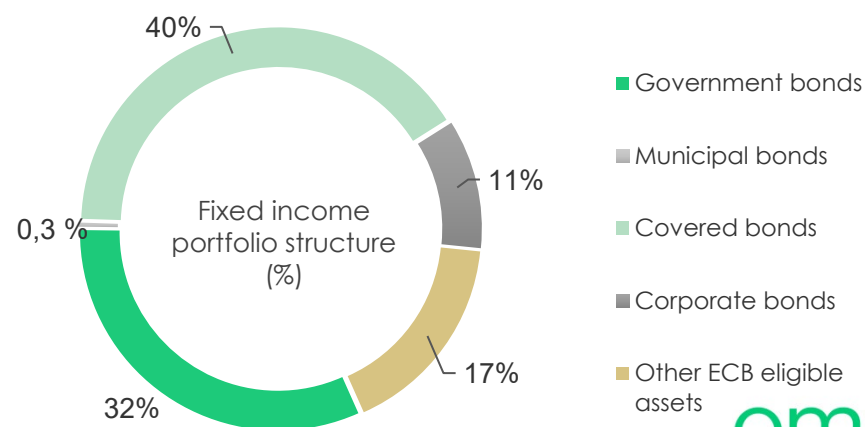
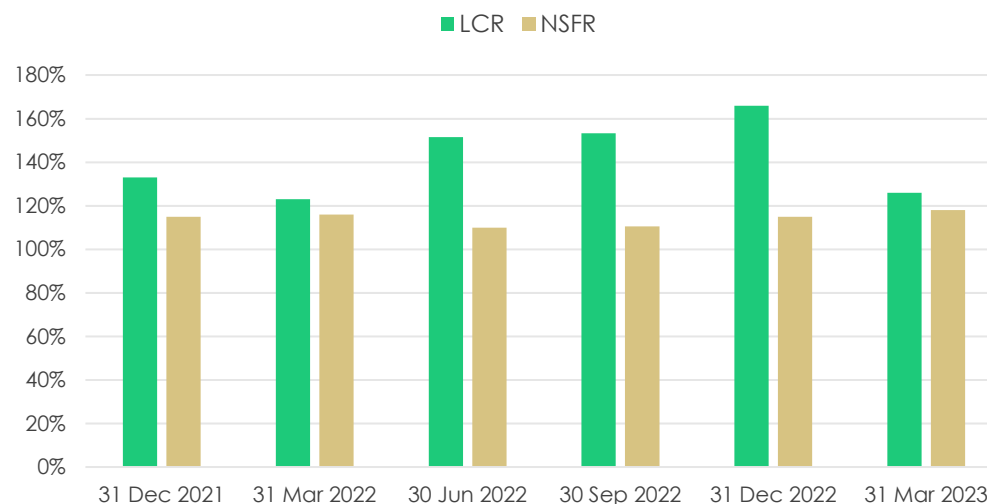
Investment portfolio and liquidity management

Liquidity and portfolio as per 31 March 2023

- **The bank's investment portfolio amounted to EUR 558.1 million**

- The portfolio consists of liquid assets and other investments
- Allocation of the investment portfolio
 - Fixed income 93%
 - Equity 6%
 - Alternative investments 1%
- **The bank's LCR-ratio was 126% and NSFR 118%**
- More than 60% of liquidity assets in cash
- The program for issuance of CDs provides an alternative for short-term liquidity management
- Oma Savings Bank is a direct counterparty of the Bank of Finland
 - Enables participation in the ECB's short-term and long-term market operations
- The bank has several repo counterparties
 - Enables short-term, secured loan funding through the interbank market

Liquidity and fixed income portfolio structure





New Act on Mortgage Credit Banks and Covered Bonds (151/2022)

New Covered Bond Act and OmaSp's Consent Solicitation process

- The New Covered Bond Act came into force on 8th July 2022 to harmonize the European Cover Bond Market
- OmaSp was granted a licence in June 2022 in order to issue covered bonds under the New Act
- OmaSp started to apply the New Covered Bond Act on 20th January 2023
 - Outstanding cover bonds are transferred under the New Act through a consent solicitation process.
 - All new cover bonds are issued under the New Act
- All new issuances of OmaSp Covered Bonds are entitled with the “**European Covered Bond Premium**” -label

OmaSp cover pool characteristics

Key characteristics of the cover pool 31 March

Size of the pool	EUR 2 470,10 million (nominal)
Collateral type	100% Finnish residential mortgages
Number of loans	33,387
Average loan size	EUR 73,983
WALTV (indexed)	65.6%
WALTV total (indexed)	66.4%
Weighted average loan seasoning	39.3 months
Non- performing loans	0%
Loans in arrears	0%
Interest rate base	85% floating / 15% fixed
Over-collateralisation	30.0% / 26.3% (nominal value / collateral value)
Pool type	Dynamic
Applicable law	Finnish Act on Mortgage Credit Banks and Covered Bonds (151/2022)

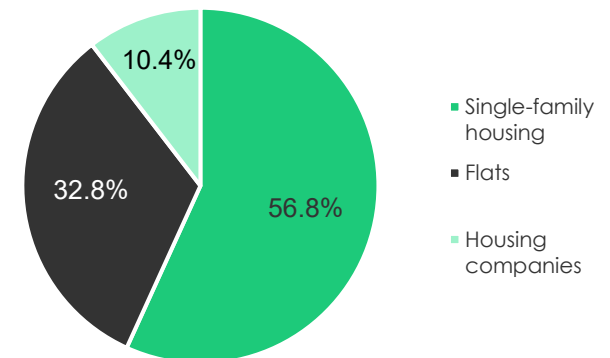
- S&P has assigned AAA ratings to the covered bonds of Oma Savings Bank. The outlook is stable
- OmaSp is committed to keeping the covered bond rating at the AAA level
- Modest average loan size around EUR 74,000
- 0% arrears
- 0% Non- performing loans in the pool

Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 31 March 2023.

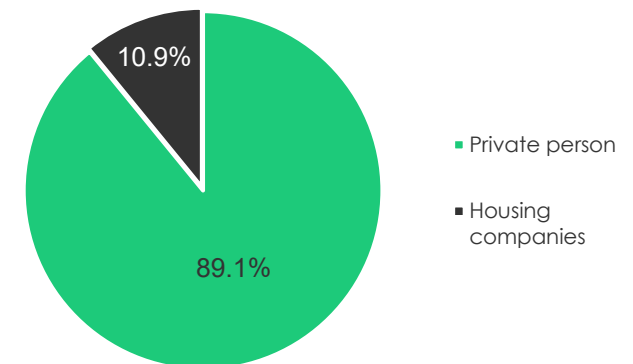
Cover pool structure and outstanding covered bonds

Customer scoring	<ul style="list-style-type: none"> Regular and up to date credit scoring for customer credit class The weakest classes C and D are not cover pool applicable
Customer Loan	<ul style="list-style-type: none"> No arrears more than 30 days Amortizing loans 98.6% Loans in cover pool have repayment schedule
Collateral	<ul style="list-style-type: none"> Finnish residential collateral 100% Maximum LTV limit 80% Keeping OC at the level that retains S&P rating AAA
Structure	<ul style="list-style-type: none"> Simple structure, no separate mortgage bank Covered bonds are issued directly from the OmaSp balance sheet There are no public sector loans in the pool There are no substitute collaterals currently in cover pool All loans are in EUR currency All assets are located in Finland

Collateral type



Cover pool structure



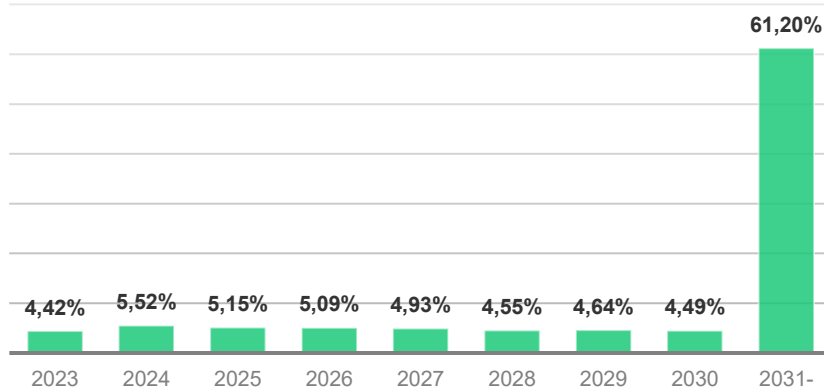
Outstanding Covered Bond issues

Nominal	ISIN	Issue date	Maturity	Coupon
EUR 250 million	FI4000425830	1.4.2020	6.4.2023	0.125 %
EUR 300 million	FI4000378674	28.3.2019	3.4.2024	0.125 %
EUR 600 million	FI4000522974	18.5.2022	18.12.2026	1.500 %
EUR 400 million	FI4000466412	18.11.2020	25.11.2027	0.010 %
EUR 350 million	FI4000549035	15.2.2023	15.06.2028	3.125 %

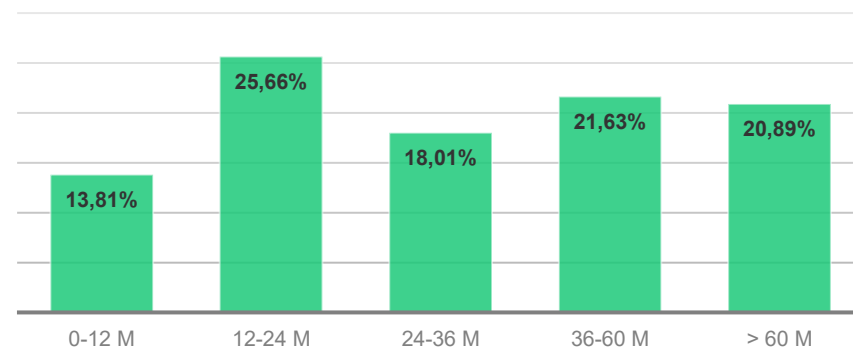
• Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 31 March 2023

Details of the cover pool

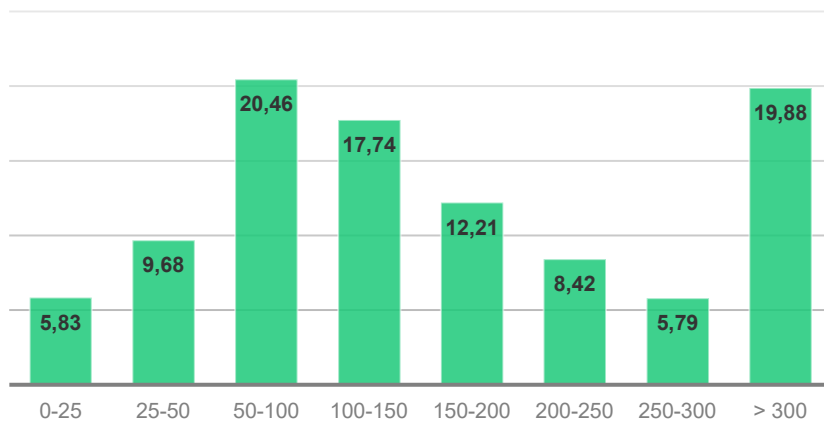
Loan Maturity Distribution



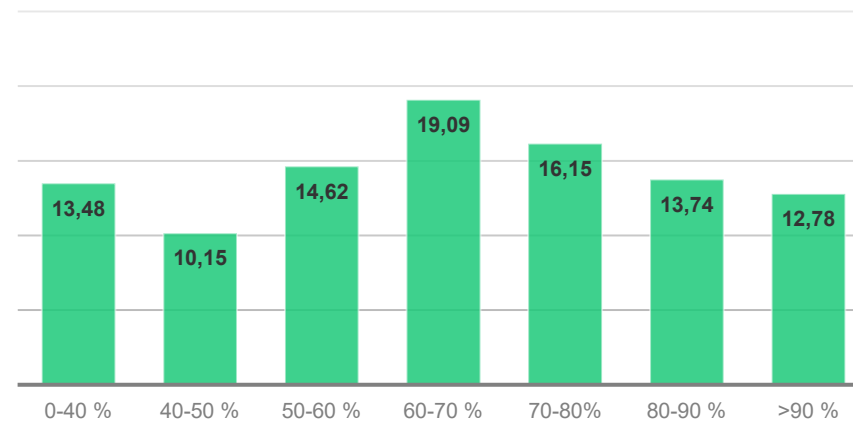
Loan seasoning



Loan size buckets €k



LTV Distribution

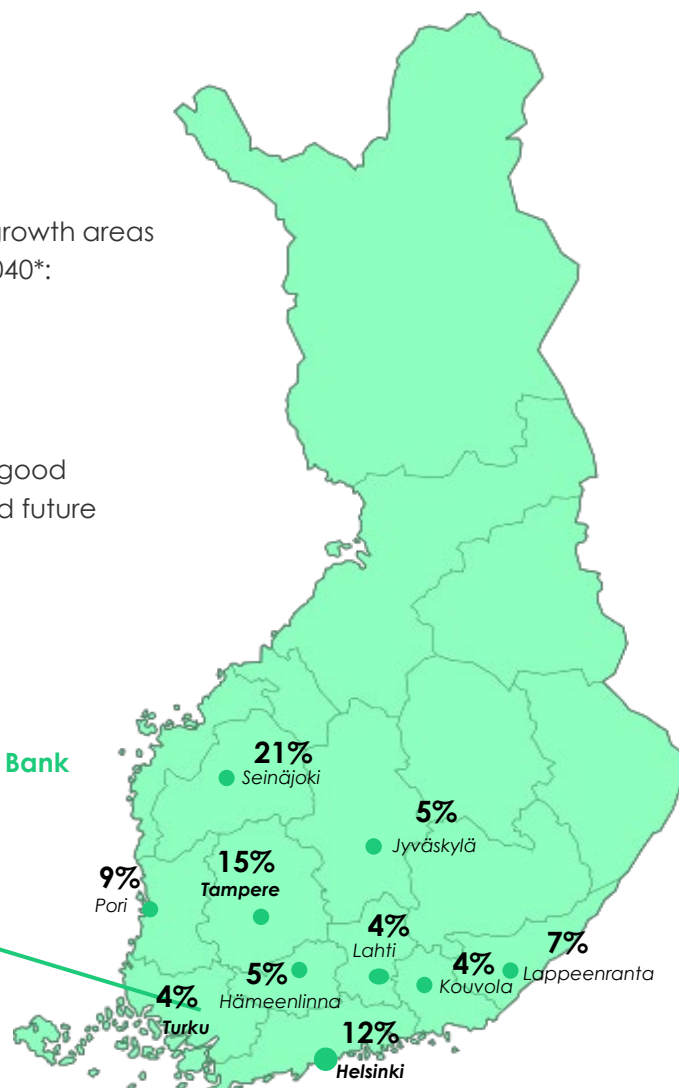


Note: The data represents a snapshot of the dynamic cover pool as of 31 March 2023

Geographic breakdown of **cover pool**

- Finland's three (3) biggest growth areas forecasted by the end of 2040*:
 - Helsinki** region
 - Tampere** region
 - Turku** region
- OmaSp has already a very good coverage of the current and future growth areas in Finland

Acquisition of Liedon Savings Bank



Region	Major city	Volume EUR million	Share in the pool
Southern Ostrobothnia	Seinäjoki	525	21.24%
Pirkanmaa	Tampere	363	14.69%
Uusimaa	Helsinki	305	12.34%
Satakunta	Pori	231	9.37%
South Karelia	Lappeenranta	174	7.02%
Kanta-Häme	Hämeenlinna	131	5.29%
Central Finland	Jyväskylä	128	5.20%
Kymenlaakso	Kouvola	103	4.17%
Päijät-Häme	Lahti	98	3.97%
Varsinais-Suomi	Turku	96	3.87%
Other		316	17.01%
Sum		2 470,10	100%

omaSp

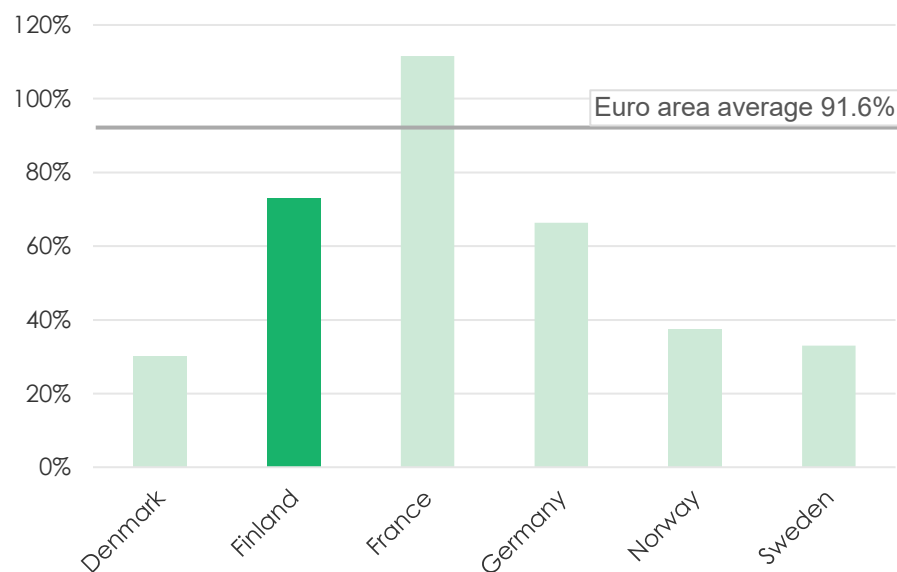
*Source: MDI population forecast of Finland by the end of 2040

The Finnish economy to recover in 2024, government indebtedness relatively low

Macroeconomic outlook

	2019	2020	2021	2022	2023F	2024F
Real GDP growth (%)	1.1	-2.2	3.0	2.1	-0.2	0.9
CPI (YoY%)	1.1	0.4	2.1	7.2	4.6	1.6
Unemployment (%)	6.7	7.8	7.6	6.9	7.4	7.2
Current account balance of payments (% of GDP)	-0.2	0.7	0.6	-3.7	-0.8	0.4
Government debt to GDP	64.9	74.8	72.4	72.2	71.9	73.2

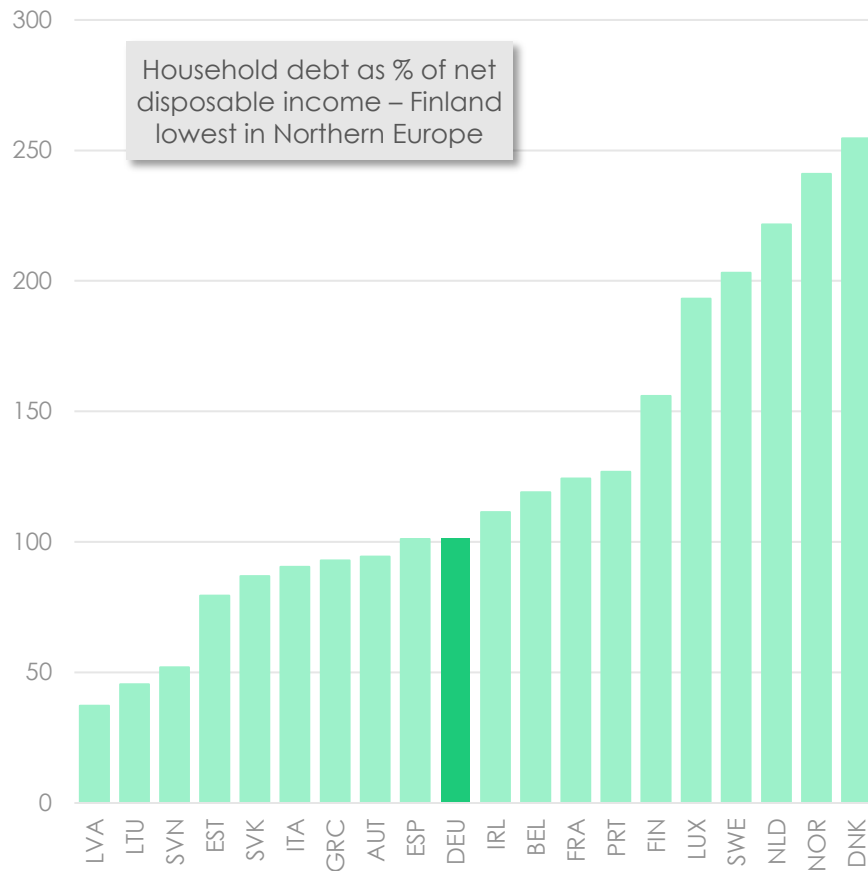
Government debt to GDP as per Q4 2022



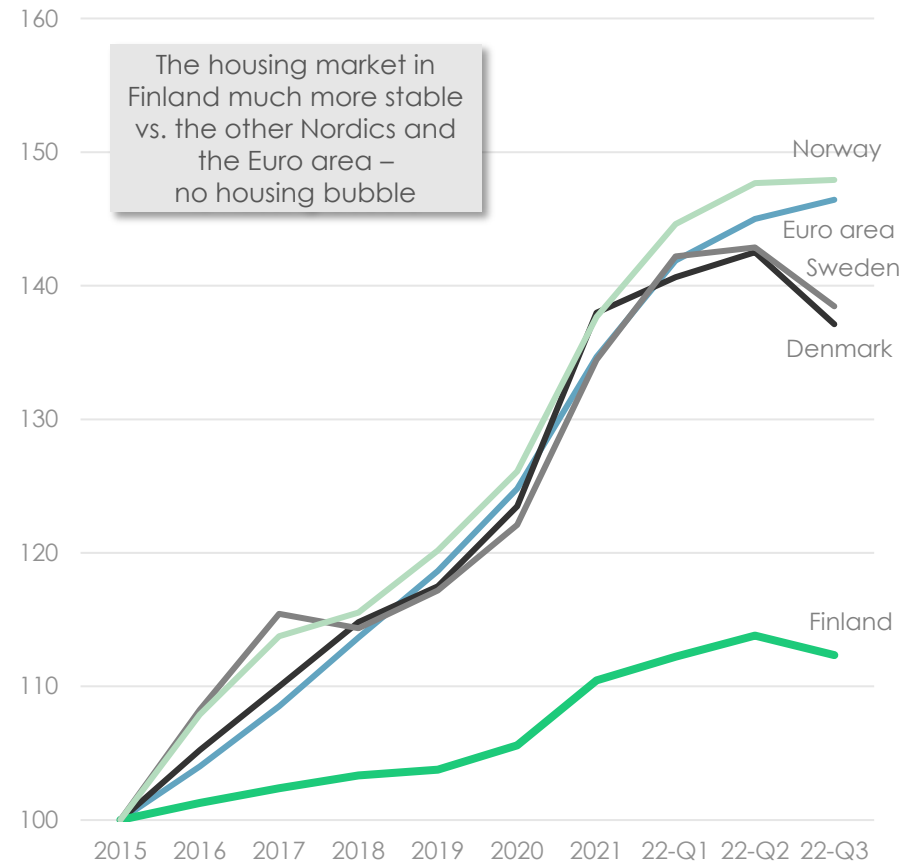
- The Finnish economy will stall in 2023, however, growth is estimated to recover to around 0.9% in 2024
- Russia's aggression against Ukraine pushed up inflation, it is widespread and especially the core inflation has maintained at a high level
- To rein inflation, the European Central Bank has tightened the monetary policy and is expected to continue doing so throughout 2023
- Finnish government indebtedness relatively low (73.0% as per Q4 2022) compared to the Euro area average (91.6%)

Finnish household indebtedness relatively low in a stable housing market

Household debt as % of net disposable income



House price index, 2015 = 100





Appendix

21-29

Strategy

The strategy of Oma Savings Bank is based on the following pillars:

1. Cost efficiency	<ul style="list-style-type: none">• The main driver of a profitable and healthy bank – guides the bank's business
2. Proactive customer relationships and sales	<ul style="list-style-type: none">• Differentiation from the competitors• Excellent customer experiences and superior local knowledge are our advantages in the markets we operate in• Financial performance is based on the growth of profitable and long-lasting customer relationships
3. Risk management	<ul style="list-style-type: none">• Strict governance on lending policy and liquidity management• Clear areas of responsibility, systematic monitoring of risks, a motivating compensation system and corporate culture

Sustainability is one of the basic pillars of our strategy



Sustainability is at the heart of our business and an important part of our future operations.



We have defined **three key sustainability themes** for the company.



We have made a commitment **to support the UN's 17 Sustainable Development Goals**. Our aim is to include **five of the targets** that have the greatest impact on our operations in OmaSp's management, strategy and day-to-day operations.



Sustainability roadmap



We are local and
close to people

We want to be local and close to people. **Personal customer service** is our key to customer satisfaction. We regularly monitor customer satisfaction and listen to our customers. We also want to continuously support **all aspects of our personnel's well-being** and enable **the development of our personnel's competence**.



We promote
collective well-being

We have an important task to **support customers in the management and development of their personal finances**, in addition to which **we support the well-being of local communities** by employing and financing local players. **We ascertain good governance and ethical business** and also ensure **the sustainability of our partners**.



We contribute
to sustainable
development

We have the opportunity to positively impact the challenges arising from climate change **by providing sustainable financial and investment solutions** to our customers. **Assessing the climate-related risks of investment activities and portfolios** is important. We also regularly calculate the **emissions from our own operations**, with the goal of reaching carbon neutrality.

Sustainability is at the heart of our business

We have some

200,000

customers

45

branches throughout
Finland



Overall customer
satisfaction

4.3

on a scale of 1–5

Customers' satisfaction
with their own
contact person

4.7

on a scale of 1–5



We reached a total of

7,000

children or adolescents to
improve their financial
literacy

Carbon footprint of
our operations

5,870

tCO₂e

Overall employee
satisfaction

4.5

on a scale of 1–5

A substantial part of
personnel

56%

are owners

11.7

Training days per
employee in 2022

Key figures

Total operating income 50.7 EUR mill. Accounting period 1-3/2023	Equity / Total assets 6.0% Accounting period 1-3/2023	Profit before taxes 23.3 EUR mill. Accounting period 1-3/2023
Comparable Cost-income ratio 47.9 % Accounting period 1-3/2023	Balance sheet total 7 299 EUR mill. Accounting period 3/2023	Number of employees 375 Average, Accounting period 1-3/2023
Employee satisfaction 4.5/5 Satisfaction in the bank as a whole 12/2022 –personnel survey	Customers 200,000 Private customers 85 %, Corporate customers 15 %	Customer satisfaction 4.3/5 Satisfaction in the bank as a whole Parasta palvelua 12/2022-survey

Oma Savings Bank Group's key financials

The Group's key figures (1,000 euros)	1-3/2023	1-3/2022	Δ %	1-12/2022
Net interest income	36,224	23,086	57%	104,930
Fee and commission income and expenses, net	10,453	10,251	2%	39,396
Total operating expenses	-25,568	-18,903	35%	-73,062
Impairment losses on financial assets, net	-1,595	2,498	-164%	-1,747
Profit before taxes	23,296	18,227	28%	69,226
Cost/income ratio, %	50.7 %	54.6 %	-7%	50.7%
Balance sheet total	7,298,953	5,518,011	32%	5,941,766
Equity	437,357	371,118	18%	364,961
Return on assets (ROA) %	1.1 %	1.1 %	3%	1.0 %
Return on equity (ROE) %	18.6 %	15.3 %	22%	14.5 %
Earnings per share (EPS), EUR	0.59	0.49	19%	1.85
Total capital (TC) ratio %	15.5 %	14.7 %	5%	14.9 %
Common Equity Tier 1 (CET1) capital ratio %	13.6 %	14.6 %	-7%	13.3 %
Comparable profit before taxes	24,157	20,013	21%	75,850
Comparable cost/income ratio, %	47.9 %	51.9 %	-8%	48.0 %
Comparable return on equity (ROE) %	19.3 %	16.8 %	15%	15.8 %

Source: OmaSp. Non-audited figures for period ending 31 March 2023

1) The calculation principles of the key figures are presented in note 18 of the interim report.

Comparable profit is presented in the income statement.

Consolidated condensed income statement

Note	(1,000 euros)	1-3/2023	1-3/2022	1-12/2022
	Interest income	55,593	24,055	121,876
	Interest expenses	-19,369	-969	-16,946
9	Net interest income	36,224	23,086	104,930
	Fee and commission income	12,123	11,825	46,270
	Fee and commission expenses	-1,670	-1,574	-6,873
10	Fee and commission income and expenses, net	10,453	10,251	39,396
11	Net income on financial assets and financial liabilities	1,019	-1,786	-5,306
	Other operating income	3,002	2,992	5,371
	Total operating income	50,697	34,543	144,392
	Personnel expenses	-5,962	-6,122	-24,316
	Other operating expenses	-17,652	-10,836	-41,203
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-1,954	-1,945	-7,543
	Total operating expenses	-25,568	-18,903	-73,062
12	Impairment losses on financial assets, net	-1,595	2,498	-1,747
	Share of profit of equity accounted entities	-238	89	-357
	Profit before taxes	23,296	18,227	69,226
	Income taxes	-4,625	-3,409	-13,847
	Profit for the accounting period	18,671	14,818	55,379

Balance sheet

Assets (1,000 euros)	31 Mar 2023	31 Dec 2022	31 Mar 2022
Cash and cash equivalents	496,827	402,030	252,925
Loans and advances to credit institutions	120,199	114,655	81,609
Loans and advances to the public and public sector entities	5,966,671	4,754,036	4,478,360
Financial derivatives	5,367	1,931	899
Investment assets	558,121	552,633	610,358
Equity accounted entities	25,113	25,351	22,974
Intangible assets	8,256	8,174	9,023
Goodwill	4,837	454	1,054
Tangible assets	35,670	28,799	29,011
Other assets	55,869	31,778	18,140
Deferred tax assets	21,293	21,924	13,018
Current income tax assets	731	-	642
Assets, total	7,298,953	5,941,766	5,518,011

Liabilities (1,000 euros)	31 Mar 2023	31 Dec 2022	31 Mar 2022
Liabilities to credit institutions	262,249	242,543	215,344
Liabilities to the public and public sector entities	3,927,221	3,112,464	3,018,791
Financial derivatives	6,292	4,184	-
Debt securities issued to the public	2,462,851	2,086,950	1,800,163
Subordinated liabilities	60,000	40,000	15,500
Provisions and other liabilities	103,980	54,111	64,726
Deferred tax liabilities	36,694	36,072	32,370
Current income tax liabilities	2,309	482	-
Liabilities, total	6,861,596	5,576,806	5,146,893

Equity	31 Mar 2023	31 Dec 2022	31 Mar 2022
Share capital	24,000	24,000	24,000
Reserves	135,957	68,822	116,208
Retained earnings	277,401	272,139	230,402
Shareholders of Oma Savings Bank Plc	437,357	364,961	370,610
Shareholders of Oma Savings Bank Plc	437,357	364,961	370,610
Non-controlling interest	-	-	508
Equity, total	437,357	364,961	371,118

Liabilities and equity, total	7,298,953	5,941,766	5,518,011
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OmaSp mortgage loan underwriting criteria

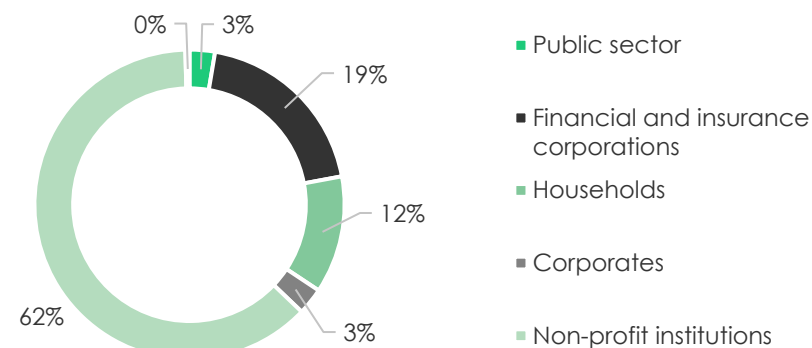


Identification of customers	<p>All mortgage applicants are identified, including their legal capacity.</p> <p>The financial position of the mortgage applicants is verified, including information of any internal and external payment defaults.</p>
Income status	<p>The income status of mortgage applicants is verified by using payslips, information from the tax authority as well as the bank account details for the existing customers.</p>
Stress testing	<p>The mortgage applicants' ability to repay their mortgages is stress-tested with an interest rate level of 6% and a maximum loan maturity of 25 years. This stress-tested ability to pay may not be more than 60% of the applicants net income.</p>
Customer scoring	<p>Each customer is assigned a credit scoring at the time of the new mortgage application. After the credit is granted the credit scoring updates automatically monthly.</p> <p>The poorest classes C and D are not applicable for the cover pool.</p>
Additional criteria for inclusion in the cover pool	<p>Compliance with the Finnish Covered Bond Act including that only maximum of 80% of the fair value can be accounted for as collateral for housing loans, and only 60% for commercial real estates.</p> <p>Non-performing loans are excluded from the cover pool.</p>

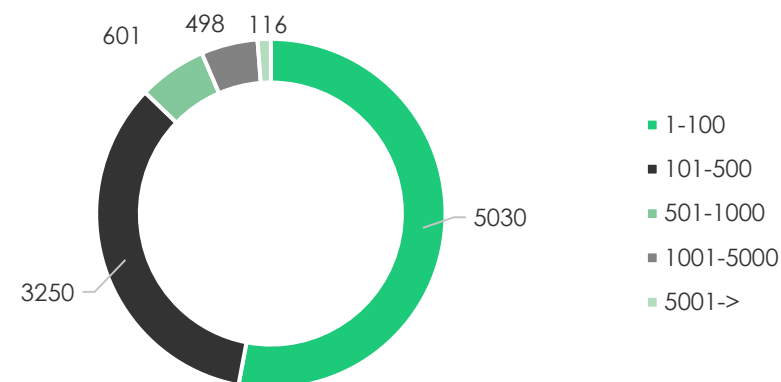
Ownership structure (as of 31 March 2023)

Shareholder	Shares	%
Etelä-Karjalan Säästöpankkisäätiö	8,989,084	27.01%
Parkanon Säästöpankkisäätiö	3,290,000	9.89%
Liedon Säästöpankkisäätiö	3,125,049	9.39%
Töysän Säästöpankkisäätiö	2,940,000	8.84%
Kuortaneen Säästöpankkisäätiö	1,925,000	5.79%
Hauhon Säästöpankkisäätiö	1,649,980	4.96%
Rengon Säästöpankkisäätiö	1,065,661	3.20%
Suodenniemen Säästöpankkisäätiö	800,000	2.40%
Savolainen Heikki Antero	791,754	2.38%
Joroisten Oma Osuuskunta	689,150	2.07%
Total, 10 largest owners	25,265,678	75.93%
Other	8,009,559	24.07%
Total	33,275,237	100.0%
Number of shareholders	9,459	

Ownership by type



of shareholders by number of shares held





THANK YOU 