Oma Savings Bank
Credit Investor Presentation

Q3 2026



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Oma Savings Bank Overview

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Key highlights for January-September

- Satisfactory result in Q3 in challenging circumstances
- Negative profit warning issued in Q3
- Loan and deposit portfolios decreased, while new lending increased
- Operating expenses increased
- Growth in fee and commission income continued
- Impairment losses on financial assets remained elevated
- Capital adequacy strengthened further

S-Bank's tender offer completed on 7 October 2026.

Comparable Profit before taxes €33.2 (39.7) million	Net interest income €109.7 (131.1) million
Operating expenses €94.8 (91.9) million	Comparable return on equity 5.6% (7.1%)
Net fee & commission income €39.3 (37.3) million	Earnings per share €0.69 (0.89)
CET1 19.0% (18.2%)	Comparable cost/income ratio 59.0% (52.3%)

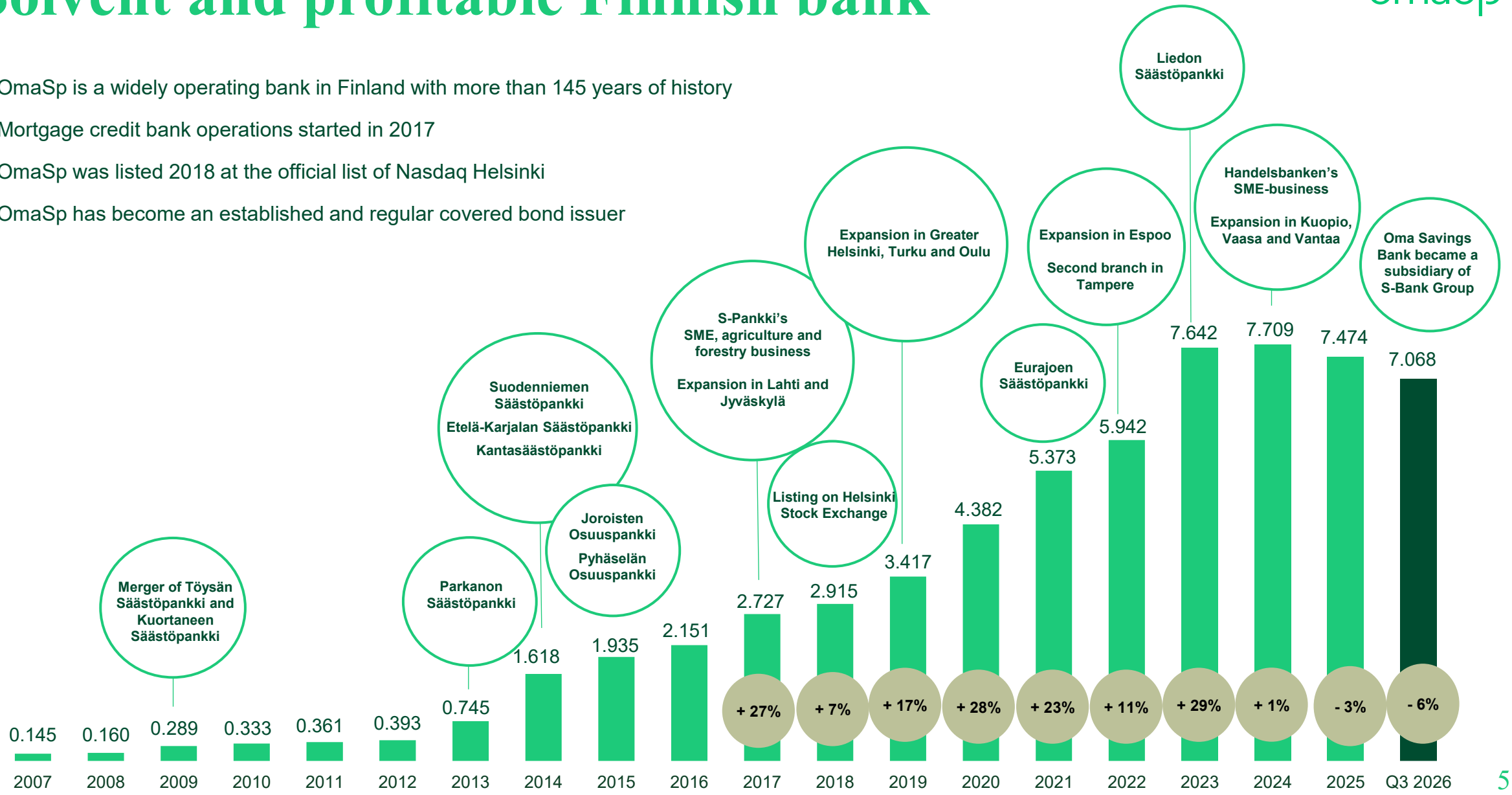
Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

S-Bank’s public tender offer for OmaSp

- On 9 July, S-Bank announced a voluntary recommended public cash tender offer for all shares in Oma Savings Bank Plc. On 15 Sebtember 2026, S-Bank announced that it has obtained the approval required from the competent authority, European Central Bank, for the acquisition of a qualifying holding in Oma Savings Bank in accordance with the Act on Credit Institutions (610/2014, as amended).
- S-Bank’s tender offer was completed on 7 October 2026, since when Oma Savings Bank has been operating as a subsidiary of S-Bank. In the third quarter, OmaSp continued working in line with the strategy to create an even stronger and more sustainable bank while focusing on advancing the measures related to the tender offer.
- S-Bank believes that, upon completion, the combination will create a larger business entity which strengthens the position of the combined bank as a competitive player and which has stronger capabilities to offer high-quality services to its customers and to respond to the growing requirements of the banking sector.

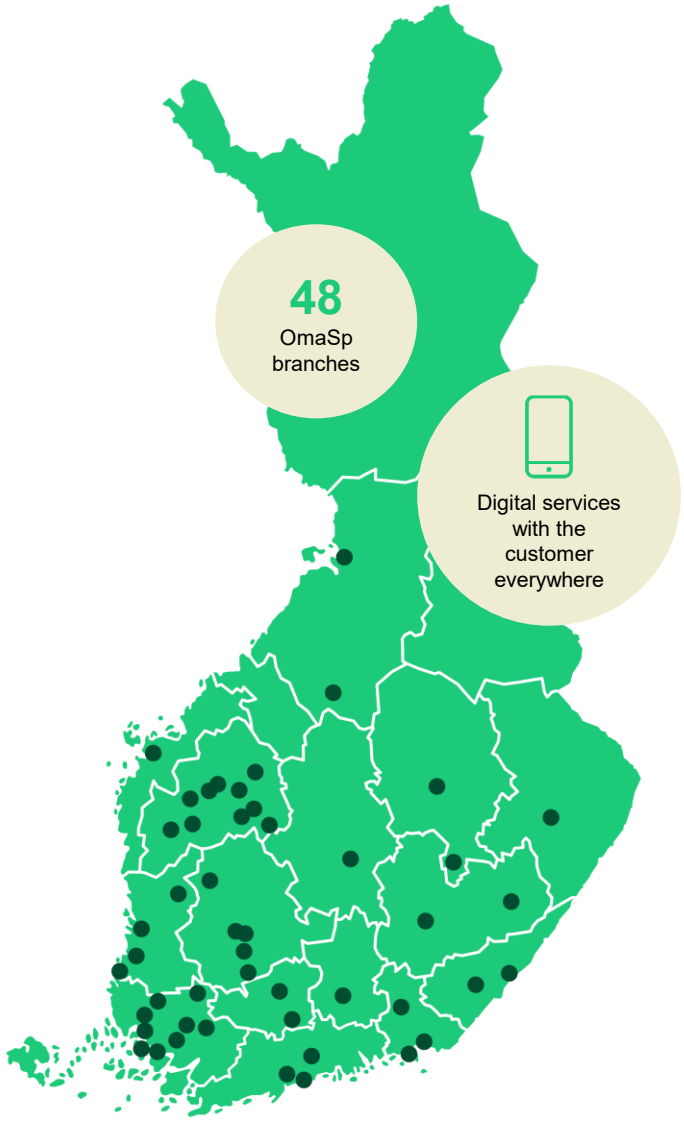
Solvent and profitable Finnish bank

- 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.

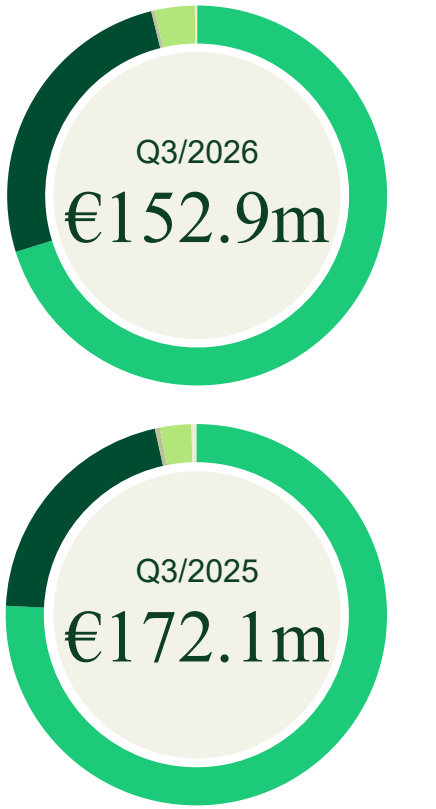
Foundation
Everything we do is based on OmaSp's culture and values – customer orientation, cooperation, reliability, expertise and results.



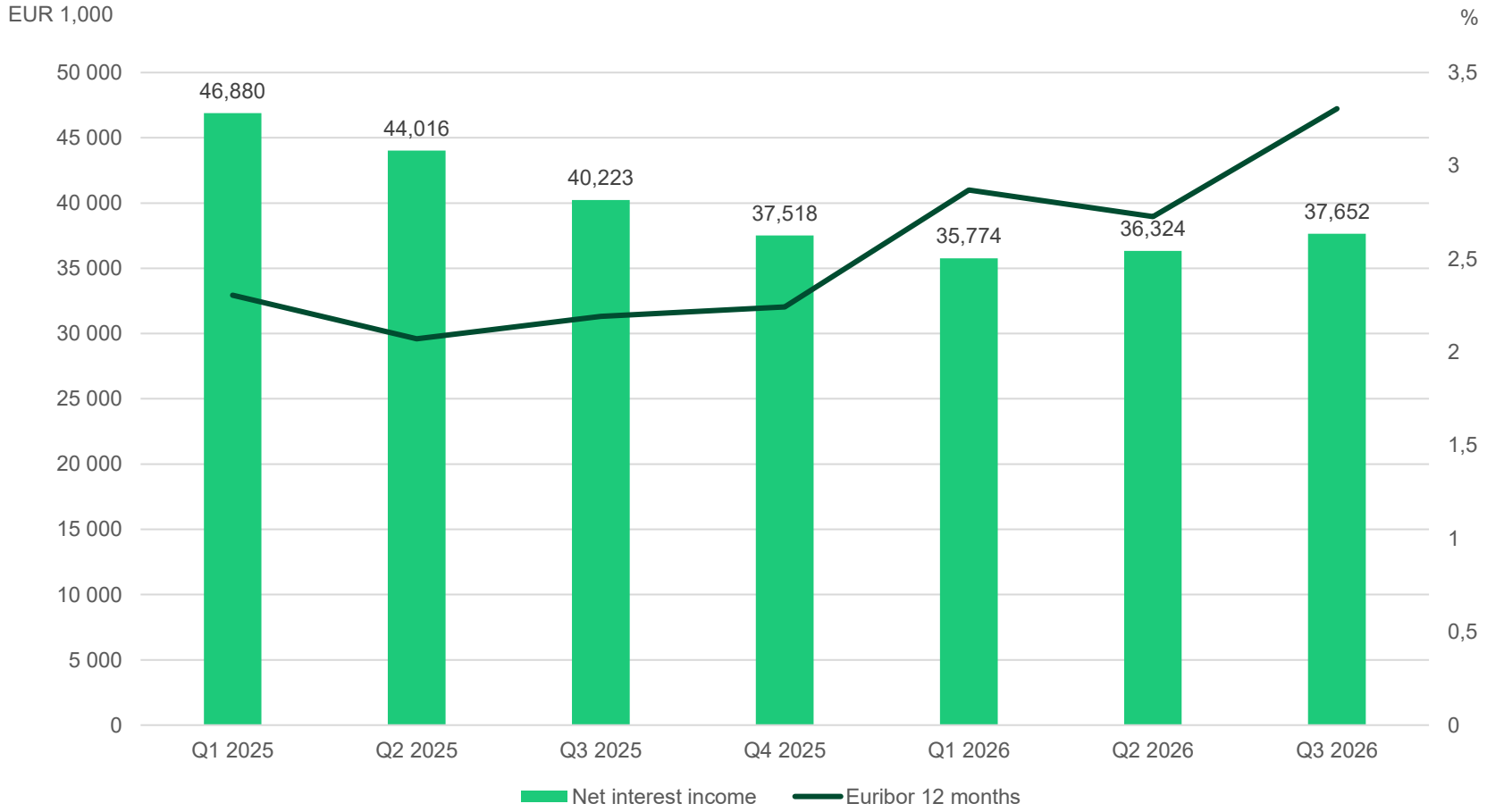
Segments: Customers building, growing and nurturing their financial lives, and small business owners, growing companies and established local companies

Low market interest rates and declining loan portfolio impacted operating income

Comparable operating income

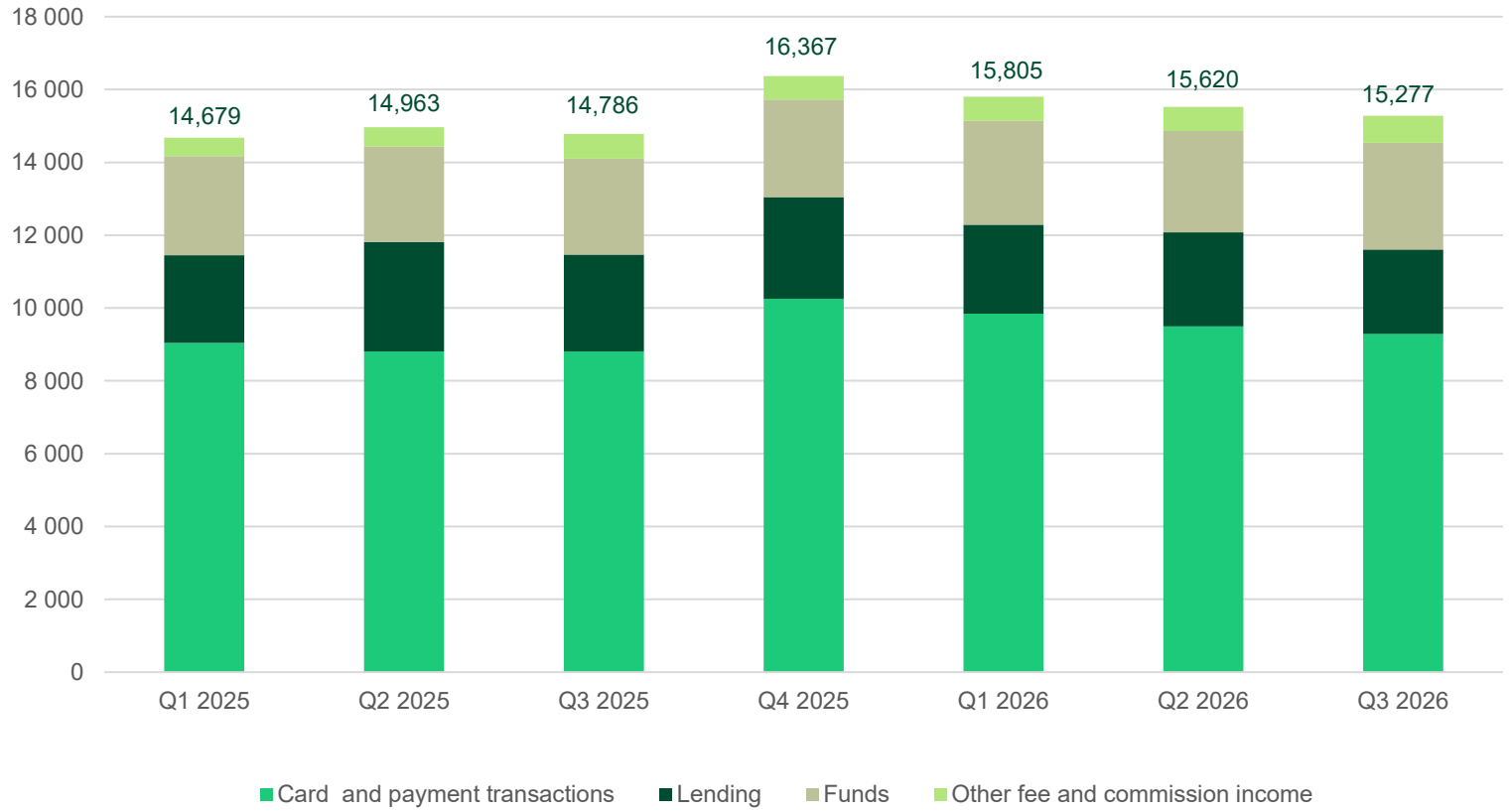


Development of net interest income



Broad-based growth in fee income

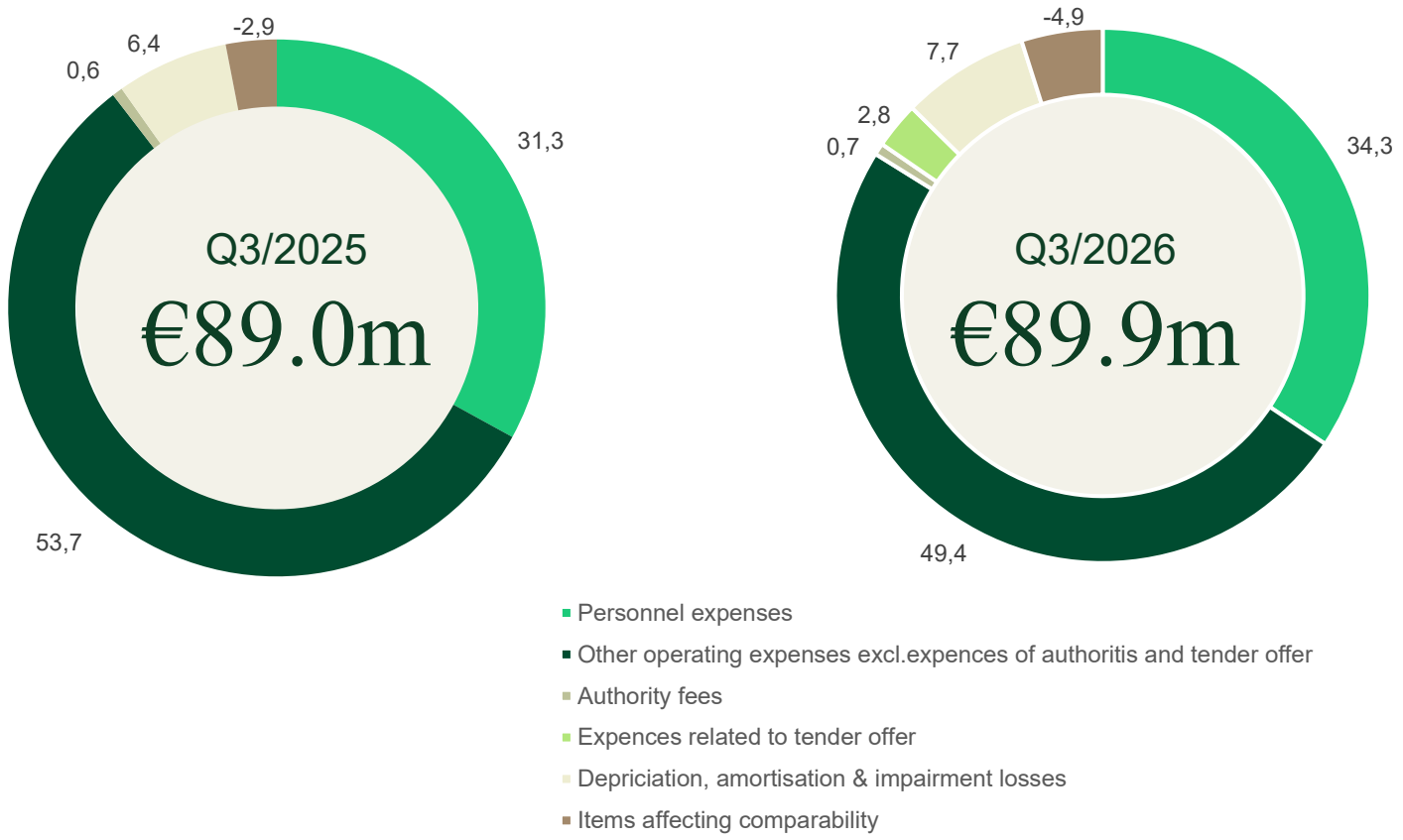
EUR 1,000



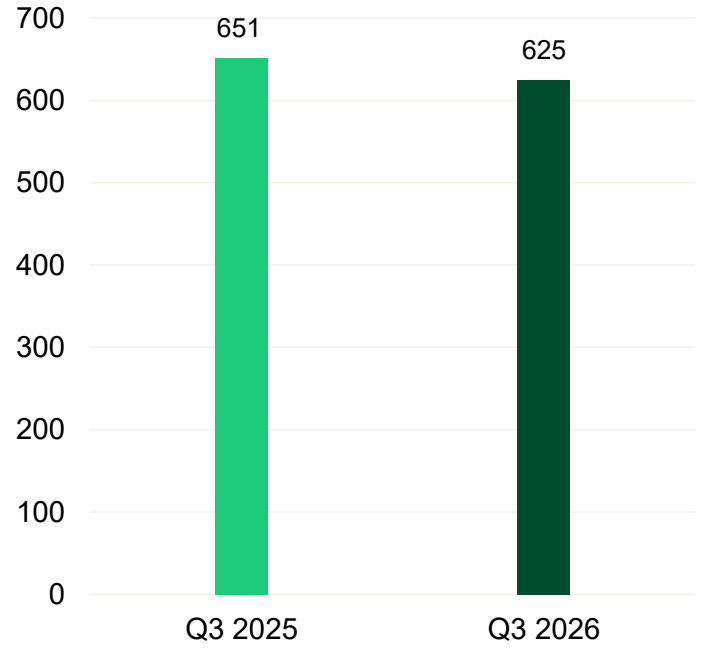


Expenses increased due to one-off items

Comparable operating expenses

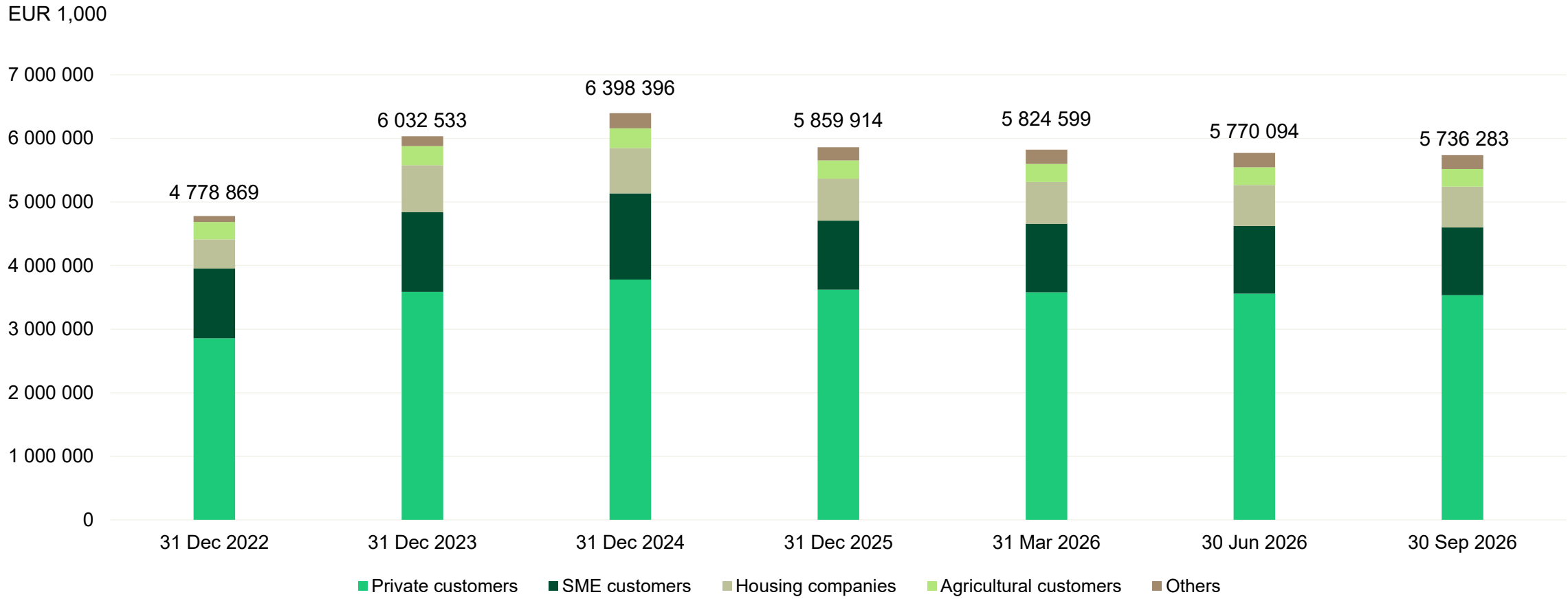


Number of employees



Weak economic conditions earlier this year reflected in loan portfolio – strong growth in new lending

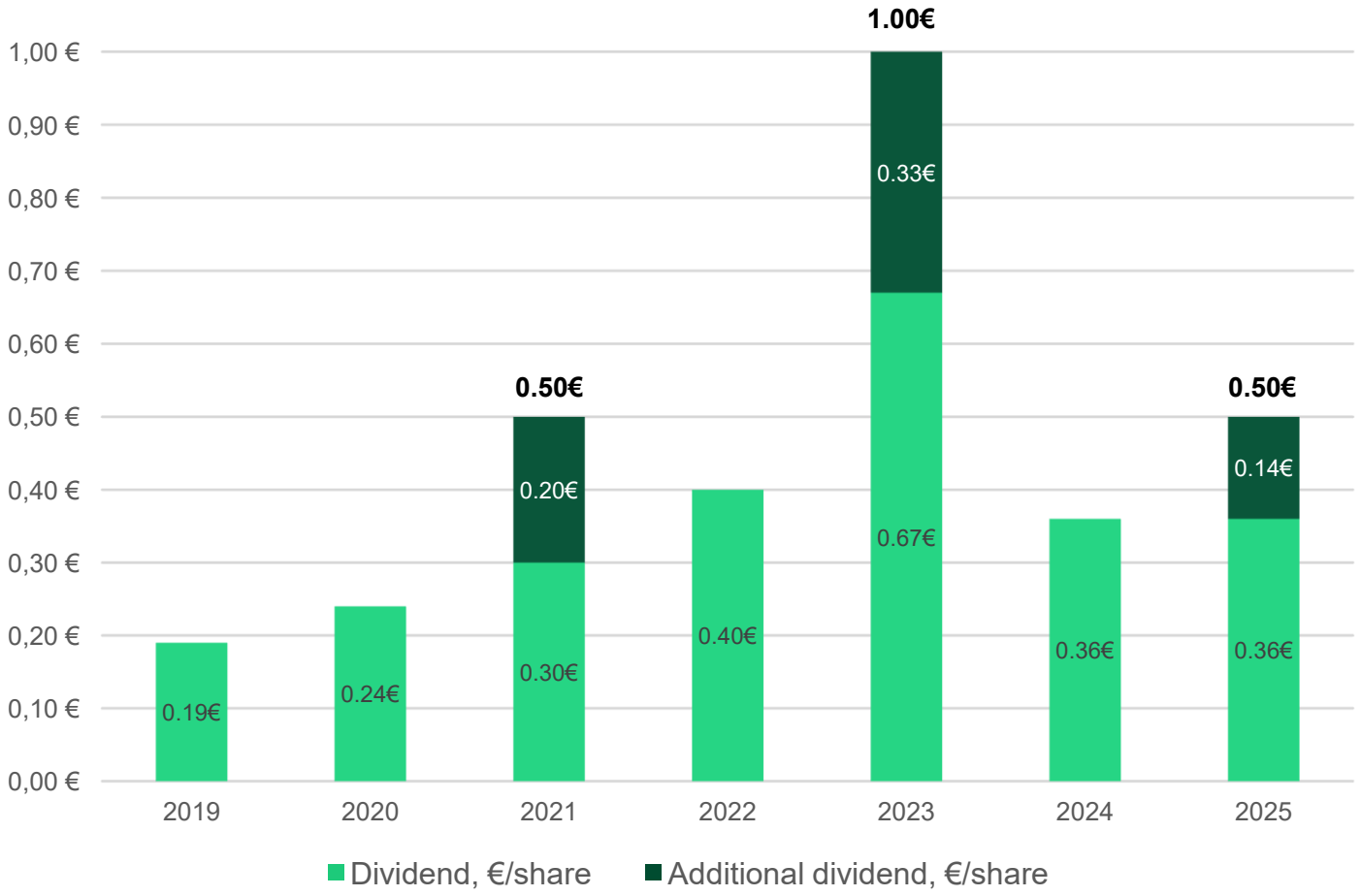
Loan portfolio by customer segment



Financial targets for 2026–2029

	Target	Realisation in Q3
Comparable ROE	Over 14%	5.6%
Comparable cost-to-income ratio	Below 50%	59.0%
Annual growth in fee and commission income	Over 10%	5.3%
NPS	Above 50	40 (at end 2025)
CET1	2 pp above regulatory requirement	19.0% (7.7 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.

Source: OmaSp. Non-audited figures for period ending 31 Dec 2025

Outlook for financial year2026
(updated 29 September 2026)

The business outlook for OmaSp for the financial year 2026 is influenced by overall uncertainty, demand for housing loans, and the continued low investment appetite among SMEs. These factors negatively affect the loan portfolio, and net interest income decreases compared with the previous financial year. In line with its strategy, the Company is focusing on diversified earnings generation and growth in fee income. Due to changes in the operating environment, fee and commission income is, however, estimated to grow more slowly than anticipated. While the growth in the Company's cost base has slowed down compared with the previous financial year, the tender offer process is resulting in unforeseen expenses. The Company estimates that impairment losses on financial assets will remain below the level of the previous financial year, but non-performing loans are declining more slowly than anticipated and are having a more negative impact on the development of impairment losses than previously estimated.

Oma Savings Bank Plc provides earnings guidance for comparable profit before taxes for 2026. The earnings guidance is based on the forecast for the entire year, which takes into account the current market and business situation. The forecast is based on the management’s assessment of the Group’s business development.

We estimate that the Group’s comparable profit before taxes for the financial year 2026 will decrease significantly compared with the previous financial year (comparable profit before taxes was EUR 56.9 million in the financial year 2025).



Key Financials

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Oma Savings Bank Group's key financials

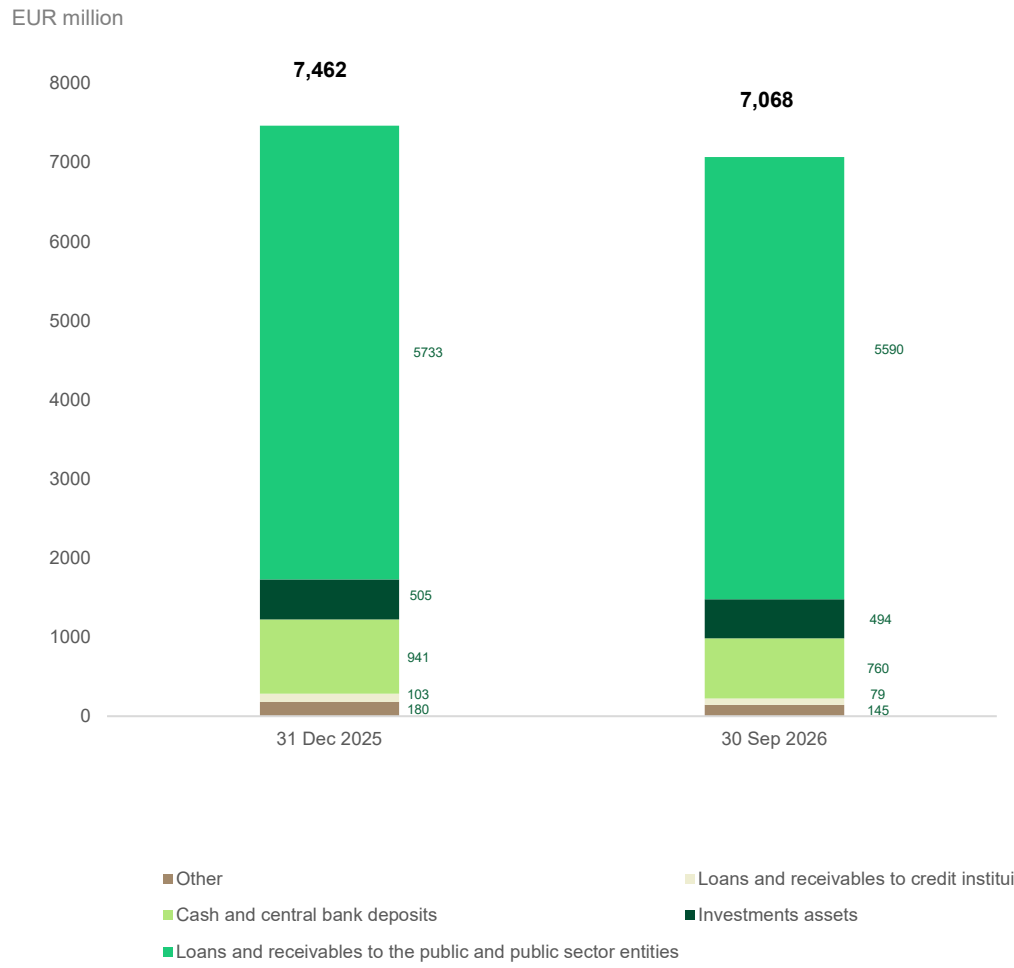
The Group's key figures

(1,000 euros)	1-9/2026	1-9/2025	Δ %	1-12/2025	2026 Q3	2025 Q3	Δ %
Net interest income	109,749	131,119	-16%	168,637	37,652	40,223	-6%
Fee and commission income and expenses, net	39,299	37,337	5%	50,651	12,736	12,483	2%
Total operating income	153,483	172,493	-11%	221,408	51,064	53,079	-4%
Total operating expenses	-94,816	-91,939	3%	-123,066	-29,842	-26,838	11%
Impairment losses on financial assets, net	-29,186	-41,525	-30%	-47,111	-14,247	-10,116	41%
Profit before taxes	28,764	37,246	-23%	49,248	6,645	15,524	-57%
Cost/income ratio, %	62.1%	53.9%	15%	56.1%	58.8%	51.1%	15%
[1)] Balance sheet total	7,067,639	7,524,344	-6%	7,462,363	7,067,639	7,524,344	-6%
Equity	626,916	605,224	4%	618,829	626,916	605,224	4%
[1)] Return on assets (ROA) %	0.4%	0.5%	-19%	0.5%	0.3%	0.7%	-56%
Return on equity (ROE) %	4.9%	6.6%	-26%	6.6%	3.3%	8.2%	-59%
Earnings per share (EPS), EUR	0.69	0.89	-23%	1.19	0.16	0.37	-58%
Total capital (TC) ratio %	19.6%	19.2%	2%	19.3%	19.6%	19.2%	2%
Common Equity Tier 1 (CET1) capital ratio %	19.0%	18.2%	4%	18.3%	19.0%	18.2%	4%
Comparable profit before taxes	33,153	39,726	-17%	56,896	9,530	16,123	-41%
Comparable cost/income ratio, %	59.0%	52.3%	13%	53.5%	52.9%	50.1%	6%
Comparable return on equity (ROE) %	5.6%	7.1%	-20%	7.6%	4.8%	8.5%	-44%

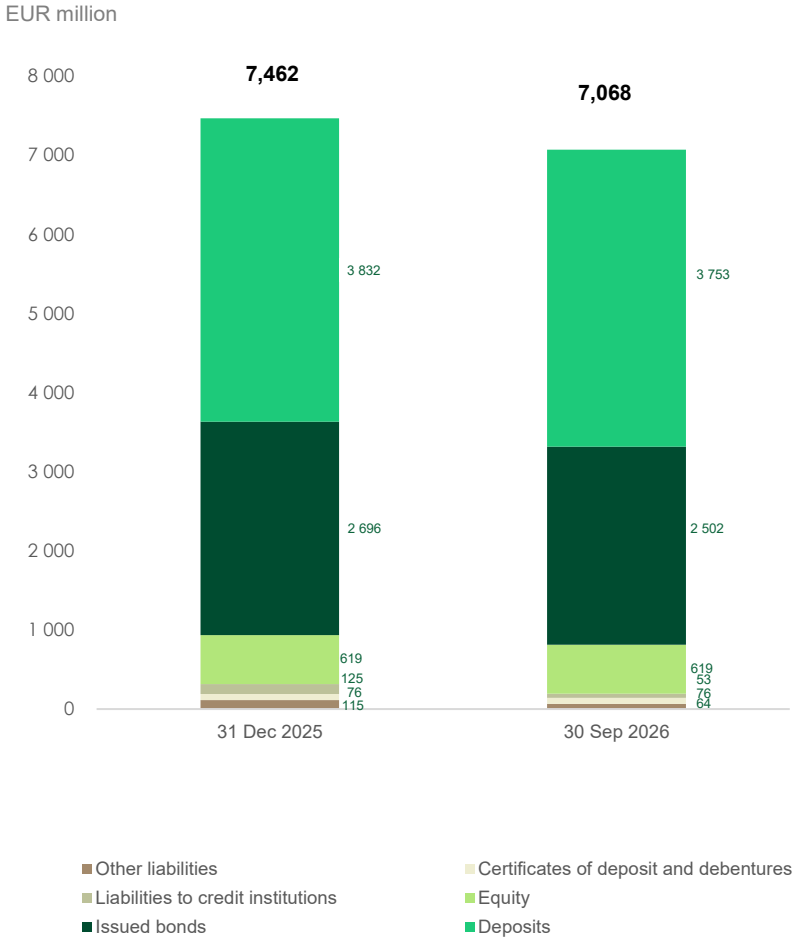
Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Balance sheet total EUR 7.1 billion

Total assets



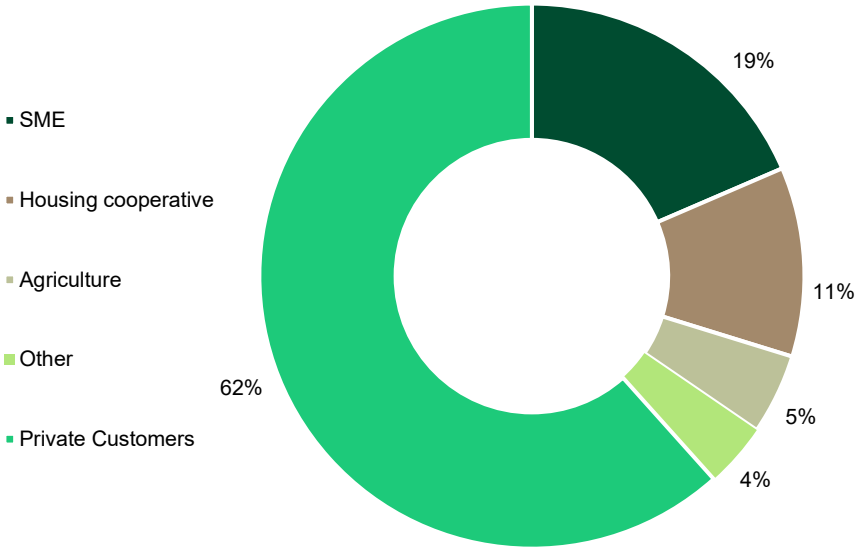
Total liabilities and equity



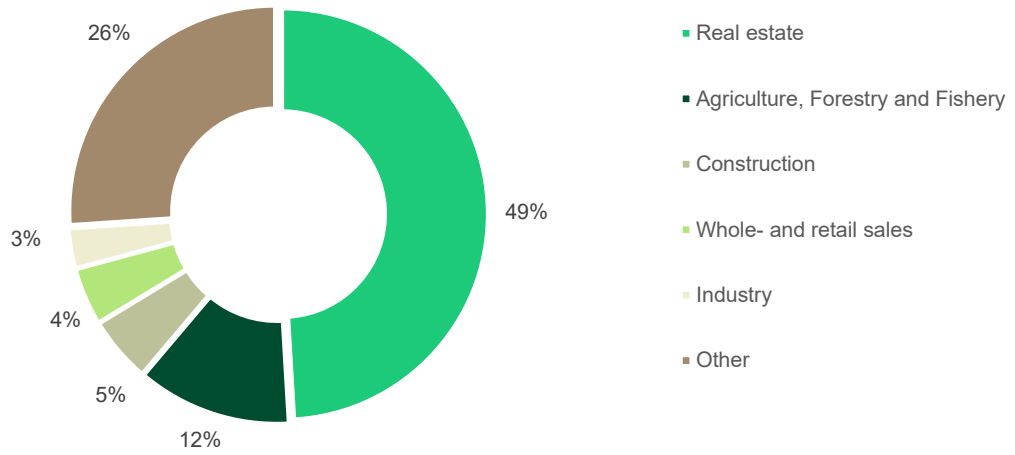
Source: OmaSp. Audited figures for period ending 31 Dec 2025 and non-audited figures for period ending 30 Sep 2026

Customer and lending base

Total loan portfolio by customer groups



Non-Private customer loan portfolio distribution

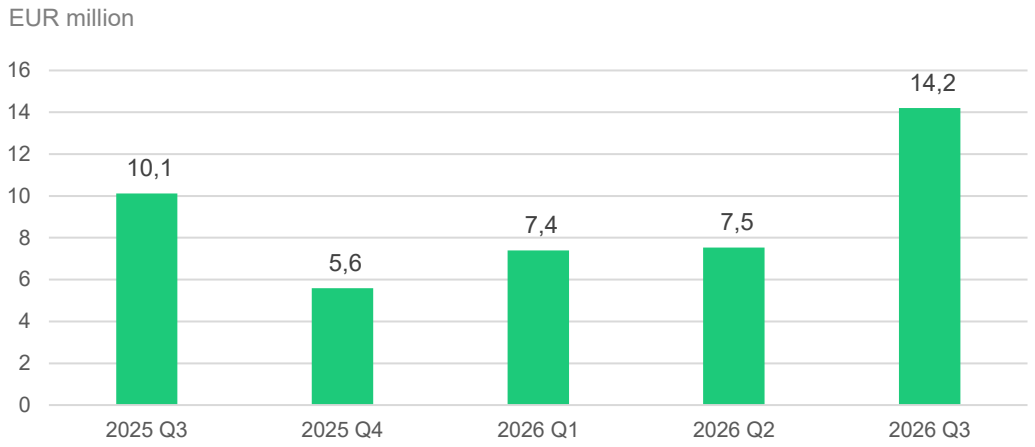


- A widely diversified **loan portfolio of EUR 5.7 bn**
- 62% of the loan portfolio to private customers

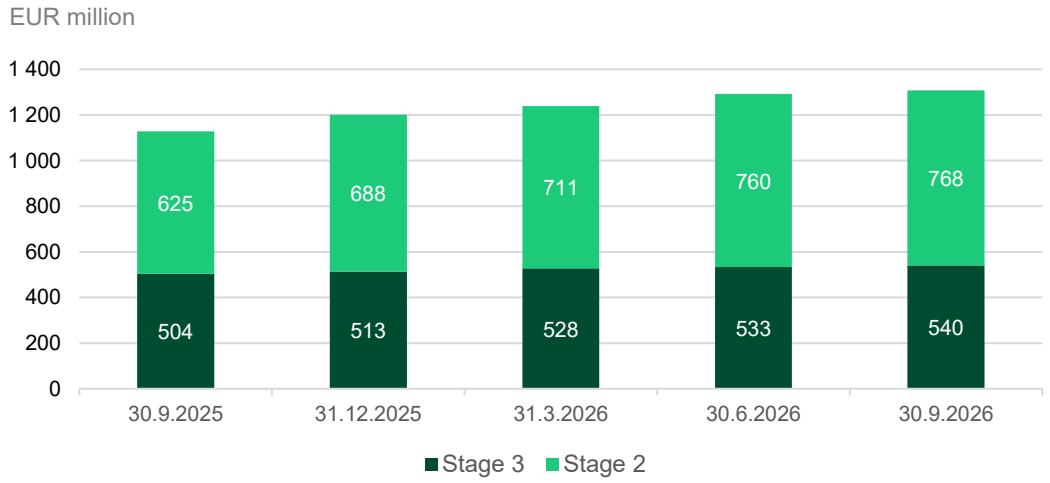
Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Asset quality

Impairment losses on financial assets, net



Loans and Receivables and Off-Balance-Sheet Items



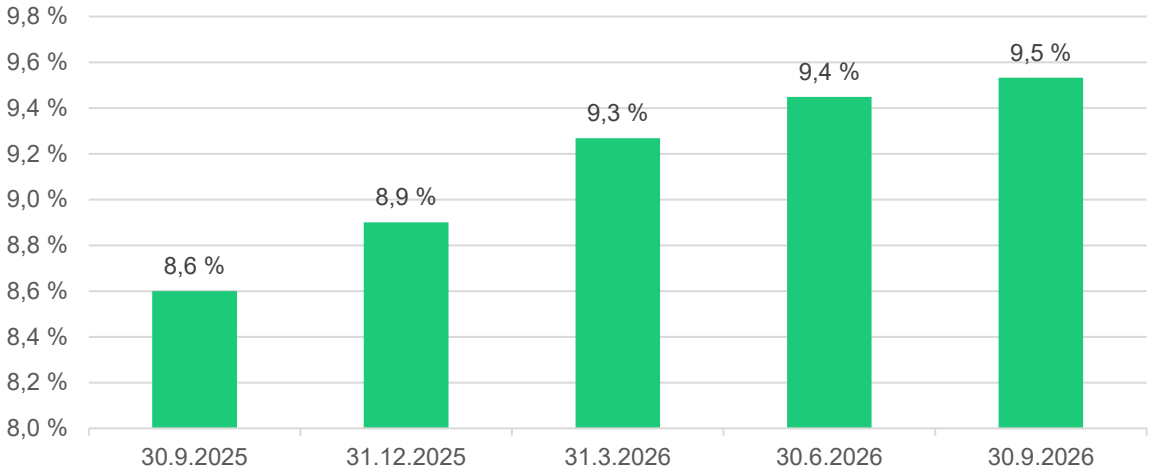
Changes in credit risk position during Q3 2026

- The impairment losses on financial assets (net) decreased and were in total EUR -14,2 million. In the comparison period, impairment losses on financial assets amounted to EUR -10,1 million. During the reporting period, the level of impairment losses was particularly affected by an increase in default expectations, the management's discretionary adjustments to individual agreements and the increase in the number of defaulted exposures.
- During the third quarter, expected credit losses (ECL) amounted to EUR 12.5 (9.2) million. The entries were allocated to receivables from customers and off-balance sheet items.
- The net amount of incurred credit losses increased compared with the comparison period and was EUR 1.8 (0.9) million in the third quarter.

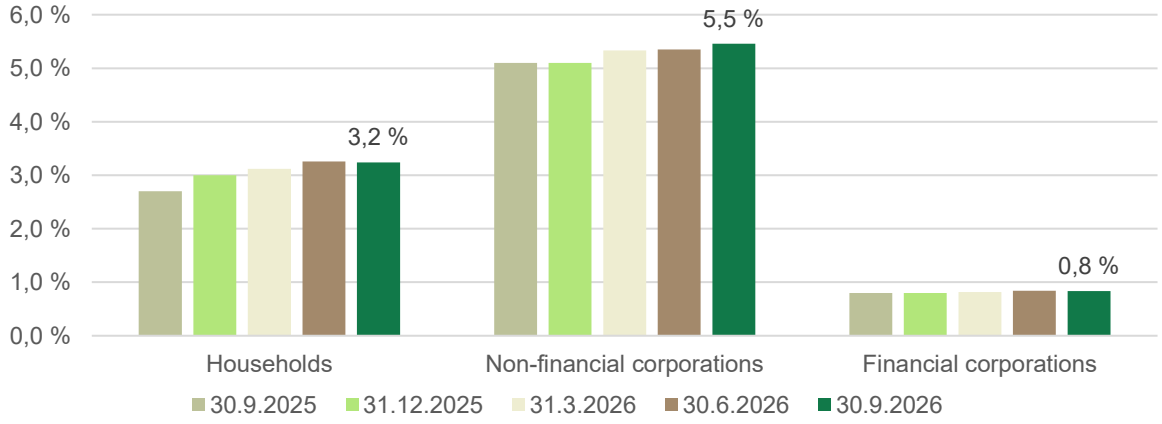
Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Asset quality

Non-Performing Exposures



Non-Performing Exposures (% of Total Credit Portfolio)



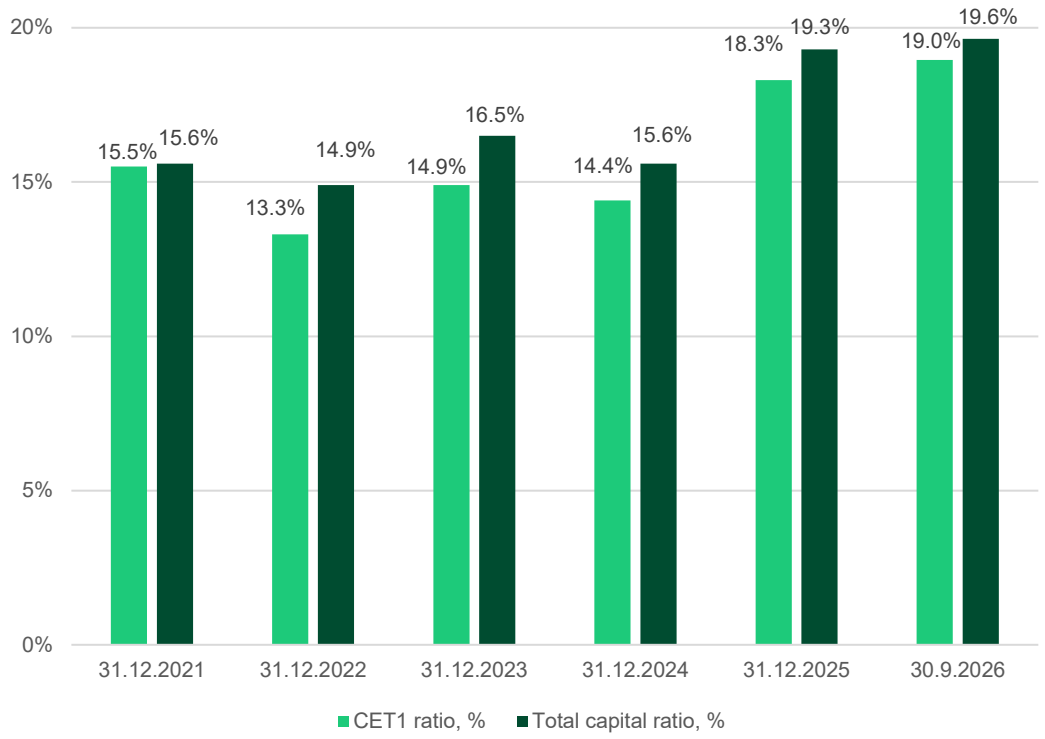
Non-performing loan growth stabilizing

- The increase in non-performing exposures was driven by non-financial corporations.
- Non-performing exposures were totaling at EUR 551 (525) million and 9.5 % (8.9 %) 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 % (2.9 %).

Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Strong capital position

CET1 & Ratio



Capital position

- Capital position is strong. The total capital (TC) ratio of Oma Savings Bank increased and was 19.6% in September 2026.
- The current TC-% ratio requirement is 13.76%.
- Risk-weighted assets, EUR 2,930.0 (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 575.4 million at the end of the review period, and the total capital requirement was exceeded by EUR 172.1 million.
- OmaSp applies in the capital requirement calculation for credit risk calculation the standardised approach.

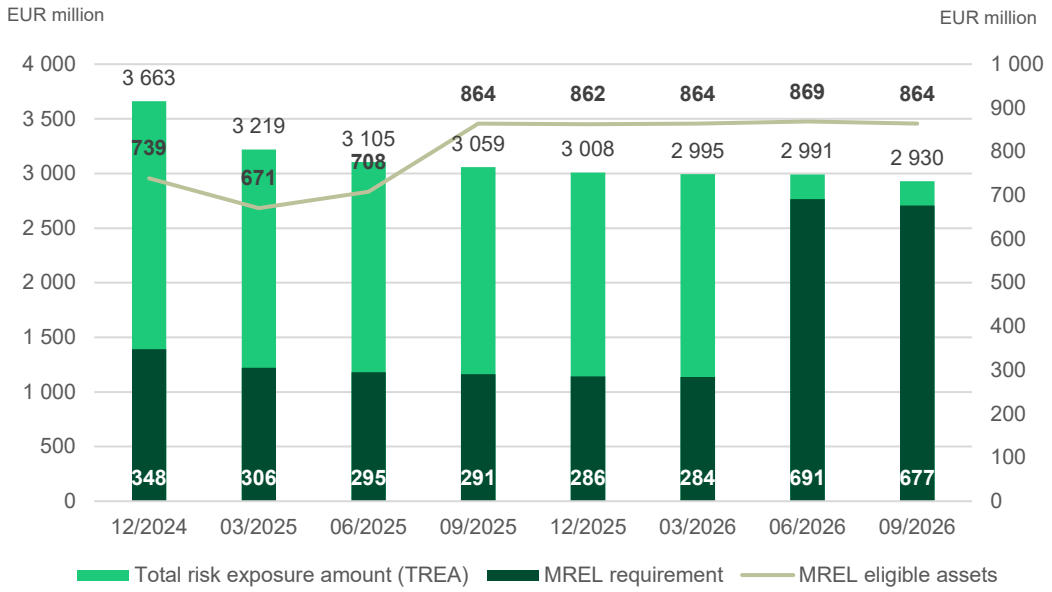
Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Funding and Cover Pool

3

MREL requirement

MREL requirement and eligible assets



Current and updated MREL requirement

- The company's own funds and eligible liabilities exceeded the regulatory requirements for MREL. MREL TREA was at 29.5 % and MREL LRE at 12.1 %.
- 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 met the requirements in the situation of 30 Sep 2026.

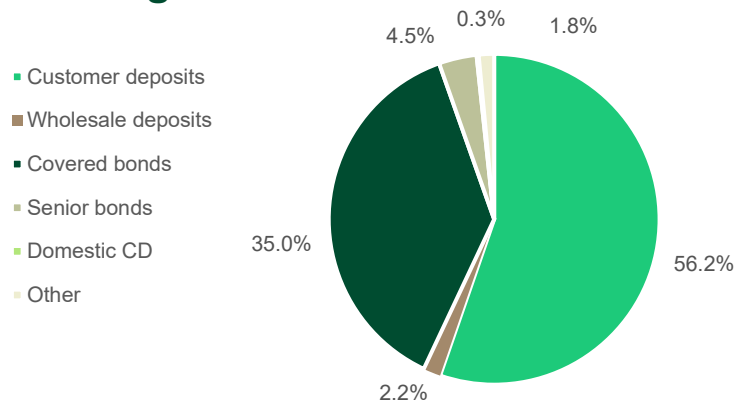
Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Oma Savings Bank funding base

Funding highlights Q3 2026

- The bank's deposit base remained stable during Q3. The Deposit base was EUR 3.7 billion and covers 56 % of the funding structure. Majority of the deposits are customer deposits that cover 97 % of the deposits base while wholesale deposits only covers 3 % of the total deposit base.

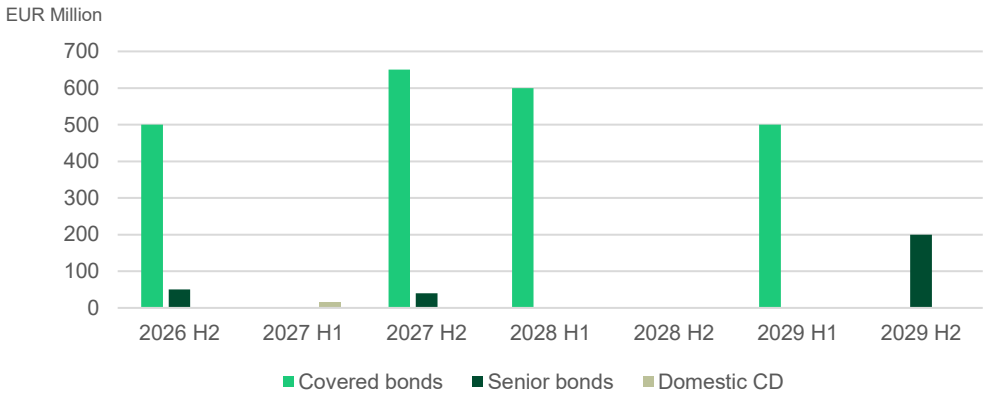
Funding structure



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 CB maturity in Dec 2026.
- Moderate funding need is mainly driven by slow economic environment and the banks maturity profile.

Maturity profile



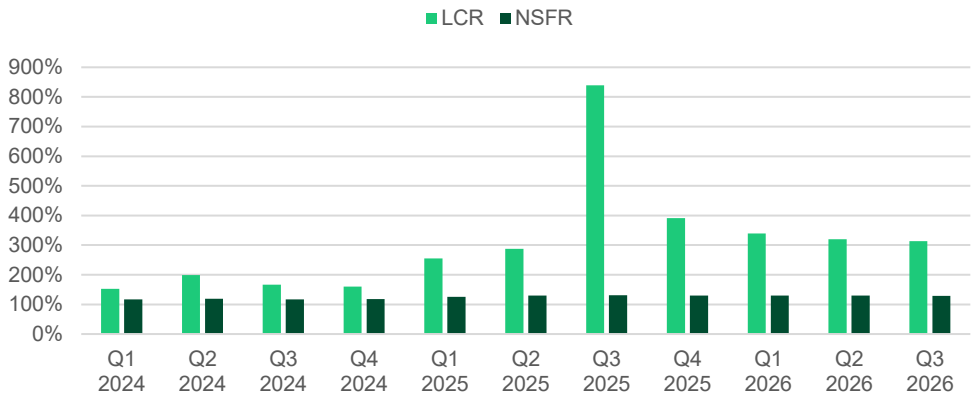
Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Liquidity management and investment portfolio

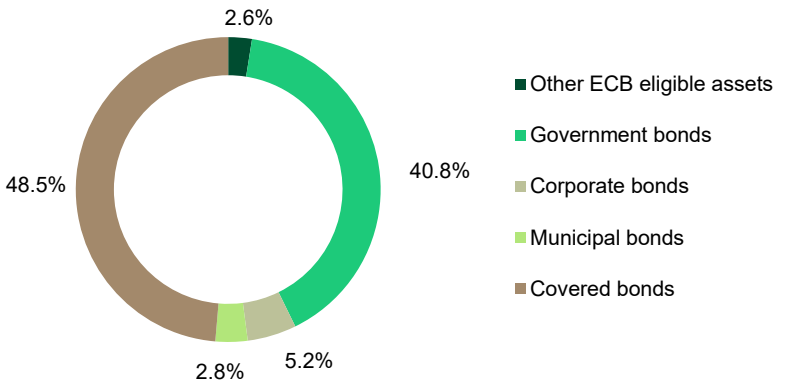
Liquidity and investment portfolio Q3 2026

- The bank's investment portfolio amounted to EUR 509 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 96%
  - Equity 3%
  - Alternative investments 1%
- Funding remained stable and development was in line with banks expectations. **LCR-ratio was 313% and NSFR 129%** at the end of Q3 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



Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Rating – S&P upgraded OmaSp to BBB+; outlook stable

Rating criteria and impacts

Anchor (Finnish banks)	bbb+	
Business Position	Constrained	-2
Capital and Earnings	Very Strong	+2
Risk Position	Constrained	-2
Funding and liquidity	Adequate	0
CRA adjustment		+1
Stand-alone credit profile, SACP	bbb	
Group support	Highly strategic	+1 notch

Issuer credit rating
BBB+ / Stable/ A-2
Covered bond rating
AAA

S&P's key considerations

- S&P views OmaSp as a highly strategic subsidiary of S-Bank and expects the bank to benefit from ongoing and extraordinary group support, if needed.
- The stable outlook reflects S-Bank's stable outlook and the expectation that OmaSp will gradually integrate into the group over the next 12–24 months.
- S&P expects asset quality challenges and subdued loan demand to remain near-term headwinds.

Strenghts	Risks
Very strong capital and earnings assessment	Elevated non-performing loans and slower-than-expected workout
Highly strategic importance to S-Bank	Subdued loan demand and pressure on net interest income
Expected ongoing and extraordinary group support, if needed	Execution risks related to integration into S-Bank Group

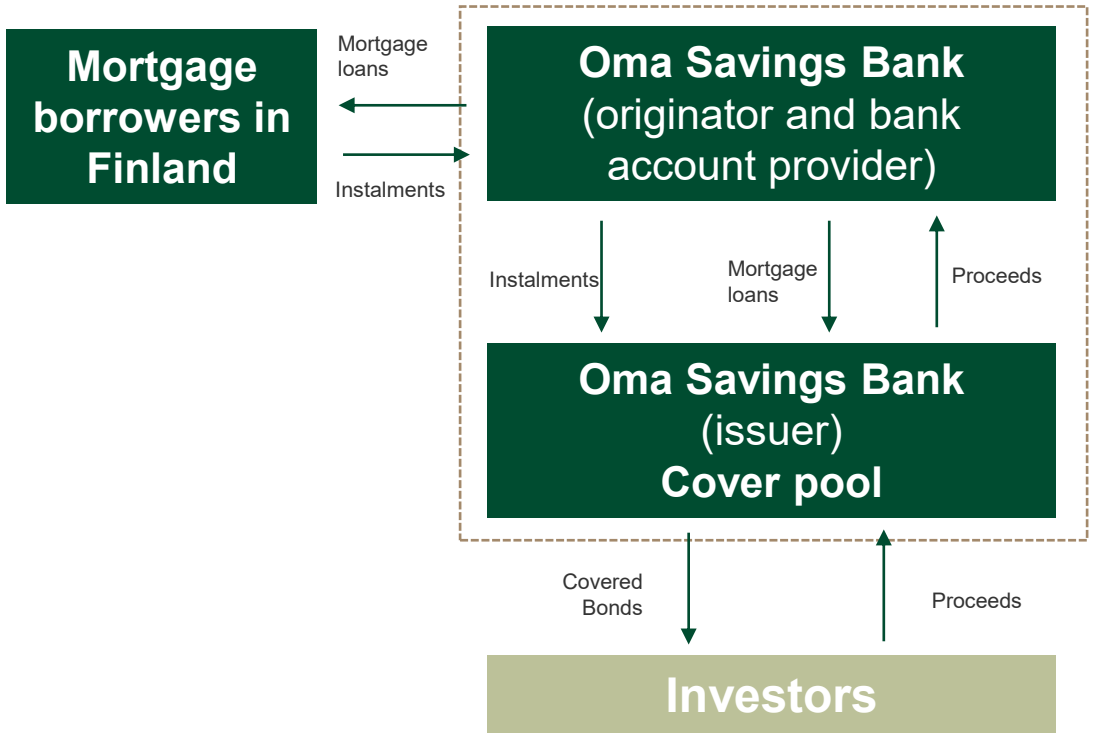
Source: Oma Savings Bank PLC Upgraded To BBB+ Following Acquisition By S-Bank; Outlook Stable, October 1, 2026

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

Transaction structure



Outstanding covered bond issues 30 Sep 2026

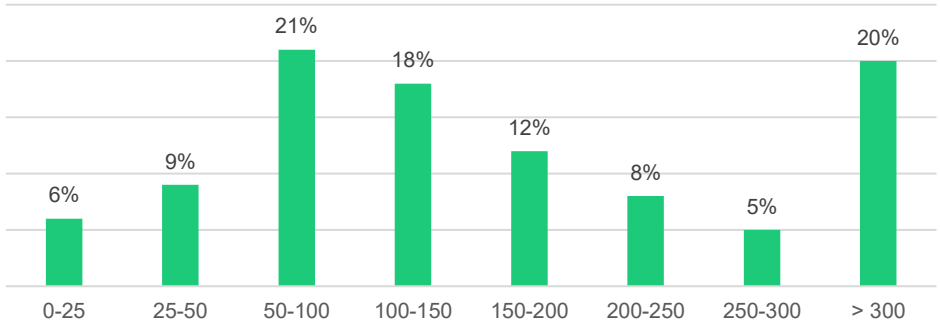
Nominal	ISIN	Issue date	Maturity	Coupon
EUR 500 million	FI4000522974	18.5.2022	18.12.2026	1.500 %
EUR 650 million	FI4000466412	18.11.2020	25.11.2027	0.010 %
EUR 600 million	FI4000549035	15.2.2023	15.06.2028	3.125 %
EUR 500 million	FI4000562095	15.11.2023	15.1.2029	3.500 %

OmaSp cover pool characteristics

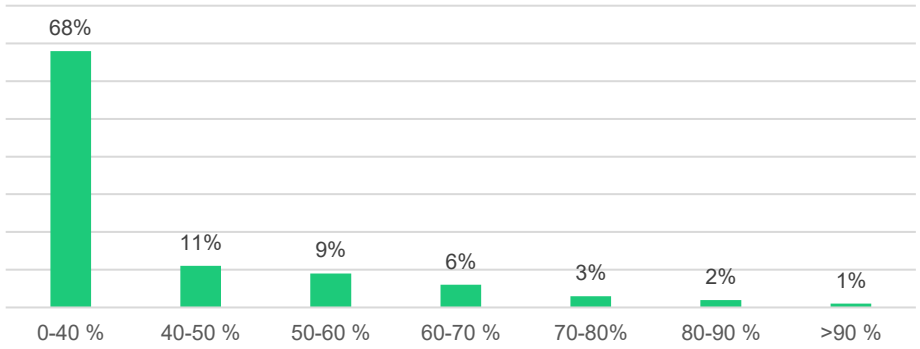
Key charasteristics of the cover pool

Size of the pool	EUR 2,700.01 million (nominal)
Collateral type	100 % Finnish residential mortgages
Number of loans	35,989
Average loan size	EUR 75,023
WALTV total (indexed)	61,67 %
Weighted average loan seasoning	5.57years
Non –performing loans	0 %
Loans in arrears (under 30 days)	0.12 %
Interest rate base	90.0 % floating /10.0 % fixed
OC –level	20.0 % /17,3 % (nominal/eligible)
Pool type	Dynamic
Applicable law	Finnish Act on Mortgage Credit Banks and Covered Bonds (151/2022)

Loan size buckets €k



LTV distribution

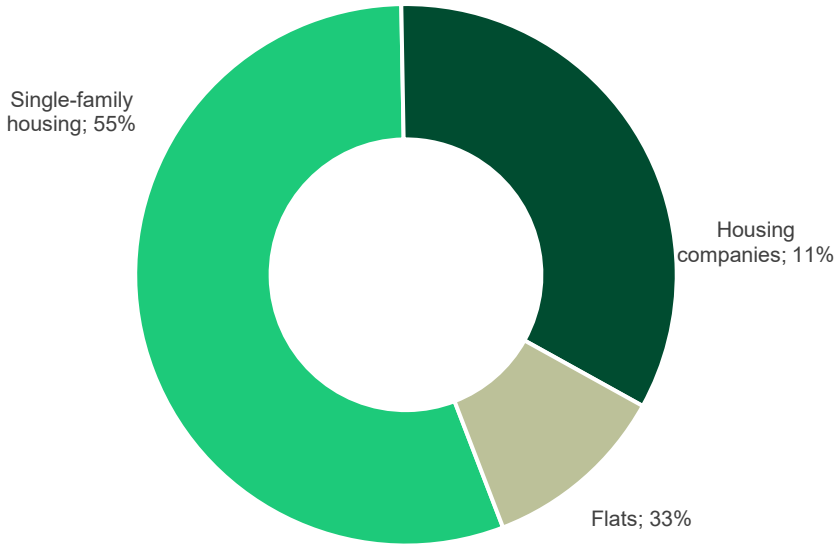


Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 30 Sep 2026.

Cover pool terms and structure

Customer scoring	• Regular and up to date credit scoring for customer credit class • The weakest classes are not cover pool applicable
Customer loan	• No arrears more than 30 days • Amortizing loans 99.34 % • Loans in cover pool have repayment schedule
Collateral	• Finnish residential collateral 100% • No commercial real estate (CRE) exposure in the pool • Up to date valuation of collaterals
Structure	• 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

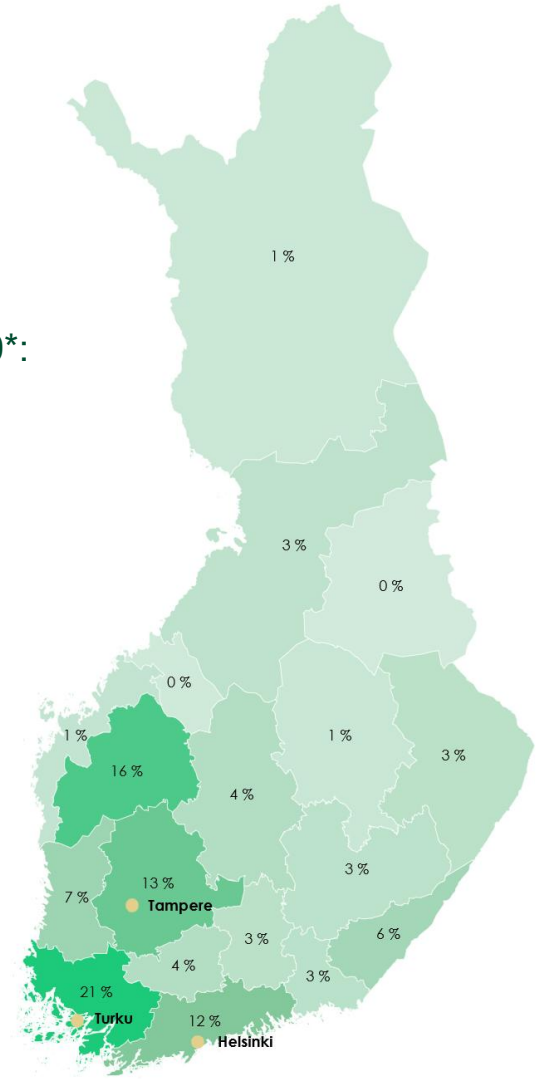


Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 30 Sep 2026

Geographic breakdown of cover pool 30 Sep 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
Varsinais-Suomi	Turku	577.09	21.37%	+1.74 pp
South Ostrobothnia	Seinäjoki	439.04	16.26%	+0.08 pp
Uusimaa	Helsinki	321.18	11.90%	-0.48 pp
Pirkanmaa	Tampere	309.50	11.46%	-0.92 pp
Satakunta	Pori	191.67	7.10%	-0.17 pp
South Karelia	Lappeenranta	143.46	5.31%	+0.06 pp
Kanta-Hame	Hämeenlinna	117.29	4.34%	-0.07 pp
Central Finland	Jyväskylä	108.23	4.01%	+0.01 pp
Paijat-Hame	Lahti	92.51	3.43%	-0.01 pp
Kymenlaakso	Kouvola	78.13	2,89%	-0.26 pp
Other		321,91	11,93%	+0,03 pp
Sum		**2,700.01**	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 30 Sep 2026

Operating Environment

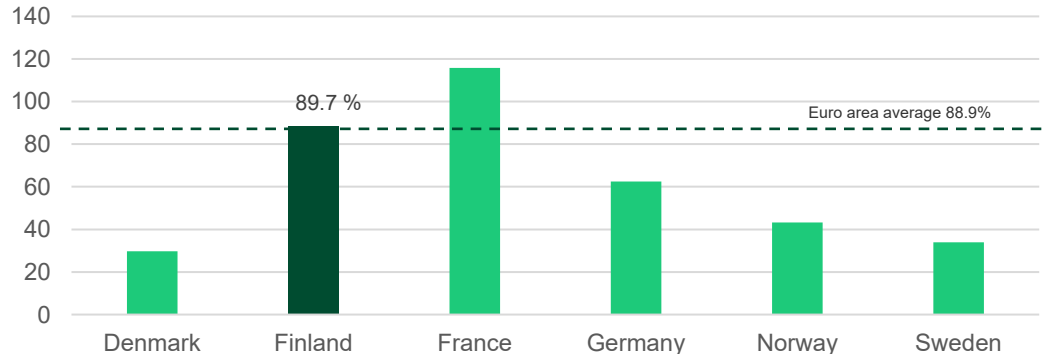
4

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

Macroeconomic outlook

	2025	2026F	2027F	2028F
Real GDP growth (%)	0.2	0.7	1.2	1.4
CPI (YoY%)	1.8	2.4	1.6	1.8
Unemployment (%)	9.7	10.4	9,9	9.0
Current account balance of payments (% of GDP)	1.3	0.3	0.1	0.0
Government debt to GDP	88.5	91.9	94.1	96.9

Government debt to GDP as per Q3 2026

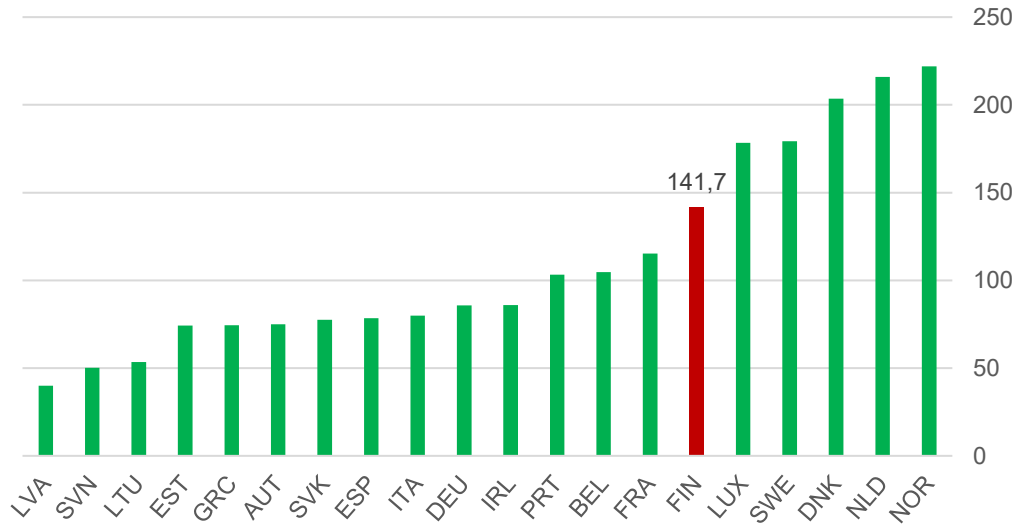


- Finland has a highly developed and stable economy but in recent years it has been navigating a period of slow growth and structural challenges.
- Finland's economy is still sluggish, but growth is estimated to pick up little by little. Due to the economy's weak performance in the early months of the year and the non-stop geopolitical tensions, the full-year growth for 2026 is estimated to be 0.7%.
- Growth is estimated to pick up to 1.2% in 2027 and 1.4% in 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

Source: Bank of Finland Interim forecast 31.3.2026 Eurostat.

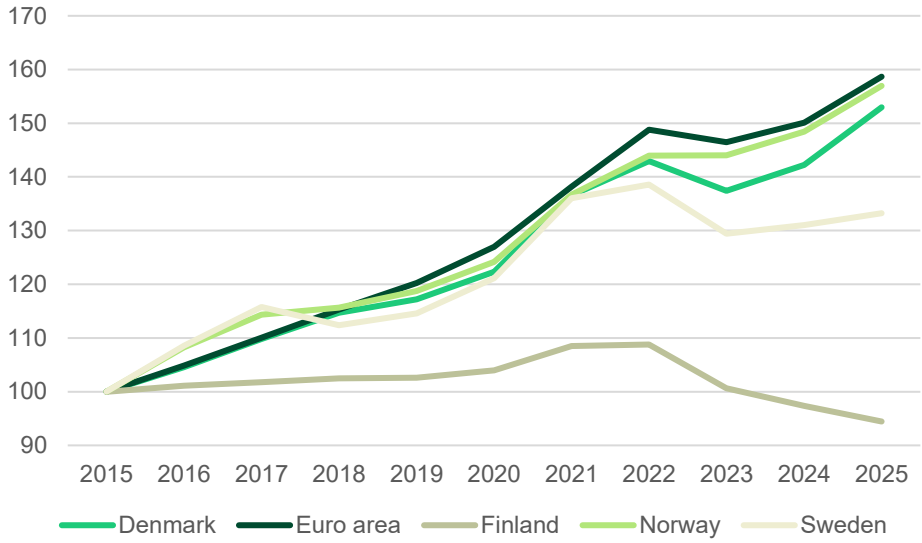
Finnish household indebtedness lowest in Northern Europe

Household debt as % of net disposable income



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

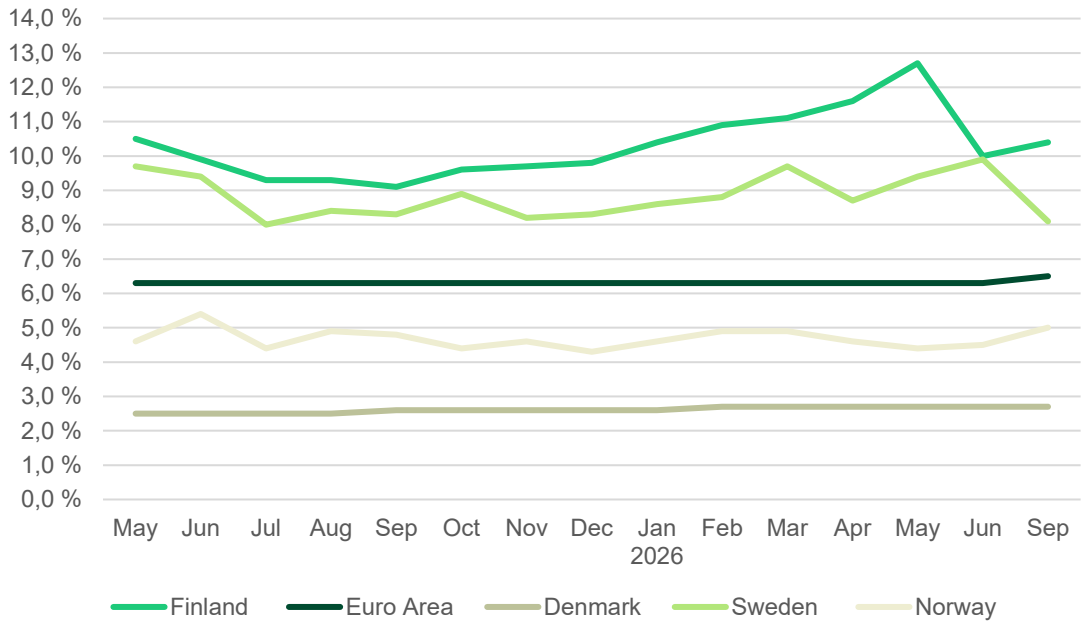
House price index, 2015 = 100



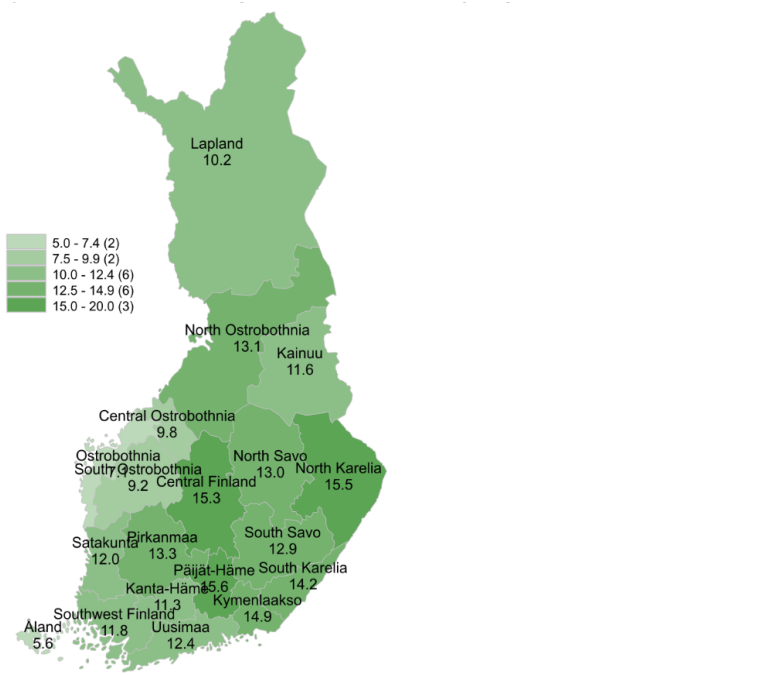
The housing market in Finland has experienced a subdued environment, but there has been signs of a slow recovering after several weak years – falling prices stabilizing in major cities like Helsinki.

Finland's unemployment

Finland´s unemployment rate is above the euro area average



Unemployed jobseekers' percentage of the workforce by region



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

Appendix

5

Sustainability and responsibility embedded in daily operations

Environmental

- We want to support our customers in the green transition by providing funding for environmentally sustainable projects with more favourable terms in collaboration with the European Investment Fund.
- In our operations, we pay attention to the changing operating environment and risks arising from climate change.
- We regularly measure and report our carbon footprint.

Social

- Customer and employee satisfaction are our key success metrics.
- We provide secure banking services and support our customers in managing their finances.
- We take care of our employees' holistic wellbeing.
- We support local wellbeing by collaborating with educational institutions and participating in local events.

Governance

- Ethical behaviour and compliance are the foundation of our operations.
- Our values, Code of Conduct, governance systems and instructions establish the framework for appropriate conduct in our daily operations.

Key figures

Total operating income

€153.5 million

Accounting period 1-9/2026

Equity / Total assets

8.9%

Accounting period 1-9/2026

Profit before taxes

€28.8 million

Accounting period 1-9/2026

Comparable cost-income ratio

59.0%

Accounting period 1-9/2026

Balance sheet total

€7.1 billion

Accounting period 1-9/2026

Number of employees

643

Average, Accounting period 1-9/2026

Employee satisfaction

4.2/5

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

Customers

204,000

Private customers 82 %
Corporate customers 18 %

Customer satisfaction

4.2/5

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

Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Consolidated condensed income statement

(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
Interest income	178,183	204,917	265,514	61,968	61,515
Interest expenses	-68,434	-73,799	-96,877	-24,316	-21,291
Net interest income	**109,749**	**131,119**	**168,637**	**37,652**	**40,223**
Fee and commission income	46,702	44,428	60,796	15,277	14,786
Fee and commission expenses	-7,403	-7,091	-10,144	-2,541	-2,303
Fee and commission income and expenses, net	**39,299**	**37,337**	**50,651**	**12,736**	**12,483**
Net income on financial assets and financial liabilities	551	409	-4,167	284	-85
Other operating income	3,884	3,628	6,287	393	457
Total operating income	**153,483**	**172,493**	**221,408**	**51,064**	**53,079**
Personnel expenses	-34,275	-31,283	-42,271	-10,421	-9,848
Other operating expenses	-52,839	-54,277	-71,918	-16,715	-14,845
Depreciation, amortisation and impairment losses on tangible and intangible assets	-7,702	-6,380	-8,877	-2,706	-2,144
Total operating expenses	**-94,816**	**-91,939**	**-123,066**	**-29,842**	**-26,838**
Impairment losses on financial assets, net	-29,186	-41,525	-47,111	-14,247	-10,116
Share of profit of equity accounted entities	-717	-1,784	-1,983	-331	-601
Profit before taxes	**28,764**	**37,246**	**49,248**	**6,645**	**15,524**
Income taxes	-5,932	-7,837	-9,769	-1,429	-3,261
Profit for the accounting period	**22,831**	**29,408**	**39,479**	**5,216**	**12,263**
Of which:					
Shareholders of Oma Savings Bank Plc	22,831	29,408	39,479	5,216	12,263
Total	**22,831**	**29,408**	**39,479**	**5,216**	**12,263**
Earnings per share (EPS), EUR	**0.69**	**0.89**	**1.19**	**0.16**	**0.37**
Earnings per share (EPS) after dilution, EUR	**0.68**	**0.88**	**1.18**	**0.16**	**0.37**

Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Balance sheet

Assets (1,000 euros)	30 Sep 2026	Adjusted 31 Dec 2025	Adjusted 30 Sep 2025
Cash and central bank deposits	760,238	941,103	660,359
Loans and receivables to credit institutions	78,877	103,315	142,398
Loans and receivables to the public and public sector entities	5,589,513	5,732,702	5,829,755
Financial derivatives	10,020	55,180	66,335
Investment assets	493,866	505,317	507,859
Investment properties	1,087	1,181	901
Equity accounted entities	14,563	15,068	18,282
Tangible assets	40,369	39,683	38,045
Intangible assets	31,720	24,269	19,236
Other assets	14,632	15,388	214,255
Current income tax assets	12,509	8,957	6,688
Deferred tax assets	155	109	141
Goodwill	20,090	20,090	20,090
Assets, total	**7,067,639**	**7,462,363**	**7,524,344**

Liabilities (1,000 euros)	30 Sep 2026	Adjusted 31 Dec 2025	Adjusted 30 Sep 2025
Liabilities to credit institutions	53,467	124,996	123,328
Liabilities to the public and public sector entities	3,724,856	3,864,300	3,960,688
Financial derivatives	16,136	3,954	10,055
Debt securities issued to the public	2,517,067	2,710,660	2,686,665
Deferred tax liabilities	11,457	17,794	19,185
Provisions and other liabilities	56,568	60,830	58,026
Subordinated liabilities	61,172	61,001	61,172
Liabilities, total	**6,440,723**	**6,843,533**	**6,919,120**

Equity	30 Sep 2026	Adjusted 31 Dec 2025	Adjusted 30 Sep 2025
Share capital	24,000	24,000	24,000
Reserves	174,643	172,742	169,289
Retained earnings	428,273	422,087	411,935
Shareholders of Oma Savings Bank Plc	**626,916**	**618,829**	**605,224**
Shareholders of Oma Savings Bank Plc	626,916	618,829	605,224
Equity, total	**626,916**	**618,829**	**605,224**
Liabilities and equity, total	**7,067,639**	**7,462,363**	**7,524,344**

Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

OmaSp mortgage loan underwriting criteria

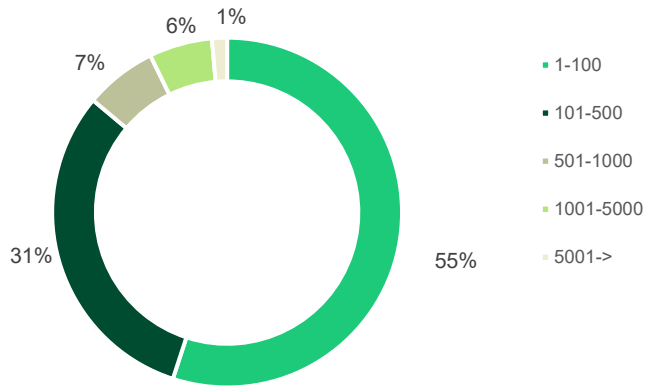
Identification of customers	All mortgage applicants are identified, including their legal capacity. The financial position of the mortgage applicants is verified, including information of any internal and external payment defaults.
Income status	The income status of mortgage applicants is verified by using payslips, information from the tax authority as well as the bank account details for the existing customers.
Stress testing	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.
Positive credit register	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.
Customer scoring	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.
Additional criteria for inclusion in the cover pool	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.

Source: OmaSp

Ownership structure (as of 30 Sep 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	589,150	1.8%
Total, 10 largest owners	**24,641,402**	**73.9%**
Other	8,715,327	26.1%
Total	**33,356,729**	**100.0%**
Number of shareholders	7,837	

of shareholders by number of shares held



Source: OmaSp. Non-audited figures for period ending 30 Sep 2026

Ownership structure (as of 30 Oct 2026)

Shareholder	Shares	%
S-Pankki Oy	32,165,808	96,430%
Pakarinen Janne	261,000	0,728%
Oma Savings Bank	133,741	0,40%
Supersorsa Investment Oy	37,286	0,112%
Asedin Capital Oy	25,237	0,076%
Mians Oy	17,326	0,052%
Leppinen Esko Jaakko Ilmar	15,040	0,045%
Pulli Pentti Ensio	15,000	0,045%
Hemminki Aila Tuulikki	9,719	0,029%
Yli-Kauppila Riikka	7,773	0,023%
Total, 10 largest owners	**32,687,930**	**97,995%**
Other	668,799	2,005%
Total	**33,356,729**	**100.0%**


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Thank You!

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