Investor information on covered bond programmes 30 September 2026

Oma Savings Bank Plc publishes a quarterly disclosure report on the company's covered bonds. The report contains the information required by the Act on Mortgage Credit Banks and Covered Bonds (151/2022) as an issuer's disclosure obligation.

Oma Savings Bank moved to apply the Act on Mortgage Credit Banks and Covered Bonds (151/2022) for all bonds issued on 20 January 2023. As a result of the transition to the new law, the LTV limit that can be used for loans secured by residential real estate is 80%.

Covered bonds

The company's covered bonds and their collateral values are shown below:

Covered bond ISIN	MEUR	Cur	Issue date	Maturity	Coupon	Fix/FRN
FI4000466412	650.00	EUR	18 Nov 2020	25 Nov 2027	0.01%	Fix
FI4000522974	500.00	EUR	18 May 2022	18 Dec 2026	1.50%	Fix
FI4000549035	600.00	EUR	15 Feb 2023	15 Jun 2028	3.13%	Fix
FI4000562095	500.00	EUR	15 Nov 2023	15 Jan 2029	3.50 %	Fix
Outstanding covered bonds total	**2,250.00**					

Cover pool assets	MEUR	Overcollateralisation **)	
Total	**2,700.01**	**Current value based**	
Of which		Legal minimum	N/A
Loans (up to LTV 100%)	2,700.01	Bond program, minimum	2 %
Substitute assets	0.00	OmaSp's actual	17.31%
Other	0.00	**Net present value based**	
Of which		Legal minimum	2 %
Eligible assets (*	2,639.39	Bond program, minimum	2 %
Other eligible assets	0.00	OmaSp's actual	25.55 %

*) Based on the Mortgage Credit Bank Act (151/2022) loans with an LTV of up to 100% are accepted into the collateral pool for loans secured by residential real estate. Loans can be utilized in the pool LTV up to 80%.
**) In accordance with the Mortgage Credit Bank Act (151/2022), the nominal value-based calculation method must be applied if it produces a lower overcollateralisation level than the present value method.

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Pursuant to the Final Terms 4 of each Covered Bond Issued, if the Issuer notifies the Issuer's Agent that it will not redeem a series of Covered Bonds in full on or within two business days thereafter, the maturity of the remaining nominal amount of the Covered Bonds will automatically be extended to an extended Final Maturity Date, which is 12 months with all issued Covered Bonds. In that case, the interest rate of the covered bonds and the interest periods and interest payment dates will change from the interest rate applied up to the maturity date, and the issuer may redeem the remaining nominal amount of the covered bonds in whole or in part on the interest payment date that falls within the month following the maturity date until the extended final maturity date, all in accordance with 4.1. of the final terms of each issued covered bond.

Assets in covered pool

The table below shows the geographical distribution of the residential real estate collateral of credit receivables in the cover pool, as well as the distribution of credit receivables by customer type. Oma Savings Bank's collateral pool does not include loans that meet the criteria for insolvency or that have not been paid for principal or interest for more than 30 days.

Regional distribution	MEUR	%
Ahvenanmaa	0.00	0.00 %
Central Finland	203.90	3.00 %
Central Ostrobothnia	24.90	0.34 %
Etelä-Savo	174.61	2.57 %
Kainuu	7.71	0.11 %
Kanta-Häme	253.15	3.73 %
Kymenlaakso	264.82	3.90 %
Lapland	53.90	0.79 %
North Karelia	173.58	2.55 %
North Ostrobothnia	144,18	2.12 %
Ostrobothnia	81.13	1.19 %
Päijät-Häme	178.39	2.63 %
Pirkanmaa	696.11	10.24 %
Pohjois-Savo	79.86	1.18 %
Satakunta	407.41	6.00 %
South Karelia	490.04	7.21 %
South Ostrobothnia	953.67	14.03 %
Uusimaa	699.11	14.03 %
Varsinais-Suomi	1,910.53	28.12 %
Total	**6,795.02**	**100.00%**

Distribution by customer type	MEUR	%
Home loans, of which	2,700.01	100.00%
Natural persons	2,381.80	88.21%
Housing corporations	318.21	11.79%
Other housing associations	0,00	0.00%
Commercial real estate loans	0,00	0.00%
Public sector loans	0,00	0.00%
	2,700.01	**100.00%**

The average credit receivable in the collateral pool is 75,023 euros. In the table below, the information on loan amounts of credit receivables is presented in more detail.

Capital	Nominal value MEUR	Number of loans
0 – 25,000	151.02	12,891
25,000 – 50,000	255.22	6,970
50,000 – 100,000	572.04	7,893
100,000 – 150,000	473.22	3,898
150,000 – 200,000	333.17	1,933
200,000 – 250,000	222.80	997
250,000 – 300,000	141,67	521
300,000 –	550,88	886
Total	2,700.01	35,989

Risks relating to covered bonds

The company carries out the valuation of creditable real estate collateral independently of the credit process, using diverse data held by the company and the available statistical data. The monitoring of the development of the market values of real estate collateral and the revaluation of the collateral are carried out in the company on a quarterly basis.

Oma Savings Bank Plc considers the following to be the most significant risk factors for covered bonds (Oma Savings Bank Plc Bond Programme Prospectus 1 September 2026:

- The cover asset pool may not fully cover all claims of the holders of covered bonds.
- The functioning of the insolvency system of the new law has not been tested and there is no previous experience of its operation, because the new law has entered into force on 8 July 2022.
- The terms of covered bonds do not include terms related to the issuer's insolvency, for example to speed up the loan. If the collateral pool does not meet the covered bond matching requirements with respect to its receivables payment obligations, holders of the covered bonds may receive payments on a schedule that differs from the schedule set forth in the terms of that covered bond.
- Default of the assets in the cover asset pool may jeopardise payment on the covered bonds.
- No market for collateral after an insolvency of the issuer.
- Liquidity post issuer bankruptcy.
- Defaults under the mortgage loans and defaults by borrowers may result in the issuer’s license for mortgage bank activity to be withdrawn.
- Limited information is available to holders of covered bonds, especially in relation to the assets in the cover asset pool.
- Obligations related to the extended maturity in accordance with the terms of the covered bond.

The Act on Mortgage Credit Banks and Covered Bonds (151/2022) introduces conditions and restrictions to minimize the risks associated with covered bonds.

The market risk of covered bonds can be caused by, for example, the effect of a general unfavorable market situation or the weakening of economic cycles on the bond market, the weak development of the secondary market for the company's covered bonds or their weakening, or the weakening of the company's business and/or financial position. The interest rate risk related to the covered bond is limited by the law's requirement that the total amount of collateral in the collateral pool must exceed the total present value of the payment obligations arising from the covered bonds by 2 percentage points, which Oma Savings Bank Plc also ensures with stress testing, taking into account various future interest rate scenarios. The company's lending takes place in Finland and in euros, so there is no exchange rate risk associated with mortgage banking.

Only credit receivables defined by law and assessed by the company to be of good quality are accepted into the collateral pool of covered bonds. Oma Savings Bank Plc’s covered bonds are covered by the Act (151/2022) regulating mortgage banking, so the credit receivable is included in the collateral pool at a maximum value of 80 percent compared to the fair value of the housing collateral. The company constantly maintains a sufficient level of overcollateralization in the collateral pool, and the company is committed to keeping the quality of the covered bond collateral pool and the level of overcollateralization of the collateral pool, which enables the credit rating of the covered bonds issued by the company in the best credit category.

The law safeguards the rights of the holders of covered bonds in the event of a possible liquidation or bankruptcy of the company, so that the holders of the covered bonds are paid the payments according to the contract terms of the bond from the funds registered in the cover pool before other receivables from the company. After Oma Savings Bank Plc moved to apply the new legislation (151/2022) to covered bonds, the company undertakes to include in the cover pool an amount of funds that will continuously cover the maximum outflow related to covered bonds in the coming 180-day period. In addition, the company performs stress tests to ensure that the liquidity is sufficient to ensure that the company's liquidity is maintained even in various stress scenarios that threaten the liquidity.