

Oma Savings Bank  
Credit Investor Presentation

Q1 2026

omaSP

# Content Overview



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# Oma Savings Bank Overview

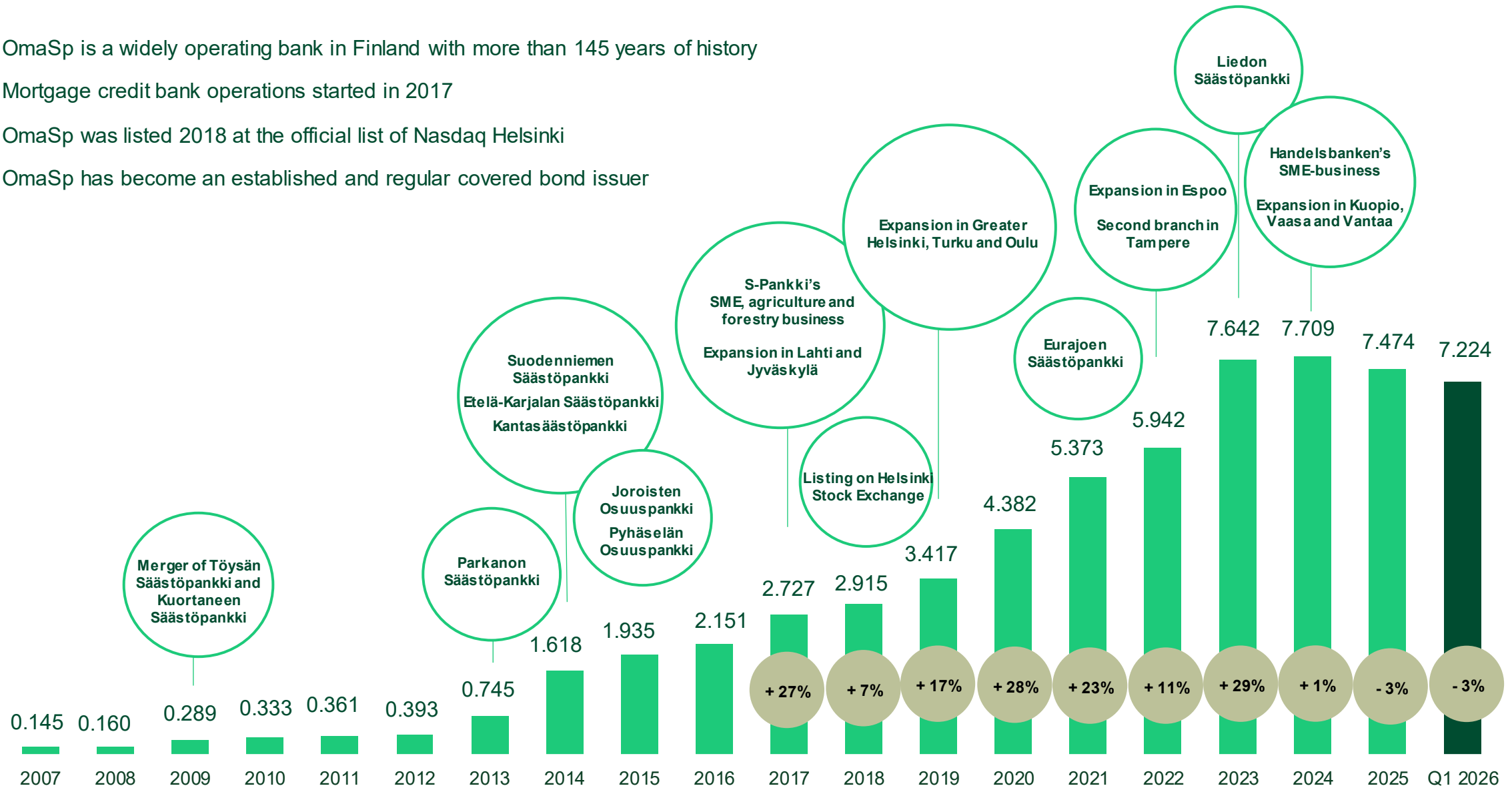


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# Solvent and profitable Finnish bank

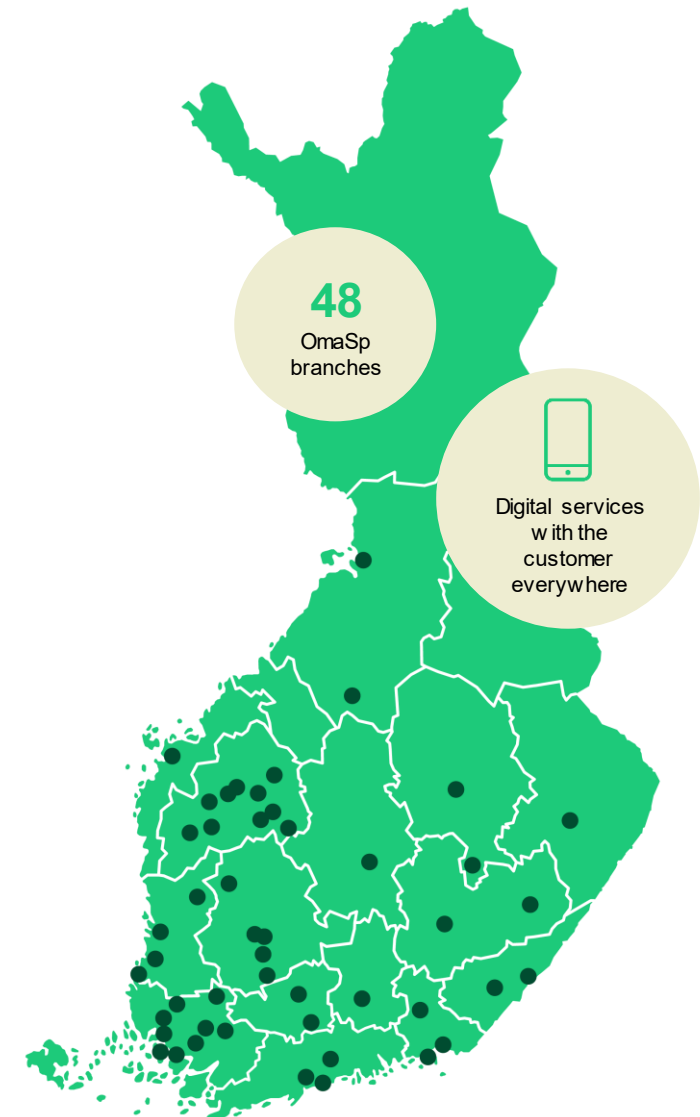


- OmaSp is a widely operating bank in Finland with more than 145 years of history
- Mortgage credit bank operations started in 2017
- OmaSp was listed 2018 at the official list of Nasdaq Helsinki
- OmaSp has become an established and regular covered bond issuer



# Local service across Finland

- Expert advisory services delivered from your personal banker
- The nationwide branch network services provided in key growth and regional centers
- High customer satisfaction supported by high-quality, personal service
- Enhancing customer experience through proactive engagement and solution-driven sales activities
- Continues improvement service accessibility across both digital and physical channels



# Our strategy of growth is built on a shared direction and a strong foundation

## Purpose

We grow responsibly and profitably by developing our way of delivering highly personal service to our selected target groups and by being an attractive investment.

## Customer promise

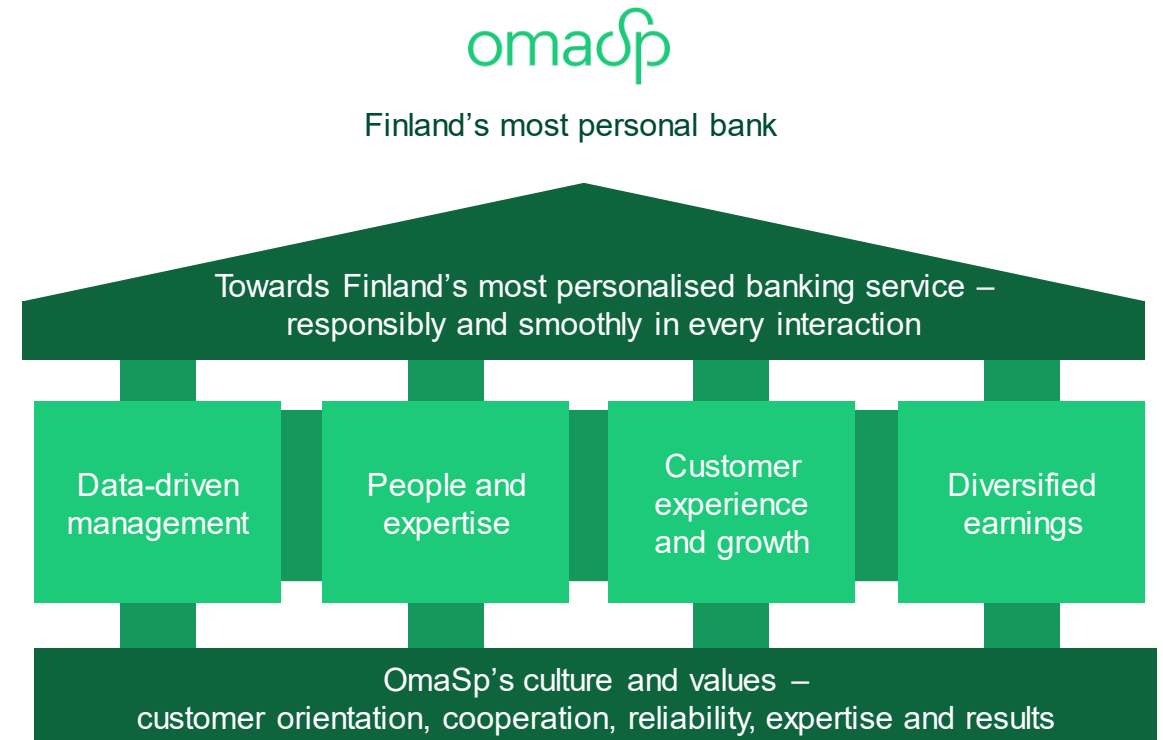
We will provide you with the most personalised banking service in Finland – responsibly and smoothly in every interaction.

## Execution

We succeed through four focus areas that guide growth and renewal.

## Foundation

Everything we do is based on OmaSp's culture and values – customer orientation, cooperation, reliability, expertise and results.



**Segments:** Customers building, growing and nurturing their financial lives, and small business owners, growing companies and established local companies

# Q1 key points

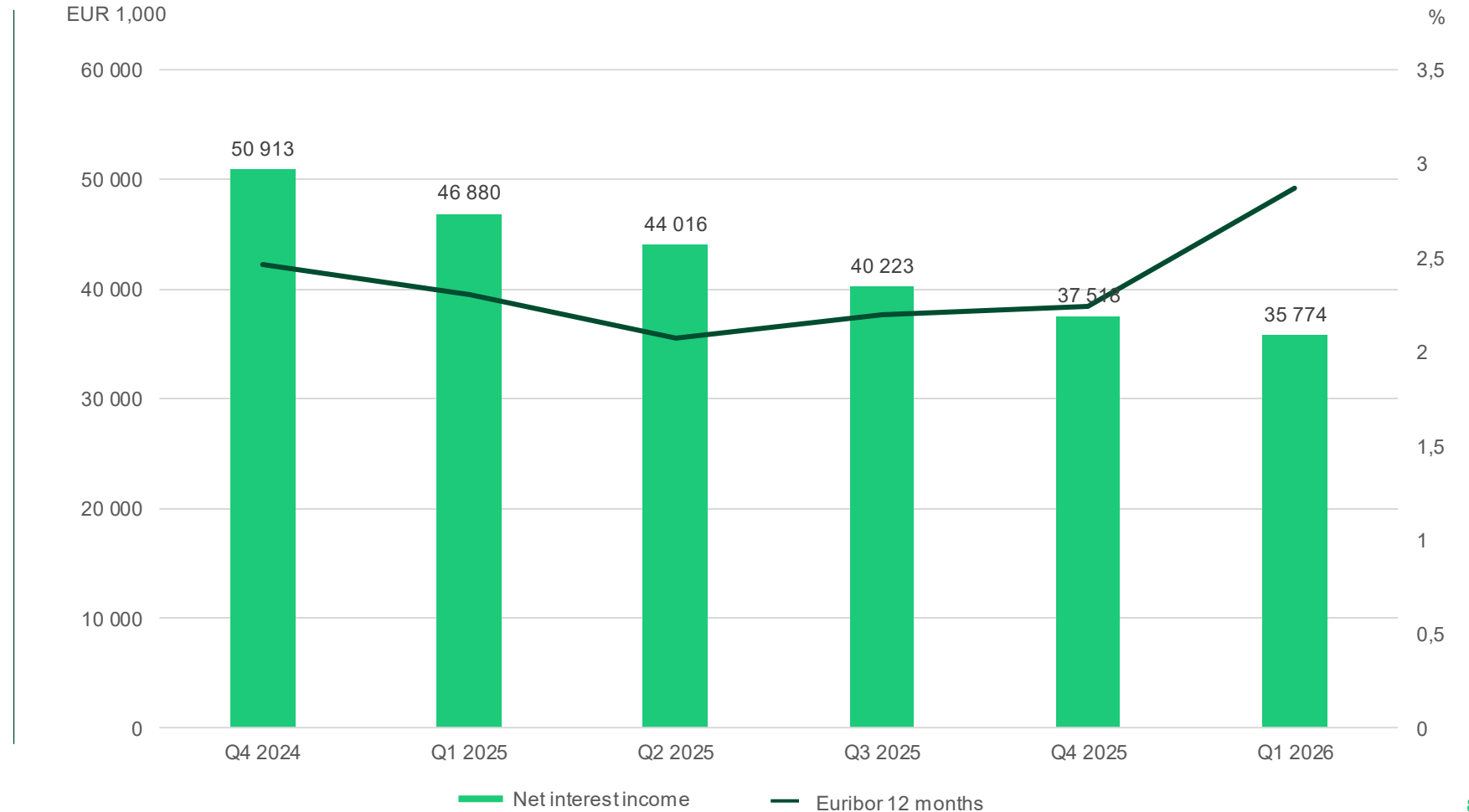
- First quarter results in line with expectations
- Cost growth continued at a declining curve as planned
- Impairment losses on financial assets remained at moderate level
- Core business on stable footing

Comparable Profit before taxes	Net interest income
€13.7 (4.6) million	€35.8 (46.9) million
Operating expenses	Comparable return on equity
€29.0 (34.2) million	7.0% (2.5%)
Net fee & commission income	Earnings per share
€13.4 (12.4) million	€0.33 (0.07)
CET1	Comparable cost/income ratio
18.5% (18.3%)	57.5% (54.4%)

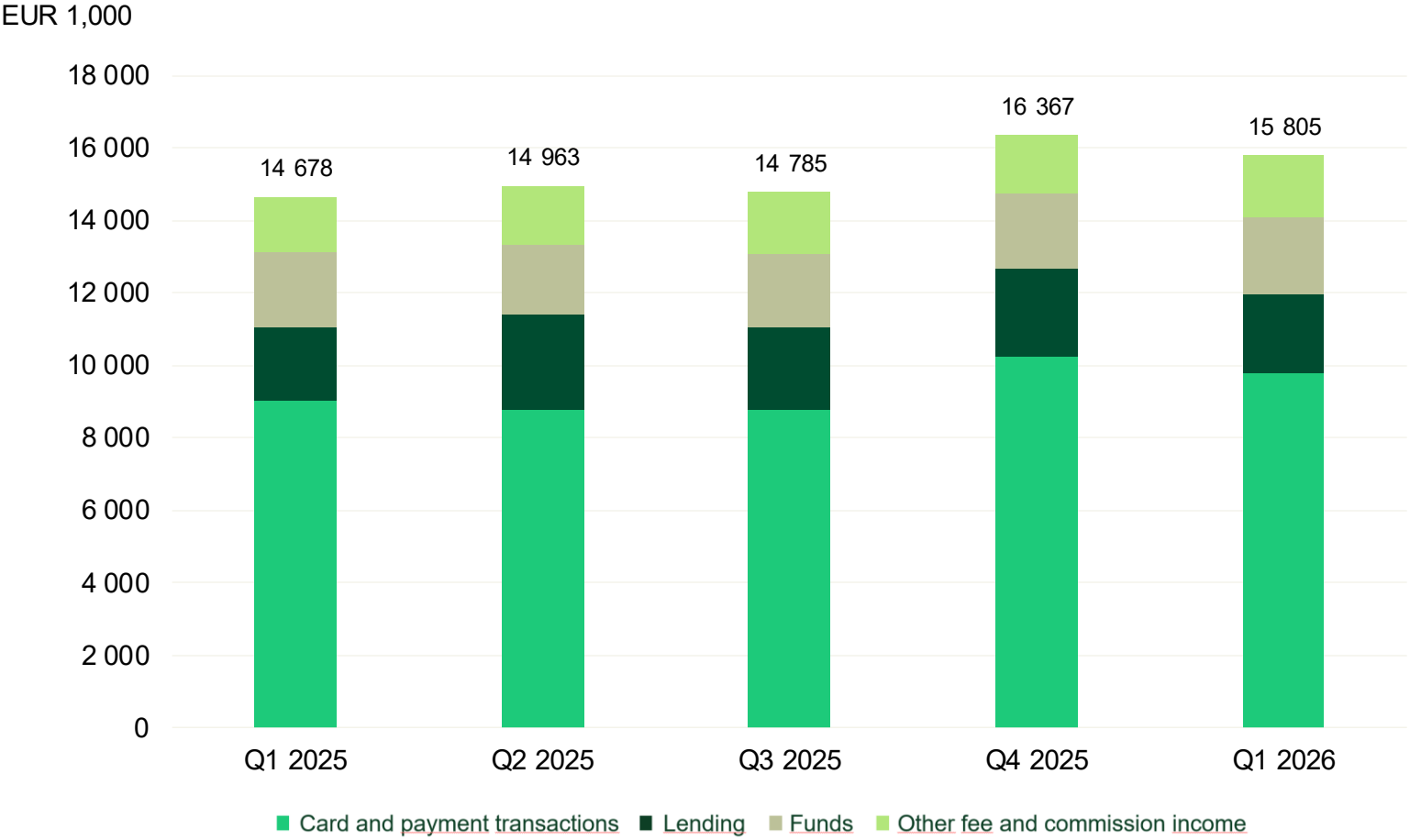
# Operating income weighed down by low market interest rates and reduction in loan portfolio



- Net interest income
- Net fee and commission income
- Net income from financial assets and liabilities
- Other operating income



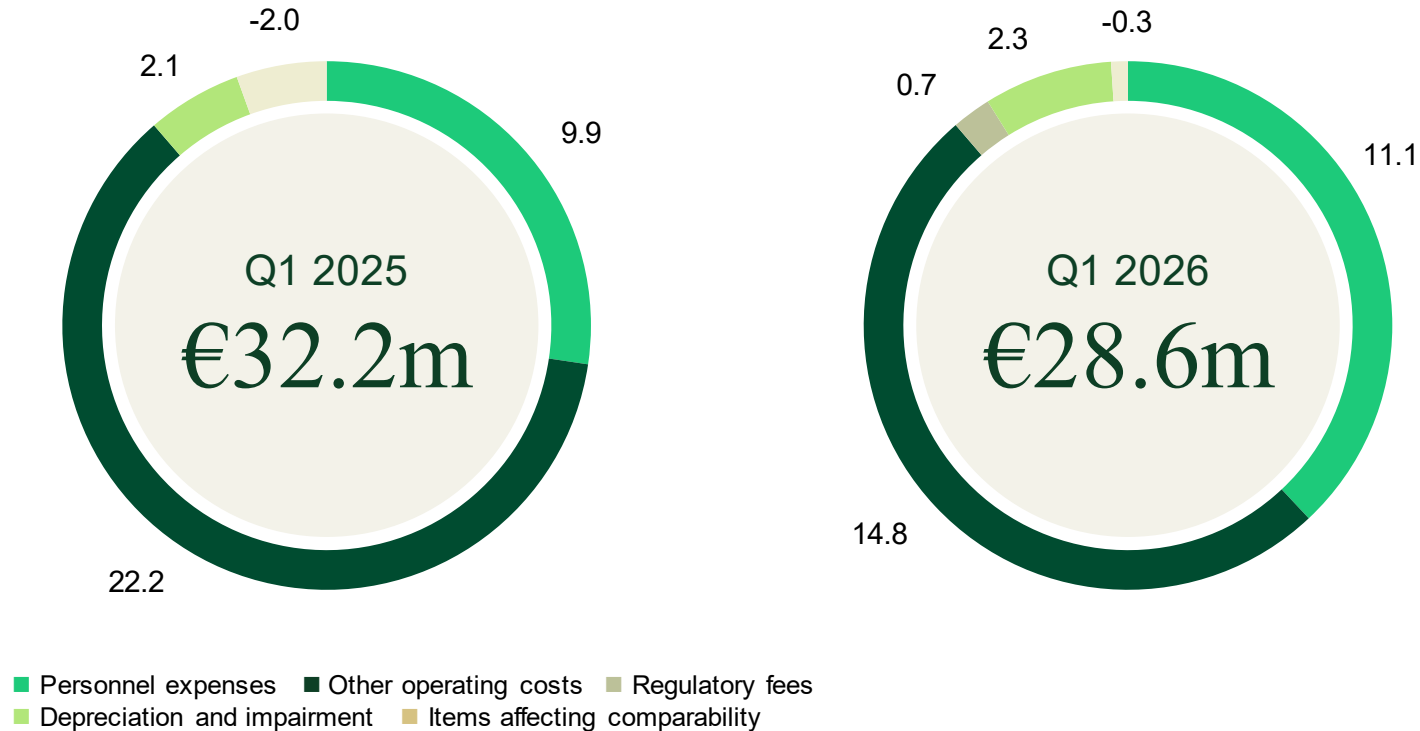
# Broad positive development in fee and commission income



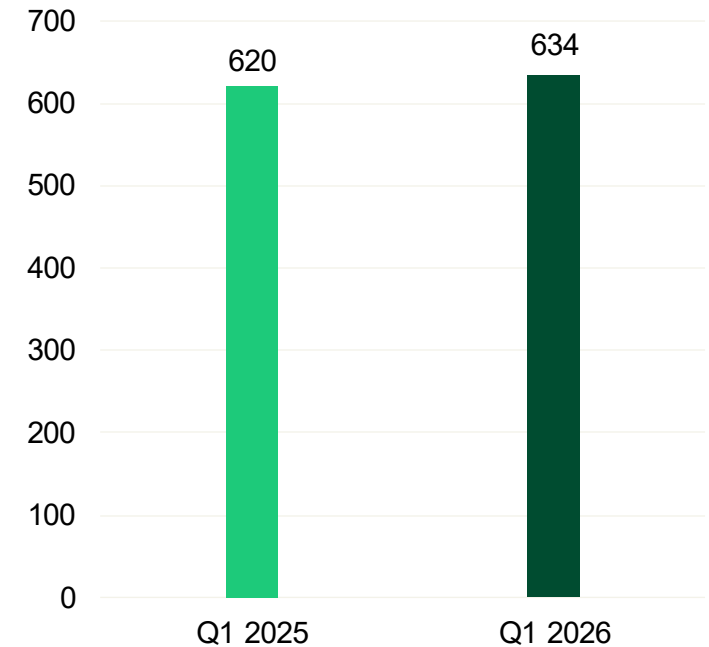
# Continued decline in expenses thanks to determined efforts

## Comparable operating expenses

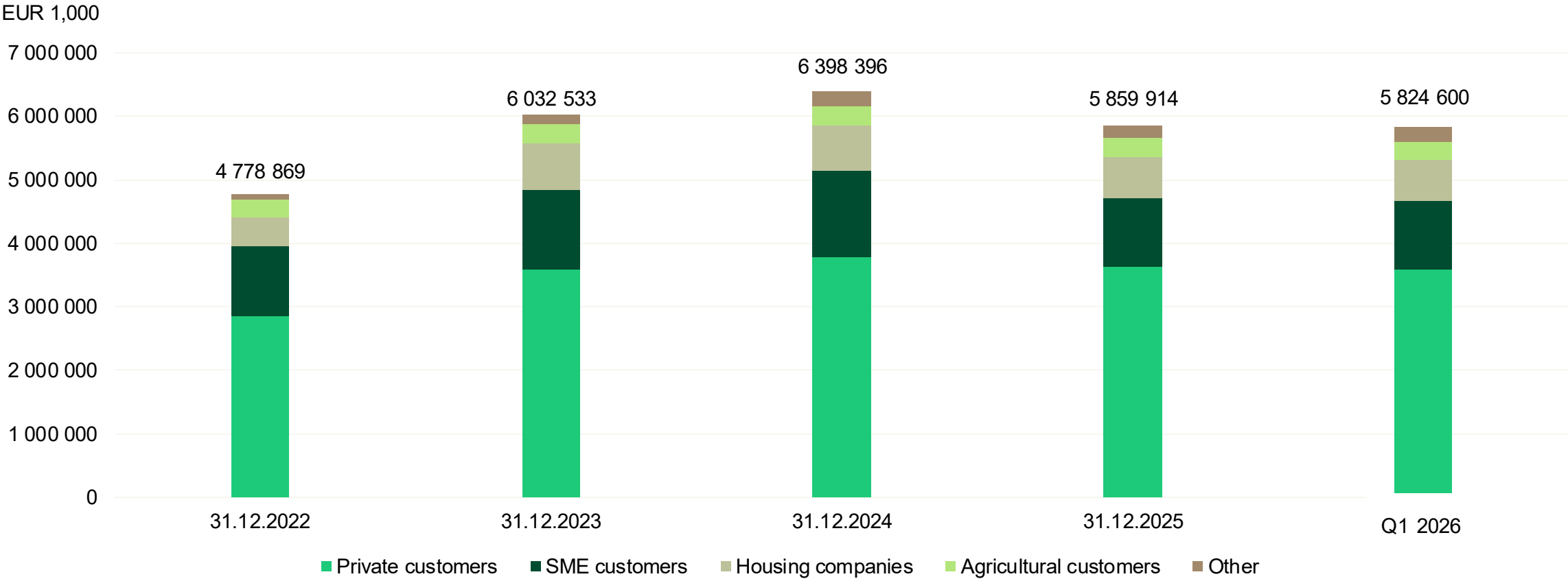
EUR million



## Number of employees



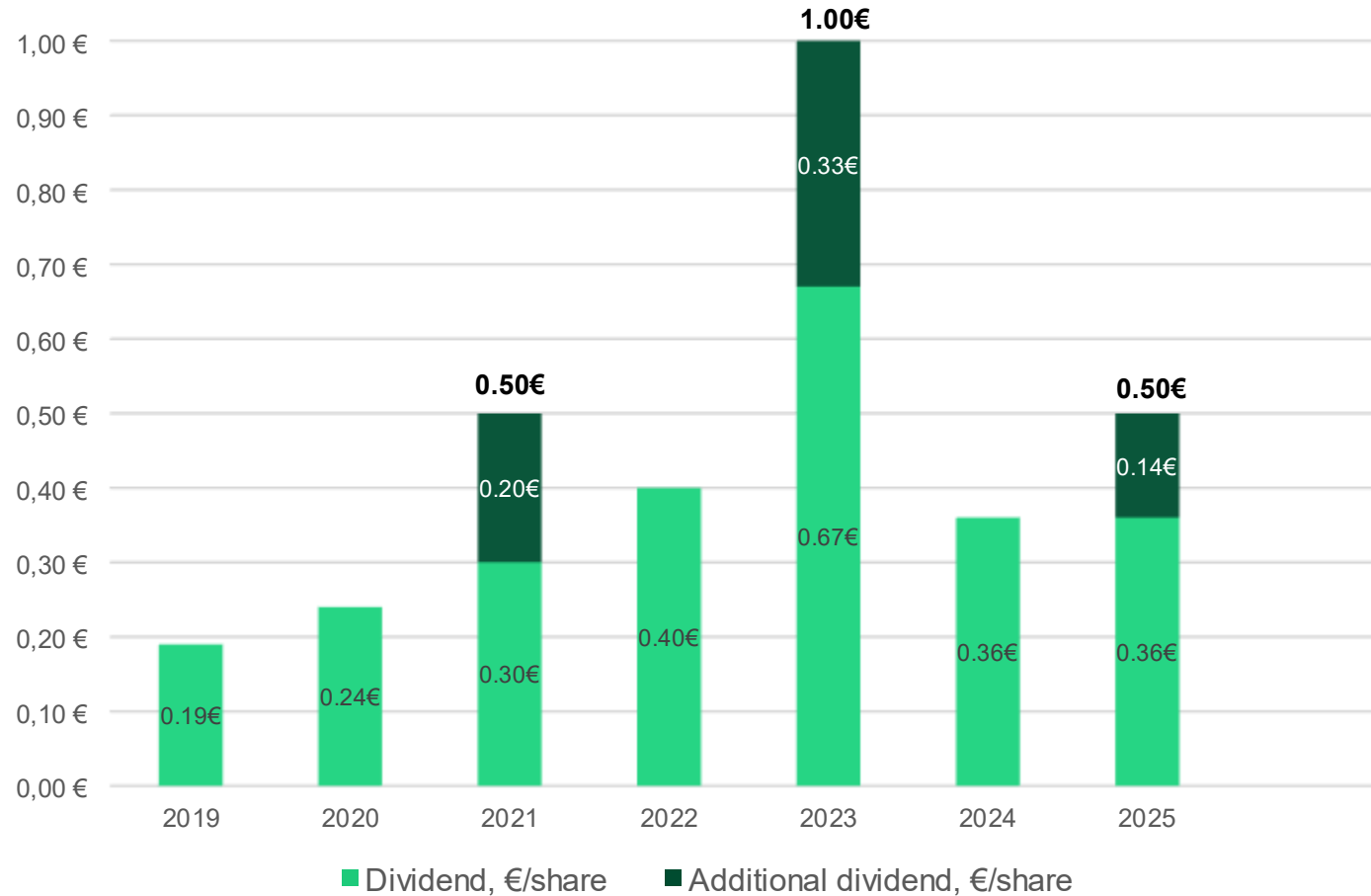
# New lending grew – operating income weighed down by reduction in loan portfolio



# Financial targets for 2026–2029

	Target	Realisation in Q1
Comparable ROE	Over 14%	7.0%
Comparable cost-to-income ratio	Below 50%	57.5%
Annual growth in fee and commission income	Over 10%	7.4%
NPS	Above 50	40 (at end 2025)
CET1	2 pp above regulatory requirement	18.5% (7.2 pp above target)

# Dividend in accordance with dividend policy



- The Board decided that for the financial year 2025, an **ordinary dividend of EUR 0.36** and an **additional dividend of EUR 0.14** is paid for each share entitled to a dividend from 2025.
- OmaSp's goal is to pay a stable and growing dividend of at least 30% of the net profit for the period. The Company also has the preparedness to pay additional dividends.

# Outlook for 2026

The company's business outlook for the 2026 financial year is influenced by the overall condition of the housing market and the impact of market conditions, particularly on the investment appetite among SMEs.

Due to declining market interest rates and changes in the loan portfolio, net interest income is expected to decrease compared to the previous financial year. In line with its strategy, the company is continuing to focus on diversifying income generation and growing fee and commission income.

The increase in the cost base has stabilised, and the company expects stable cost development in 2026. Impairment losses on financial assets are expected to remain below the level of the previous financial year.

**We expect comparable profit before tax for 2026 to decline slightly compared to the comparison period.**

# Key Financials

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# Oma Savings Bank Group's key financials



## The Group's key figures

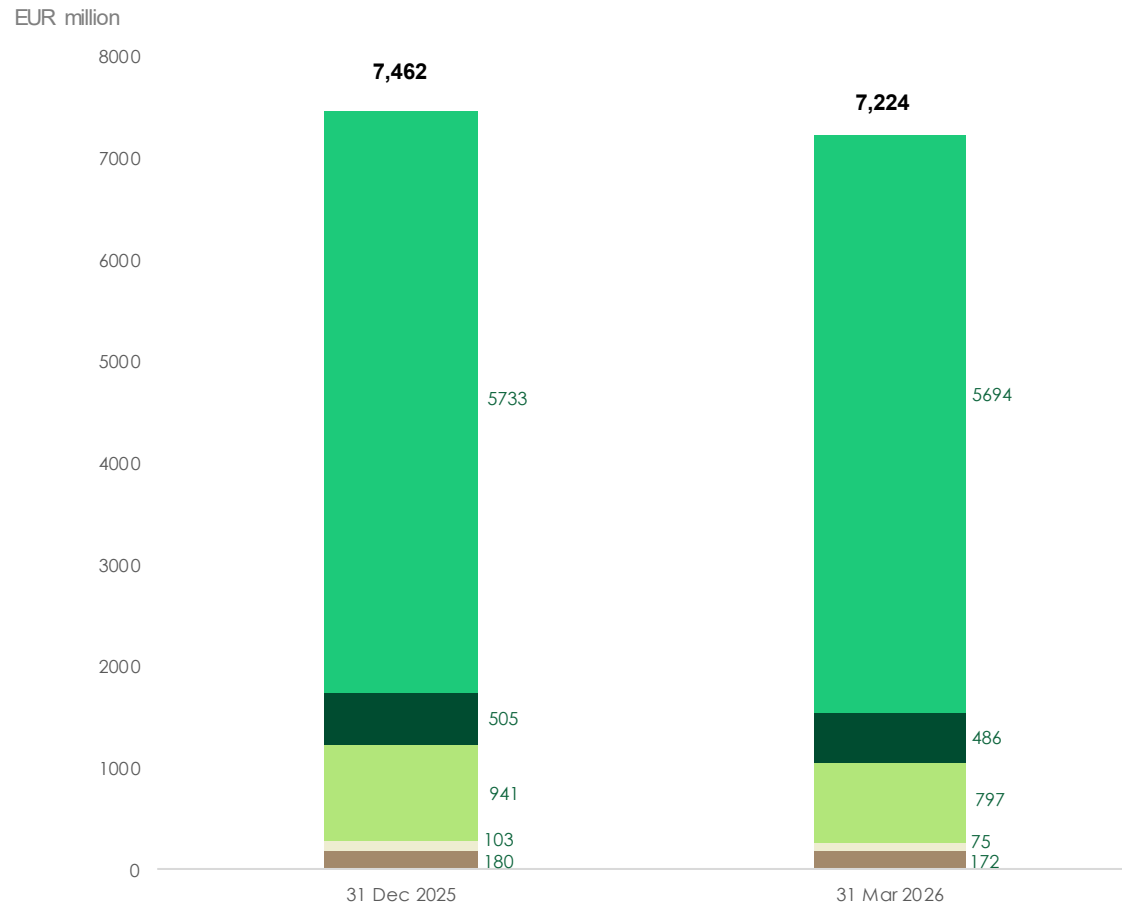
(1,000 euros)	1-3/2026	1-3/2025	Δ %	1-12/2025
Net interest income	35,774	46,880	-24%	168,637
Fee and commission income and expenses, net	13,356	12,439	7%	50,651
Total operating income	50,623	60,074	-16%	221,408
Total operating expenses	-28,966	-34,240	-15%	-123,066
Impairment losses on financial assets, net	-7,401	-22,322	-67%	-47,111
Profit before taxes	13,898	3,111	347%	49,248
Cost/income ratio, %	57.6%	57.4%	0%	56.1%
<sup>1)</sup> Balance sheet total	7,224,216	7,504,064	-4%	7,462,363
Equity	628,702	583,026	8%	618,829
<sup>1)</sup> Return on assets (ROA) %	0.6%	0.1%	373%	0.5%
Return on equity (ROE) %	7.1%	1.7%	324%	6.6%
Earnings per share (EPS), EUR	0.33	0.07	356%	1.19
Total capital (TC) ratio %	19.4%	17.7%	9%	19.3%
Common Equity Tier 1 (CET1) capital ratio %	18.5%	16.5%	12%	18.3%
Comparable profit before taxes	13,725	4,617	197%	56,896
Comparable cost/income ratio, %	57.5%	54.4%	6%	53.5%
Comparable return on equity (ROE) %	7.0%	2.5%	180%	7.6%

Source: OmaSp. Non-audited figures for period ending 31 Mar 2026

# Balance sheet total EUR 7.2 billion

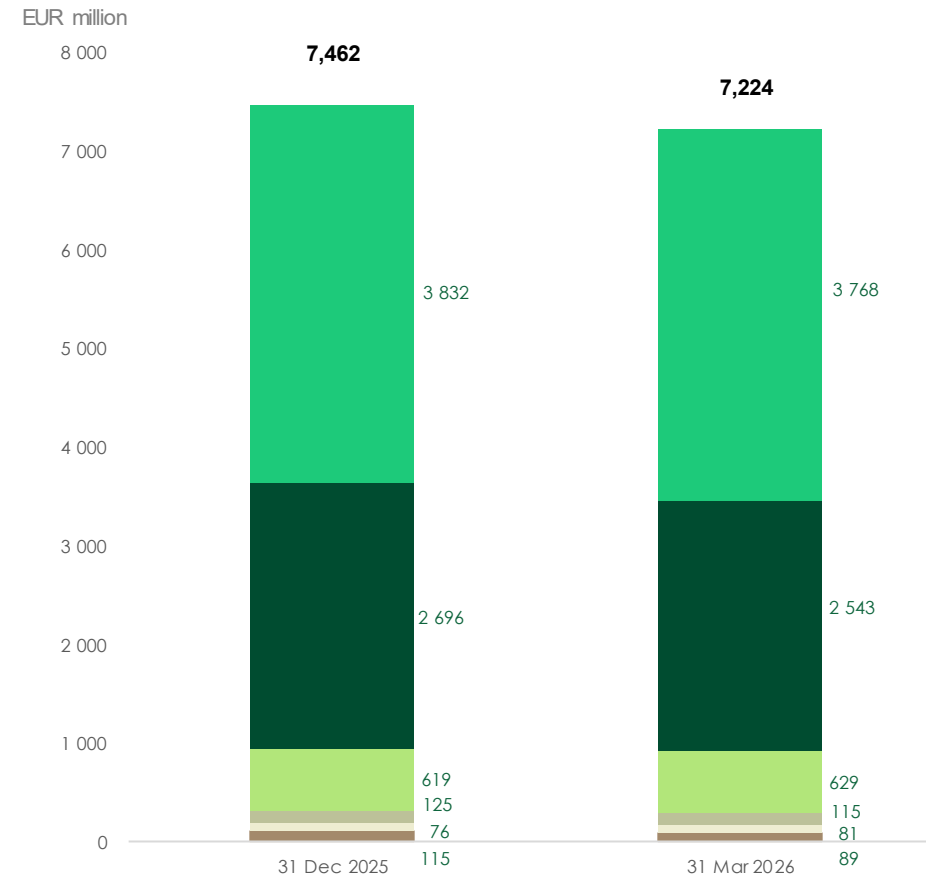


## Total assets



- Loans and receivables to the public and public sector entities
- Investments assets
- Cash and central bank deposits
- Loans and receivables to credit institutions
- Other

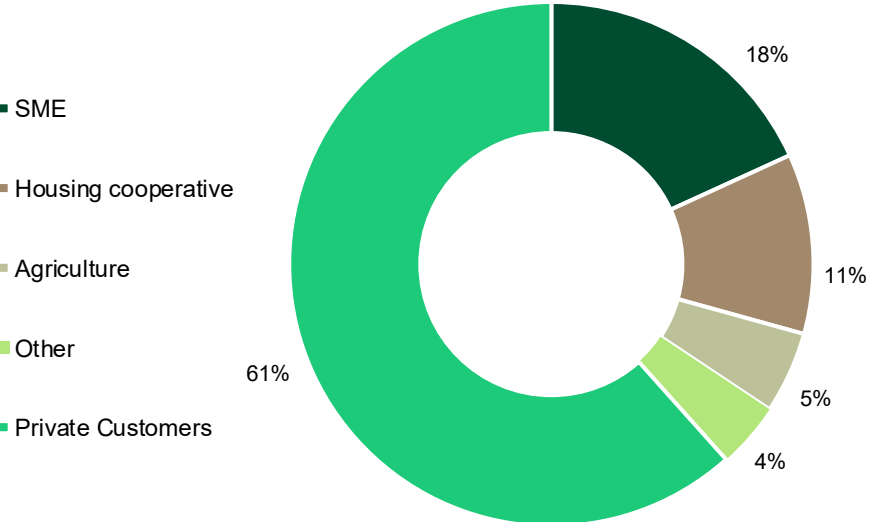
## Total liabilities and equity



- Other liabilities
- Liabilities to credit institutions
- Issued bonds
- Certificates of deposit and debentures
- Equity
- Deposits

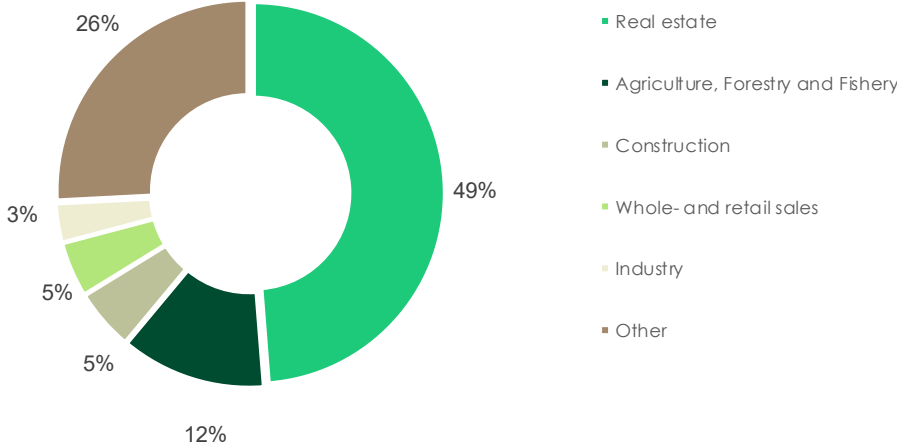
# Customer and lending base

**Total loan portfolio by customer groups**



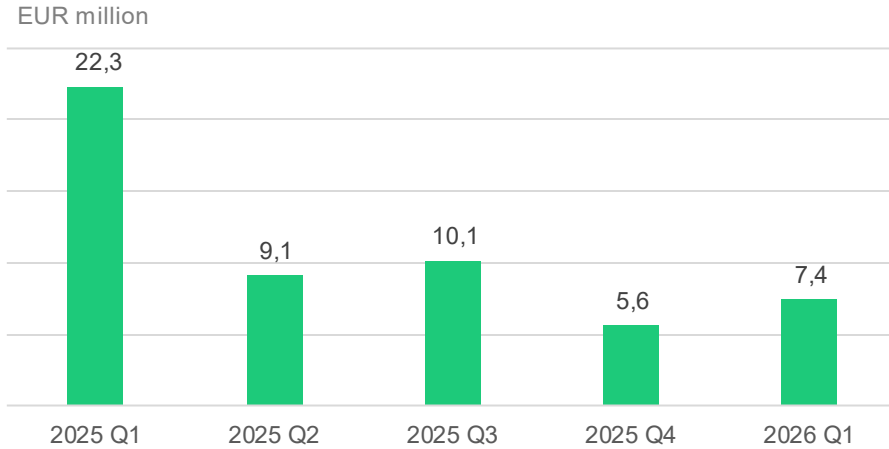
- A widely diversified loan portfolio of EUR 5.8 bn
- 61% of the loan portfolio to private customers

**Non-Private customer loan portfolio distribution**

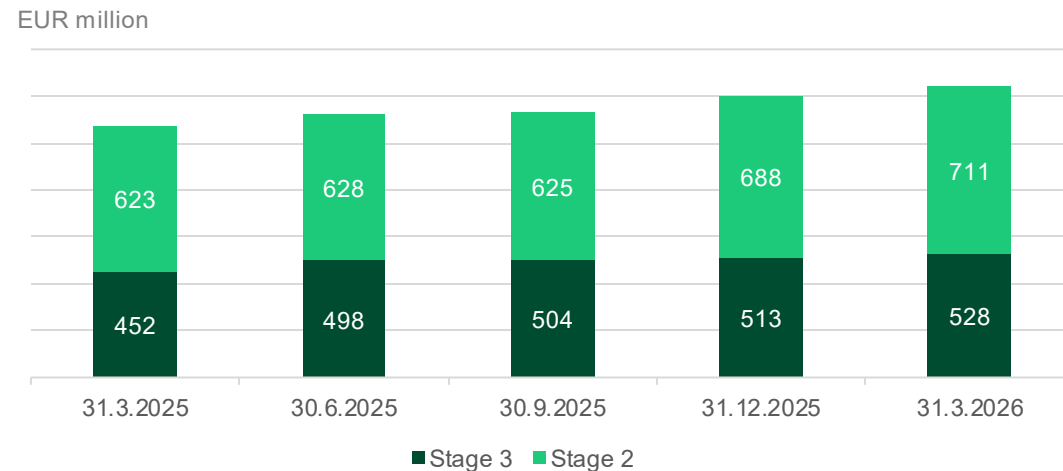


Source: OmaSp. Non-audited figures for period ending 31 Mar 2026

## Impairment losses on financial assets, net



## Loans and Receivables and Off-Balance-Sheet Items

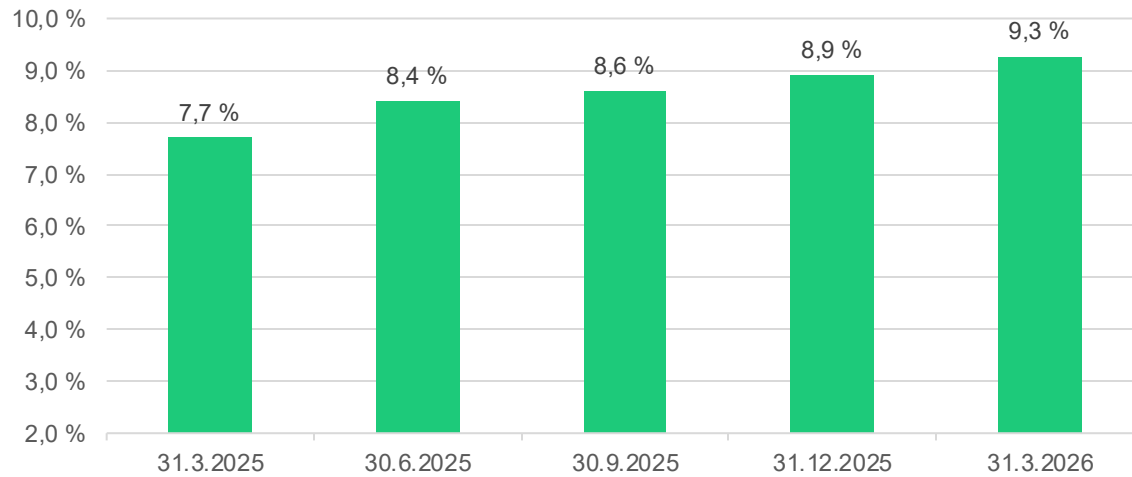


## Changes in credit risk position during Q1 2026

- The impairment losses on financial assets (net) decreased and were in total EUR -7.4 million. In the comparison period, impairment losses on financial assets amounted to EUR -22.3 million. During the comparison period, the Company updated the calculation model for expected credit losses (ECL), the total impact of which increased the amount of ECL by approximately EUR 8.5 million.
- In Q1 2026 lower expected credit losses (ECL) were recorded than in the comparison period, totalling EUR 7.1 (21.2) million. The entries were allocated to receivables from customers and off-balance sheet items.
- The net amount of incurred credit losses decreased year –on-year and was EUR 0.3 (1.2) million.
- The number of stage 3 items increased during the reporting period as a result of an increase in defaulted exposures in both the personal and SME customer groups.

# Asset quality

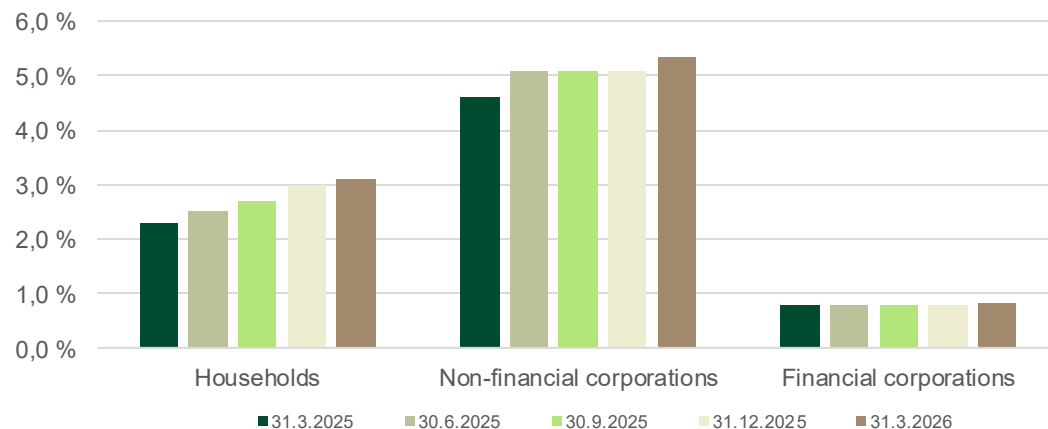
## Non-Performing Exposures



## Non-performing loan growth stabilizing

- Majority of the increase in the non-performing exposures balance was in private and SME customers group
- Non-performing exposures were totaling at EUR 542.6 (484.7) million and 9.3 % (7.7 %) of the total credit portfolio
- Of total non-performing exposures, the share of the portfolio related to non-compliance with the guidelines was 2.4 % (2.7 %).

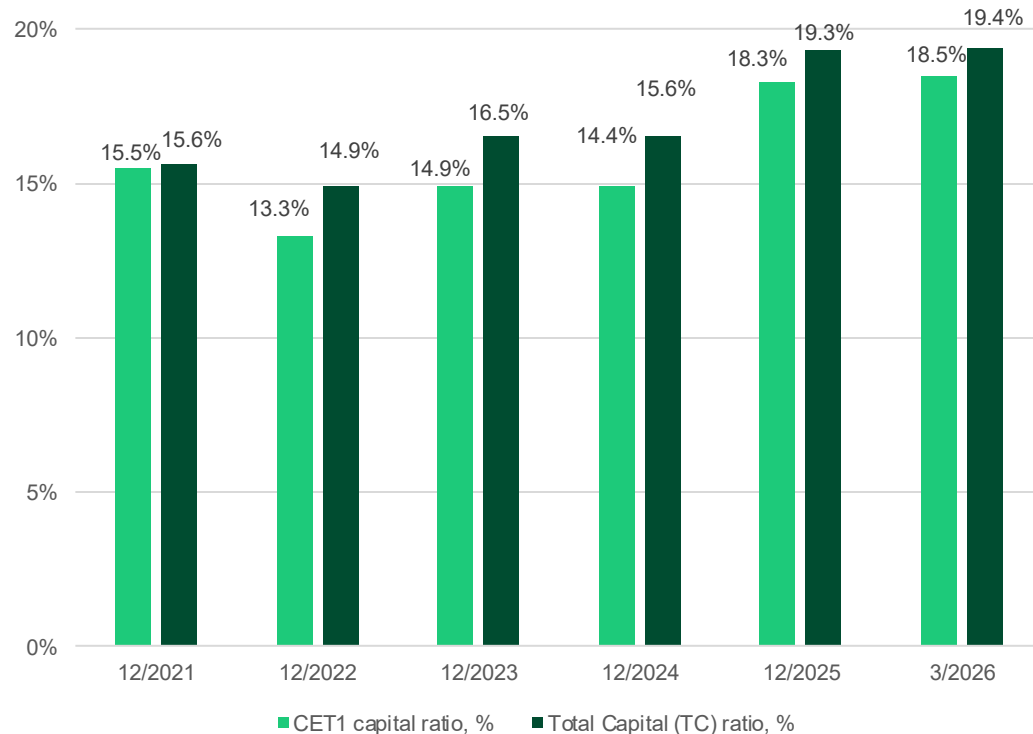
## Non-Performing Exposures (% of Total Credit Portfolio)



Source: OmaSp. Non-audited figures for period ending 31 Mar 2026

# Strong capital position

## CET1 & Ratio



## Capital position

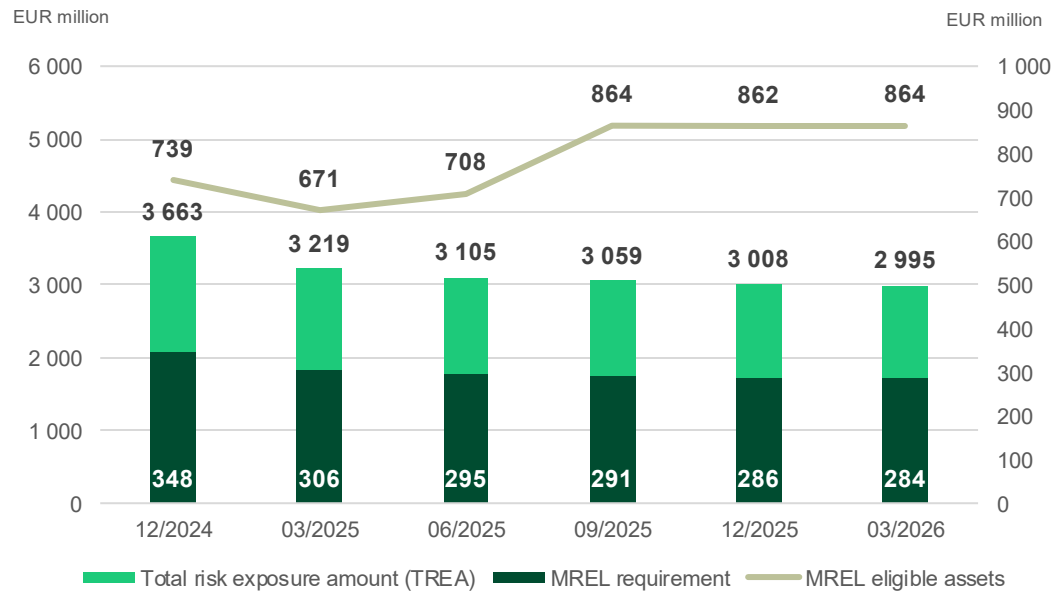
- Capital position is strong. The total capital (TC) ratio of Oma Savings Bank increased and was 19.4% in March 2026.
- The current TC-% ratio requirement is 13.76%.
- Risk-weighted assets, EUR 2,994.5 (3,007.9) million, decreased from the level of the comparison period. The reduction was largely due to a decrease in exposures.
- Own funds (TC) were EUR 580.1 million at the end of the review period, and the total capital requirement was exceeded by EUR 168.0 million.
- OmaSp applies in the capital requirement calculation for credit risk calculation the standardised approach.

# Funding and Cover Pool

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# MREL requirement

## MREL requirement and eligible assets



## Current and updated MREL requirement

- The current MREL requirement consists of a requirement based on overall risk (9.5%) and a requirement based on the total amount of liabilities used in calculating the leverage ratio (3.0%). On 31 March 2026, the requirements were fulfilled with own funds.
- The company's own funds and eligible liabilities exceeded the regulatory requirements for MREL. MREL TREA was at 28.8 % and MREL LRE at 11.9 %.
- The updated MREL requirement enters into force on 17 April 2026 (earlier 17 April 2027). The updated MREL consists of a total risk-based requirement of 23.10 percent (previously 20.88 percent) and a requirement based on the total amount of exposures used in the calculation of the leverage ratio, which is 7.92 percent (previously 7.89 percent). The Company meets the future requirements in the situation of 31 March 2026.

# Oma Savings Bank funding base



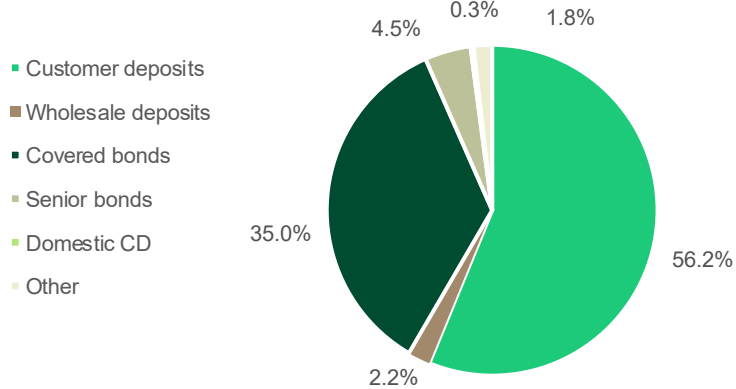
## Funding highlights Q1 2026

- The bank’s deposit base remained stable during Q1. The Deposit base was EUR 3.8 billion and covers 58 % of the funding structure. Majority of the deposits are customer deposits that cover 96 % of the deposits base while wholesale deposits only covers 4 % of the total deposit base. During Q1 the bank managed to grow slightly its domestic CD issuance.

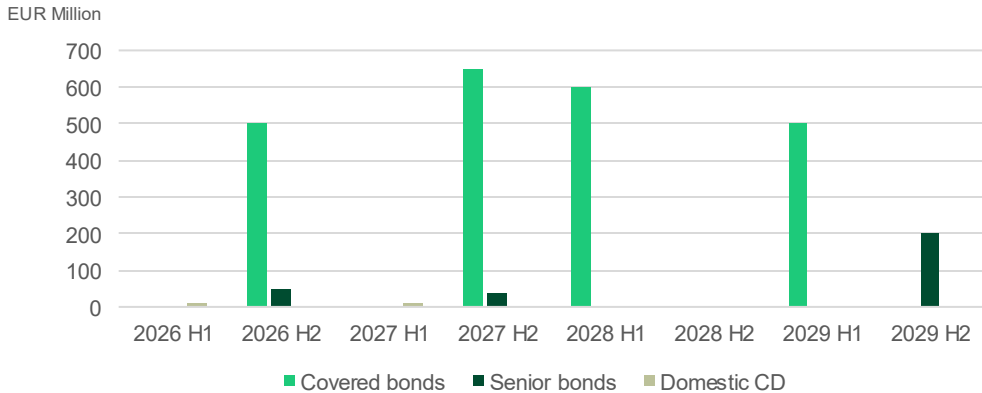
## Funding outlook for 2026

- Stable funding position: Overall liquidity remains strong, supported by a diversified funding base across tenors and instruments.
- Upcoming maturities: Moderate refinancing needs. Next big maturity in H2 2026.
- Moderate funding need is mainly driven by slow economic environment and the banks maturity profile.

## Funding structure



## Maturity profile



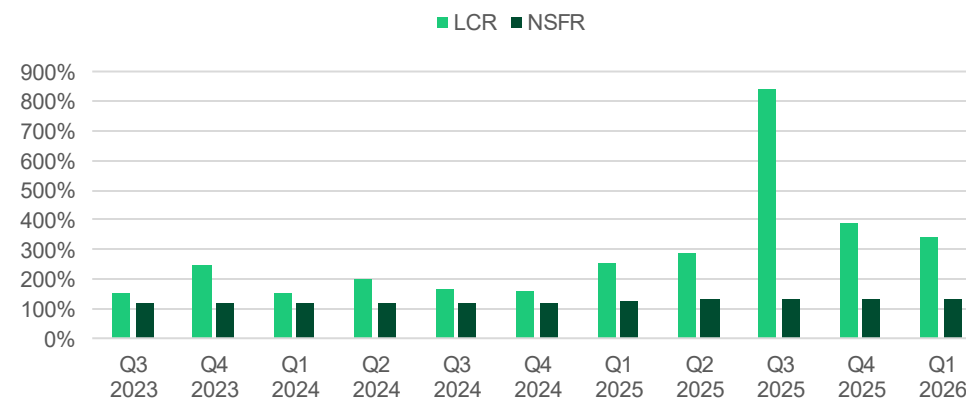
Source: OmaSp. Non-audited figures for period ending 31 Mar 2026

# Liquidity management and investment portfolio

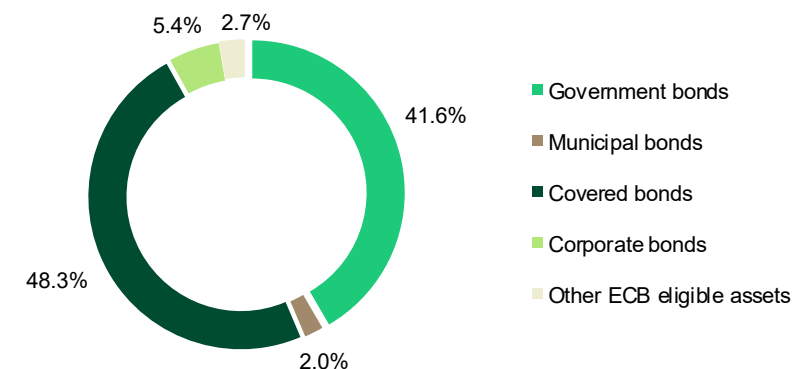
## Liquidity and investment portfolio Q1 2026

- The bank's investment portfolio amounted to EUR 506 million. Majority of the investments consist of LCR Level 1 assets and bonds that have minimum rating of Aa3
- Allocation of the investment portfolio
  - Fixed income 95%
  - Equity 4%
  - Alternative investments 1%
- Funding remained stable and development was in line with banks expectations. **LCR-ratio was 339% and NSFR 130%** at the end of Q1 2026. Both LCR and NSFR were well above the regulatory requirement of 100%.
- 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 (LCR & NSFR)



## Fixed income portfolio structure



# Rating – S&P’s current view on OmaSp



## Rating criteria and impacts

<b>Anchor (Finnish banks)</b>	a -	
Business Position	Constrained	-2
Capital and Earnings	Very Strong	+2
Risk Position	Constrained	-2
Funding	Adequate	0
Liquidity	Adequate	
<b>CRA adjustment</b>	0	



<b>Issuer credit ratings</b>
BBB / Negative / A-2
<b>Covered bond rating</b>
AAA

## Quoted from S&P

- “Even so, the clean-up process, coupled with a tricky macroeconomic backdrop in Finland, have led to continued asset quality deterioration and financial performance below our previous expectations.”
- “We expect slow but gradual improvement in asset quality”
- “The bank has made progress on strengthening its risk management and governance”
- “Historic shortcomings have been confirmed by recent regulatory review findings”
- “High profit retention will continue to underpin risk-adjusted capitalization”

## Strengths

## Risks

<b>Robust risk-adjusted capitalization</b>	Identified risk management and governance shortcomings resulting in elevated nonperforming assets
<b>Solid core profitability and operating efficiency</b>	Business and regional risk concentration
<b>Well-established regional retail franchise</b>	Dependence on external partners for product and service offering

# Simple cover pool structure

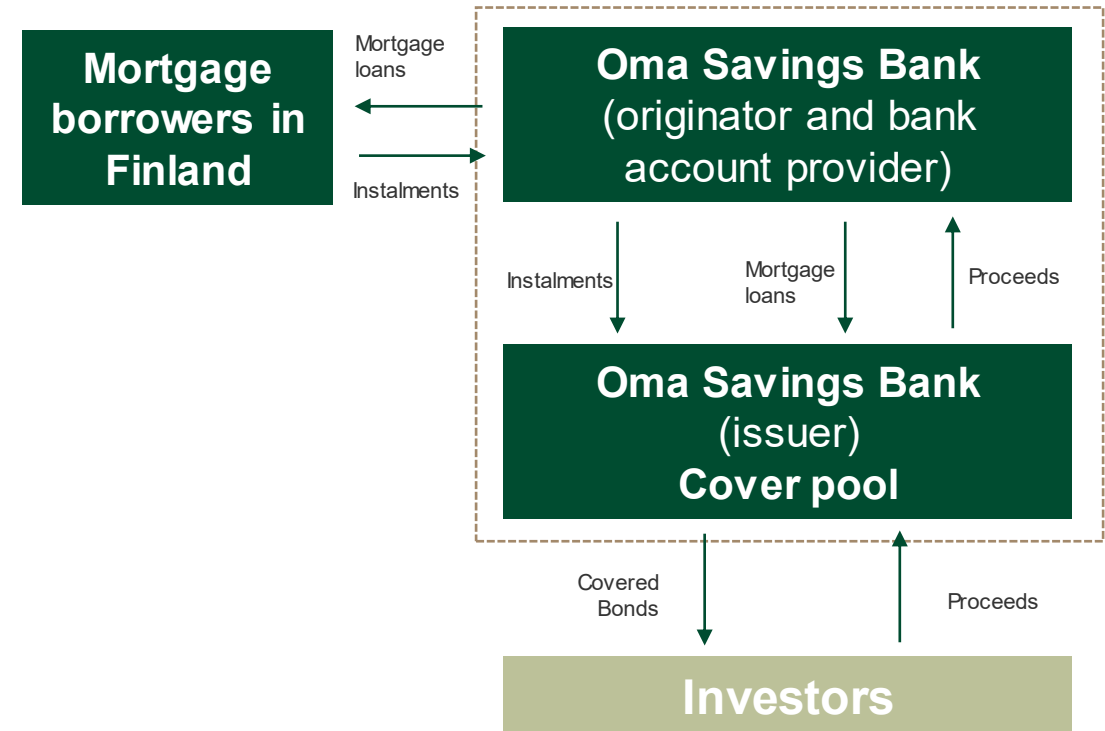
## Structure and rating

- Covered bonds are issued directly from OmaSp Balance Sheet and the covered pool register separates the assets
- One cover pool under the Finnish Covered Bond Act (151/2022)
- Covered bonds are entitled to use the European Covered Bond (Premium) -label
- Covered Bond Rating: AAA (S&P) and OmaSp is committed to keep the covered bond rating at the AAA level

## Outstanding covered bond issues 31 Mar 2026

Nominal	ISIN	Issue date	Maturity	Coupon
EUR 500 million	FI4000522974	18.5.2022	18.12.2026	1.500 %
EUR 650 million	FI4000466412	18.11.2020	25.11.2027	0.010 %
EUR 600 million	FI4000549035	15.2.2023	15.06.2028	3.125 %
EUR 500 million	FI4000562095	15.11.2023	15.1.2029	3.500 %

## Transaction structure

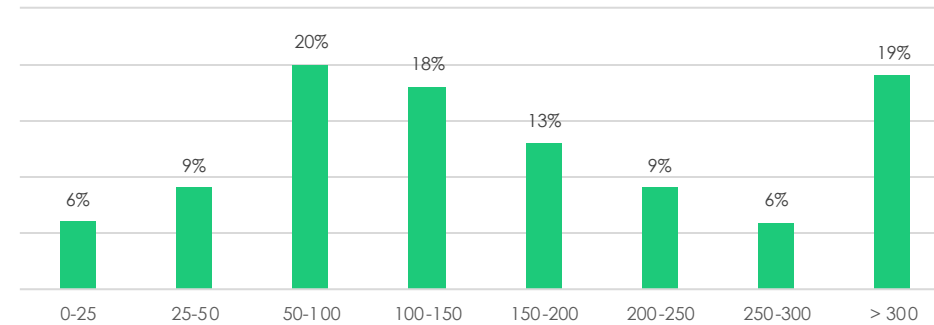


# OmaSp cover pool characteristics

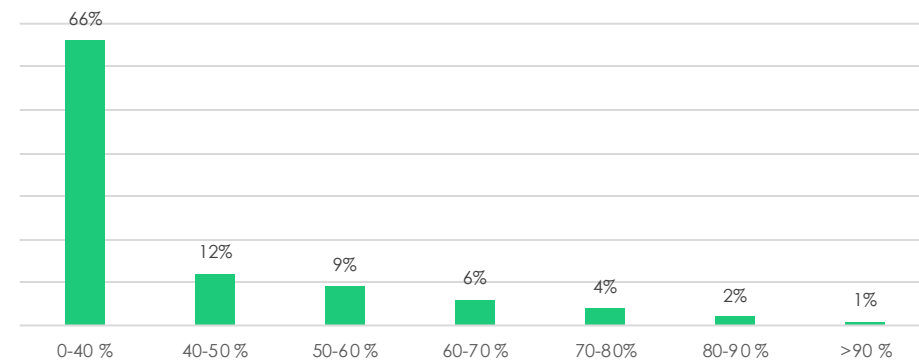
## Key characteristics of the cover pool

<b>Size of the pool</b>	EUR 2,700.08 million (nominal)
<b>Collateral type</b>	100 % Finnish residential mortgages
<b>Number of loans</b>	35,930
<b>Average loan size</b>	EUR 75,148
<b>WALTV total (indexed)</b>	63.90%
<b>Weighted average loan seasoning</b>	4.78 years
<b>Non –performing loans</b>	0 %
<b>Loans in arrears (under 30 days)</b>	0.31%
<b>Interest rate base</b>	89.0 % floating /11.0 % fixed
<b>OC –level</b>	20.0 % /16.9 % (nominal/eligible)
<b>Pool type</b>	Dynamic
<b>Applicable law</b>	Finnish Act on Mortgage Credit Banks and Covered Bonds (151/2022)

## Loan size buckets €k



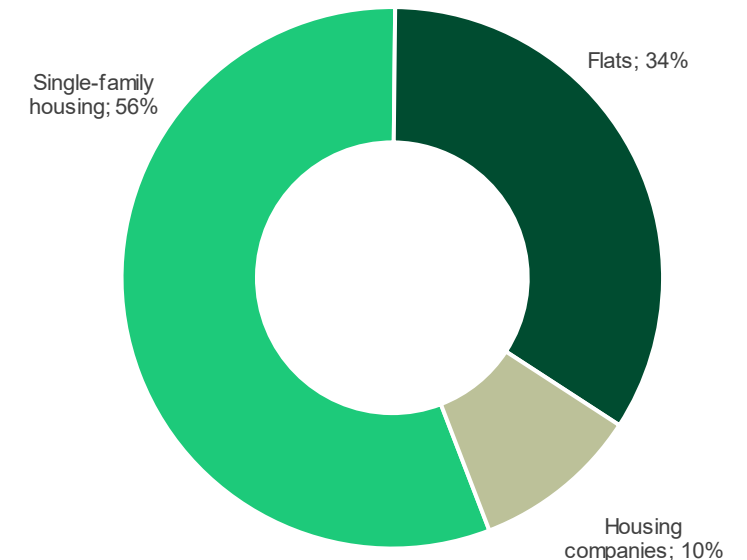
## LTV distribution



# Cover pool terms and structure

<b>Customer scoring</b>	<ul style="list-style-type: none"><li>• Regular and up to date credit scoring for customer credit class</li><li>• The weakest classes are not cover pool applicable</li></ul>
<b>Customer loan</b>	<ul style="list-style-type: none"><li>• No arrears more than 30 days</li><li>• Amortizing loans 99.11 %</li><li>• Loans in cover pool have repayment schedule</li></ul>
<b>Collateral</b>	<ul style="list-style-type: none"><li>• Finnish residential collateral 100%</li><li>• No commercial real estate (CRE) exposure in the pool</li><li>• Up to date valuation of collaterals</li></ul>
<b>Structure</b>	<ul style="list-style-type: none"><li>• Simple structure, no separate mortgage bank</li><li>• Covered bonds are issued directly from the OmaSp balance sheet</li><li>• There are no public sector loans in the pool</li><li>• There are no substitute collaterals currently in cover pool</li><li>• All loans are in EUR currency</li><li>• All assets are located in Finland</li></ul>

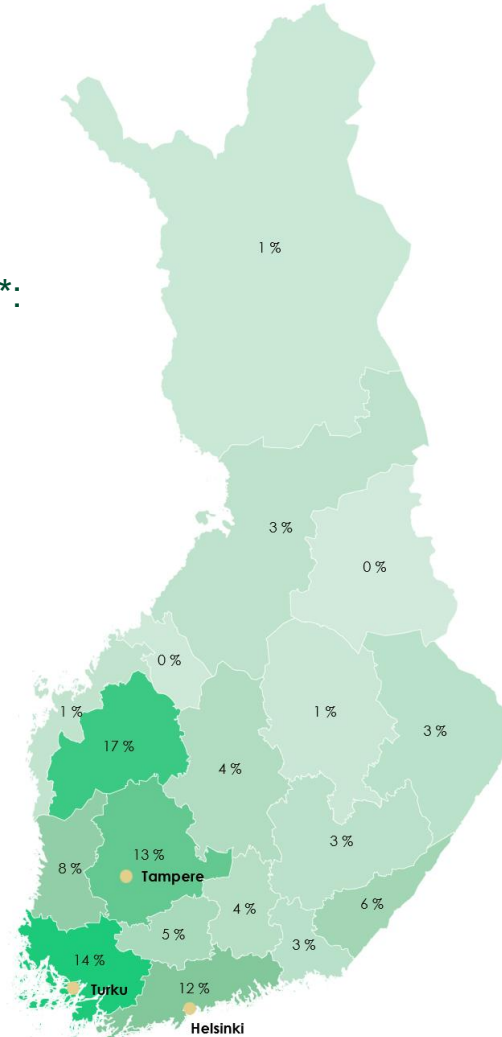
## Collateral type



# Geographic breakdown of cover pool 31 Mar 2026

Finland's three (3) biggest growth areas forecasted by the end of 2040\*:

- Helsinki region
- Tampere region
- Turku region



Region	Major City	Volume	Share in the pool	Year-on-Year Change
South Ostrobothnia	Seinäjoki	470.23	17.42%	+1,07 pp
Varsinais-Suomi	Turku	386.47	14.31%	-4,02 pp
Pirkanmaa	Tampere	351.71	13.03%	+0,48 pp
Uusimaa	Helsinki	351.14	13.01%	+0,18 pp
Satakunta	Pori	206.81	7.66%	+0,40 pp
South Karelia	Lappeenranta	152.67	5.65%	+0,08 pp
Kanta-Hame	Hämeenlinna	124.50	4.61%	+0,19 pp
Central Finland	Jyväskylä	118.14	4.38%	+0,38 pp
Paijat-Hame	Lahti	101.88	3.77%	+0,40 pp
Kymenlaakso	Kouvola	86.21	3.19%	-0,10 pp
Other		350.32	12.97%	+0,97 pp
<b>Sum</b>		<b>2,700.08</b>	100.0%	

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

Note: The data represents a snapshot of the dynamic cover pool as of 31 Mar 2026

# Operating Environment

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# Finnish economy expected to recover during 26/27; government indebtedness Euro area average

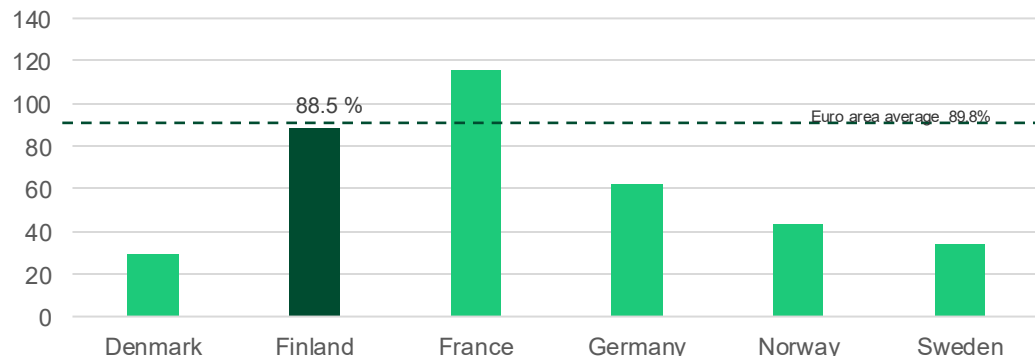


## Macroeconomic outlook

	2024	2025	2026F	2027F	2028F
Real GDP growth (%)	0.4	0.2	0.6	1.7	1.7
CPI (YoY%)	1.6	1.3	2.0	1.4	1.9
Unemployment (%)	8.4	9.7	9.8	9.4	9.0
Current account balance of payments (% of GDP)	-0.4	1.3	0.2	0.3	0.4
Government debt to GDP	82.4	88.5	91.2	92.8	94.7

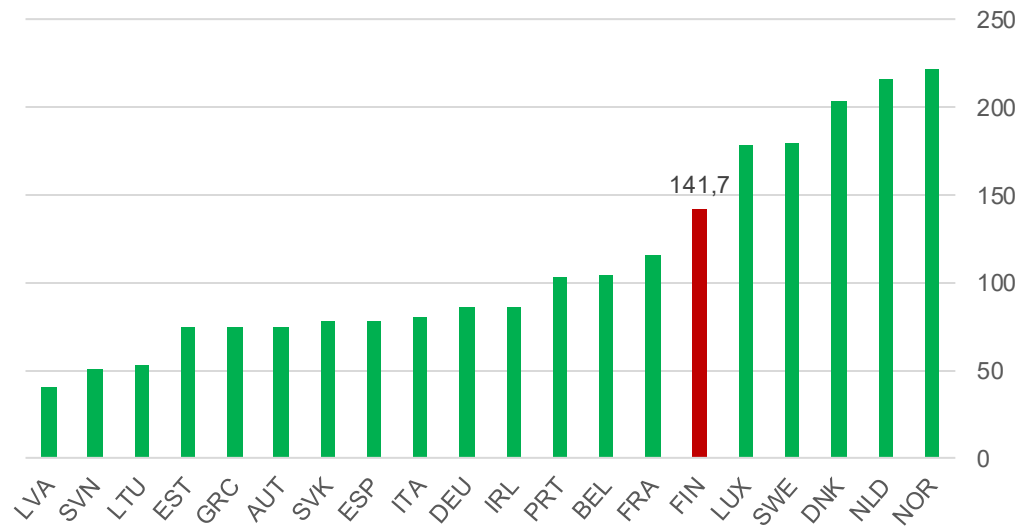
- Finland has a highly developed and stable economy but in recent years it has been navigating a period of slow growth and structural challenges.
- Finland's economy is still sluggish, but growth is estimated to pick up little by little. Due to the economy's weak performance in the early months of the year and the non-stop geopolitical tensions, the full-year growth for 2026 is estimated to be 0.6%.
- Growth is estimated to pick up to 1.7% in 2027 and 2028.
- Household confidence has remained weak and, despite the growth in earnings the recovery in private consumption has been delayed. Uncertainty remains high due to ongoing geopolitical tensions and escalations in the Middle East, which continues to weigh on consumer spending and behavior.
- Finnish government indebtedness on Euro area average levels

## Government debt to GDP as per Q1 2026



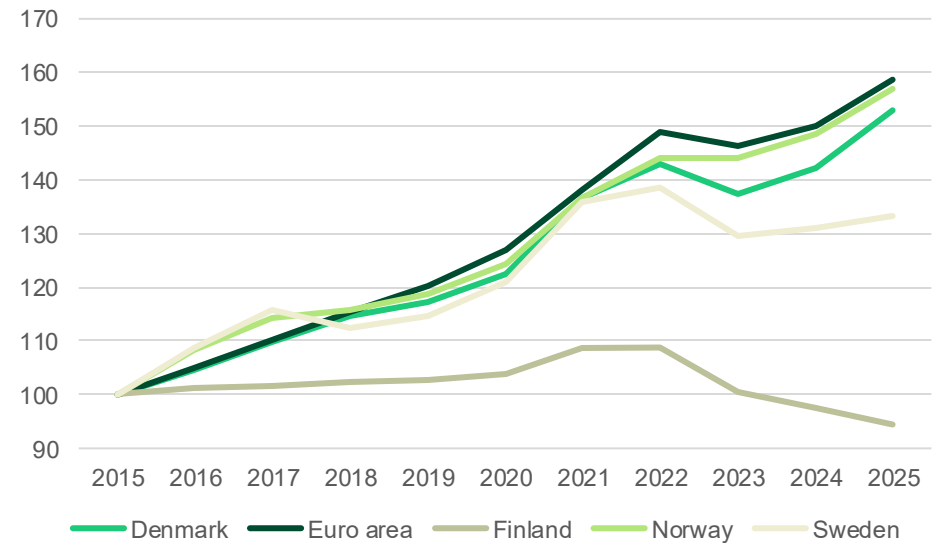
# Finnish household indebtedness lowest in Northern Europe

Household debt as % of net disposable income



Household debt (as % of net disposable income) in Finland is lowest in Northern Europe

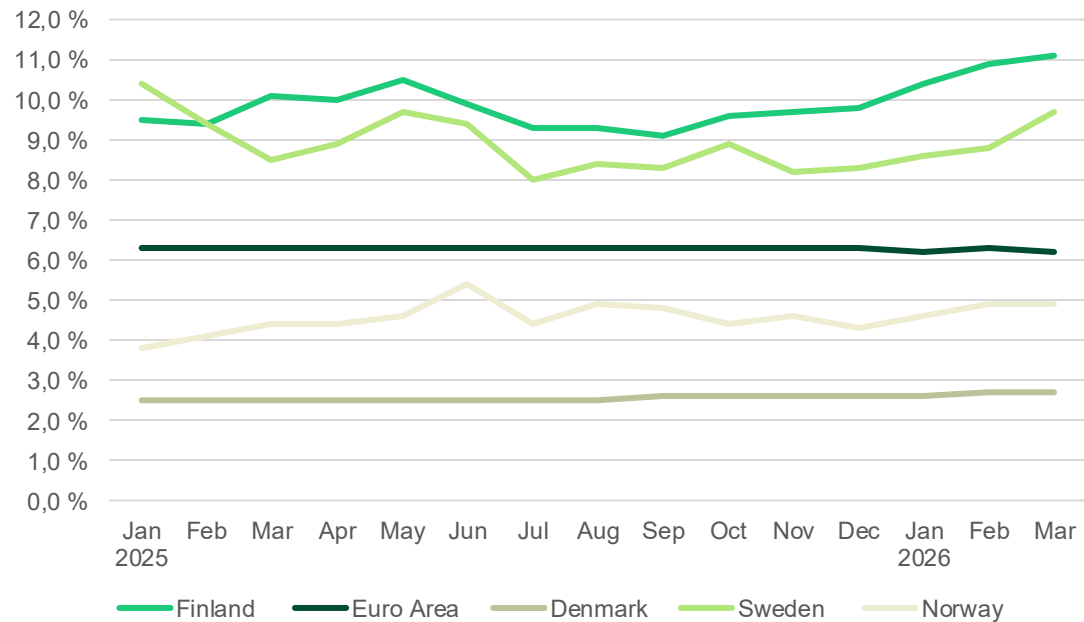
House price index, 2015 = 100



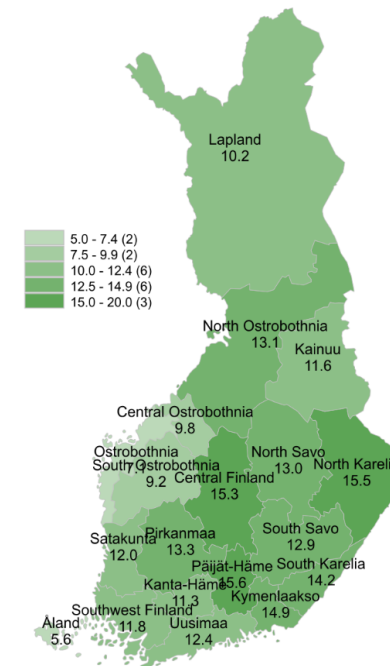
The housing market in Finland has experienced a subdued environment, but there has been signs of a slow recovering after several weak years – falling prices stabilizing in major cities like Helsinki.

# Finland's unemployment on the rise...

Finland's unemployment rate highest since 2009



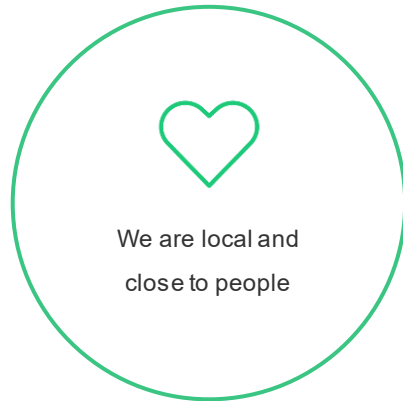
Unemployed jobseekers' percentage of the workforce by region



KEHA Centre, Employment Service Statistics / KEHA Centre, Employment Service Statistics

# 5

# Key sustainability themes



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 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 have the opportunity to positively impact the challenges arising from climate change by providing sustainable financial and investment solutions to our customers. We regularly calculate the greenhouse gas emissions from our operations and our goal is to commit to the emission reduction targets set out in the Paris Climate Agreement.

# Key figures

Total operating income

€50.6 million

Accounting period 1-3/2026

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Equity / Total assets

8.7%

Accounting period 1-3/2026

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Profit before taxes

€13.9 million

Accounting period 1-3/2026

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Comparable cost-income ratio

57.5%

Accounting period 1-3/2026

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Balance sheet total

€7.2 billion

Accounting period 1-3/2026

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Number of employees

633

Average, Accounting period 1-3/2026

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Employee satisfaction

4.2/5

Satisfaction in the bank as a whole  
12/2025 personnel survey

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Customers

205,900

Private customers 82 %  
Corporate customers 18 %

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Customer satisfaction

4.2/5

Satisfaction in the bank as a whole  
12/2025 customer survey

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# Consolidated condensed income statement

(1,000 euros)	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1
Interest income	57,757	60,597	61,515	68,153	75,250
Interest expenses	-21,983	-23,079	-21,291	-24,137	-28,370
<b>Interest income, net</b>	<b>35,774</b>	<b>37,518</b>	<b>40,223</b>	<b>44,016</b>	<b>46,880</b>
Fee and commission income	15,805	16,367	14,786	14,963	14,679
Fee and commission expenses	-2,449	-3,053	-2,303	-2,549	-2,240
<b>Fee and commission income and expenses, net</b>	<b>13,356</b>	<b>13,314</b>	<b>12,483</b>	<b>12,415</b>	<b>12,439</b>
Net income on financial assets and financial liabilities	513	-4,576	-85	-43	537
Other operating income	980	2,659	457	2,953	218
<b>Operating income, total</b>	<b>50,623</b>	<b>48,915</b>	<b>53,079</b>	<b>59,340</b>	<b>60,074</b>
Personnel expenses	-11,138	-10,988	-9,848	-11,512	-9,922
Other operating expenses	-15,482	-17,641	-14,845	-17,217	-22,215
Depreciation, amortisation and impairment losses on tangible and intangible assets	-2,346	-2,497	-2,144	-2,132	-2,103
<b>Operating expenses, total</b>	<b>-28,966</b>	<b>-31,127</b>	<b>-26,838</b>	<b>-30,861</b>	<b>-34,240</b>
Impairment losses on financial assets, net	-7,401	-5,586	-10,116	-9,088	-22,322
Share of profit from joint ventures and associated companies	-358	-199	-601	-781	-401
<b>Profit before taxes</b>	<b>13,898</b>	<b>12,002</b>	<b>15,524</b>	<b>18,611</b>	<b>3,111</b>
Income taxes	-2,796	-1,932	-3,261	-3,899	-677
<b>Profit for the accounting period</b>	<b>11,103</b>	<b>10,071</b>	<b>12,263</b>	<b>14,711</b>	<b>2,434</b>
<b>Of which:</b>					
Shareholders of Oma Savings Bank Plc	11,103	10,071	12,263	14,711	2,434
<b>Total</b>	<b>11,103</b>	<b>10,071</b>	<b>12,263</b>	<b>14,711</b>	<b>2,434</b>
<b>Earnings per share (EPS), EUR</b>	<b>0.33</b>	<b>0.30</b>	<b>0.37</b>	<b>0.44</b>	<b>0.07</b>
<b>Earnings per share (EPS) after dilution, EUR</b>	<b>0.33</b>	<b>0.30</b>	<b>0.37</b>	<b>0.44</b>	<b>0.07</b>

# Balance sheet

<b>Assets (1,000 euros)</b>	<b>31 Mar 2026</b>	<b>Adjusted 31 Dec 2025</b>	<b>Adjusted 31 Mar 2025</b>
Cash and central bank deposits	796,834	941,103	481,670
Loans and receivables to credit institutions	75,092	103,315	173,987
Loans and receivables to the public and public sector entities	5,694,351	5,732,702	6,140,671
Financial derivatives	44,204	55,180	75,342
Investment assets	486,274	505,317	518,225
Investment properties	1,186	1,181	921
Equity accounted entities	14,771	15,068	19,441
Tangible assets	38,288	39,683	39,501
Intangible assets	28,515	24,269	13,415
Other assets	15,076	15,388	17,077
Current income tax assets	9,410	8,957	3,614
Deferred tax assets	125	109	110
Goodwill	20,090	20,090	20,090
<b>Assets, total</b>	<b>7,224,216</b>	<b>7,462,363</b>	<b>7,504,064</b>
<b>Liabilities (1,000 euros)</b>	<b>31 Mar 2026</b>	<b>Adjusted 31 Dec 2025</b>	<b>Adjusted 31 Mar 2025</b>
Liabilities to credit institutions	114,625	124,996	244,188
Liabilities to the public and public sector entities	3,776,102	3,864,300	3,829,581
Financial derivatives	5,328	3,954	6,704
Debt securities issued to the public	2,562,868	2,710,660	2,687,245
Deferred tax liabilities	15,386	17,794	19,991
Provisions and other liabilities	60,336	60,830	72,461
Subordinated liabilities	60,869	61,001	60,868
<b>Liabilities, total</b>	<b>6,595,514</b>	<b>6,843,533</b>	<b>6,921,038</b>
<b>Equity</b>	<b>31 Mar 2026</b>	<b>Adjusted 31 Dec 2025</b>	<b>Adjusted 31 Mar 2025</b>
Share capital	24,000	24,000	24,000
Reserves	171,773	172,742	162,455
Retained earnings	432,929	422,087	396,571
<b>Shareholders of Oma Savings Bank Plc</b>	<b>628,702</b>	<b>618,829</b>	<b>583,026</b>
Shareholders of Oma Savings Bank Plc	628,702	618,829	583,026
<b>Equity, total</b>	<b>628,702</b>	<b>618,829</b>	<b>583,026</b>
<b>Liabilities and equity, total</b>	<b>7,224,216</b>	<b>7,462,363</b>	<b>7,504,064</b>

# OmaSp mortgage loan underwriting criteria

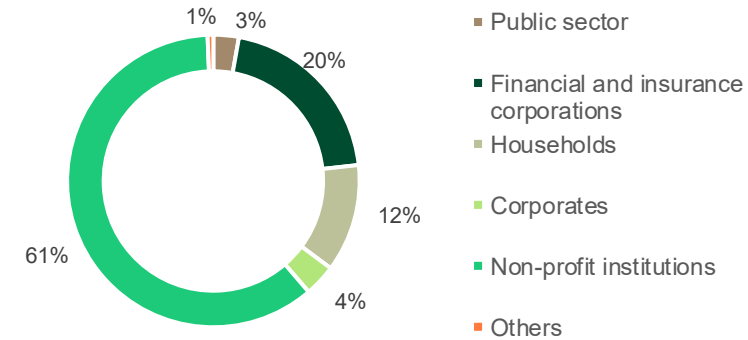


<b>Identification of customers</b>	All mortgage applicants are identified, including their legal capacity. The financial position of the mortgage applicants is verified, including information of any internal and external payment defaults.
<b>Income status</b>	The income status of mortgage applicants is verified by using payslips, information from the tax authority as well as the bank account details for the existing customers.
<b>Stress testing</b>	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.
<b>Positive credit register</b>	Positive credit register was introduced in Finland 1st April 2024. The positive credit register is a system where lenders enter information about the loans they have granted and changes made to these credit agreements. All applicant loans can be identified from a register. This helps in assessing applicant's ability to pay and preventing over-indebtedness.
<b>Customer scoring</b>	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. The poorest classes are not applicable for the cover pool. There is no insolvent customers in the cover pool.
<b>Additional criteria for inclusion in the cover pool</b>	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. Non-performing loans are excluded from the cover pool.

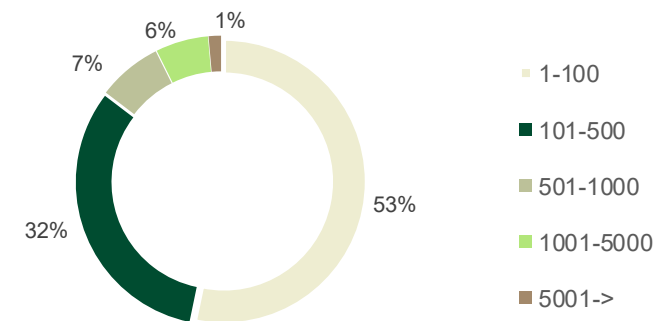
# Ownership structure (as of 31 Mar 2026)

Shareholder	Shares	%
Etelä-Karjala's Savings Bank Foundation	8,578,759	25.7%
Parkano's Savings Bank Foundation	3,330,000	10.0%
Lieto's Savings Bank Foundation	3,125,049	9.4%
Töysä's Savings Bank Foundation	2,935,000	8.8%
Kuortane's Savings Bank Foundation	1,925,000	5.8%
Hauho's Savings Bank Foundation	1,610,783	4.8%
Renko's Savings Bank Foundation	1,015,661	3.0%
Suodenniemi's Savings Bank Foundation	800,000	2.4%
Elo Mutual Pension Insurance Company	732,000	2.2%
Joroinen's Oma Cooperative	689,150	2.1%
<b>Total, 10 largest owners</b>	<b>24,741,402</b>	<b>74.2%</b>
Other	8,595,147	25.8%
<b>Total</b>	<b>33,336,549</b>	<b>100.0%</b>
Number of shareholders	9,922	

## Ownership type



## # of shareholders by number of shares held



A wide-angle photograph of a snowy beach landscape. In the foreground, a wooden boardwalk made of weathered planks leads from the bottom center towards the middle ground. Several people are walking along the boardwalk, away from the camera. The sand dunes are covered in a layer of snow, with some dry, brown grasses poking through. A large, dark evergreen tree stands on the left side of the boardwalk. In the background, the ocean is visible under a pale, overcast sky. The overall atmosphere is serene and quiet.

Thank You!

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