Oma Savings Bank
Credit Investor Presentation

Q2 2026

Content Overview

Oma Savings Bank Overview

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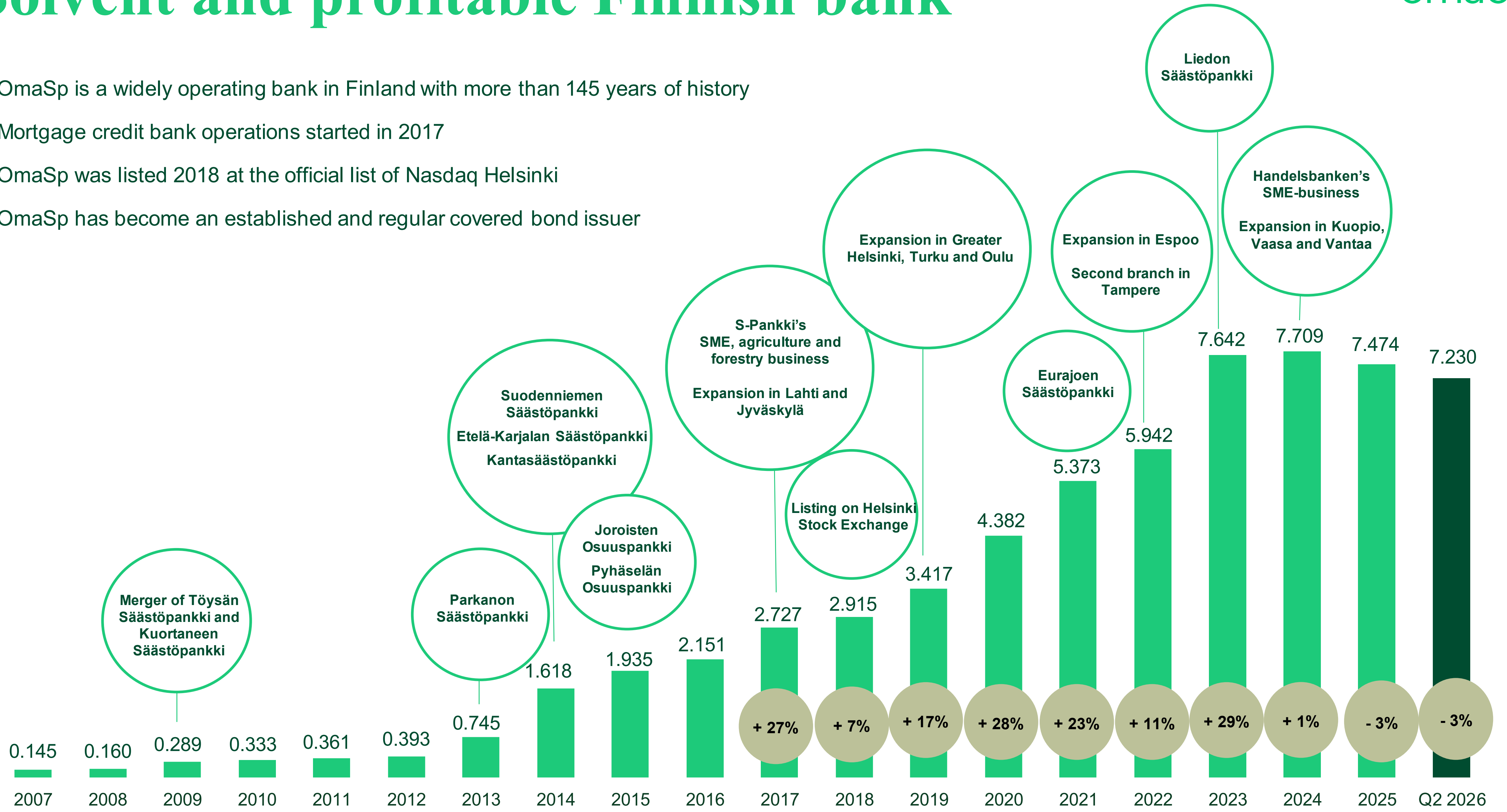
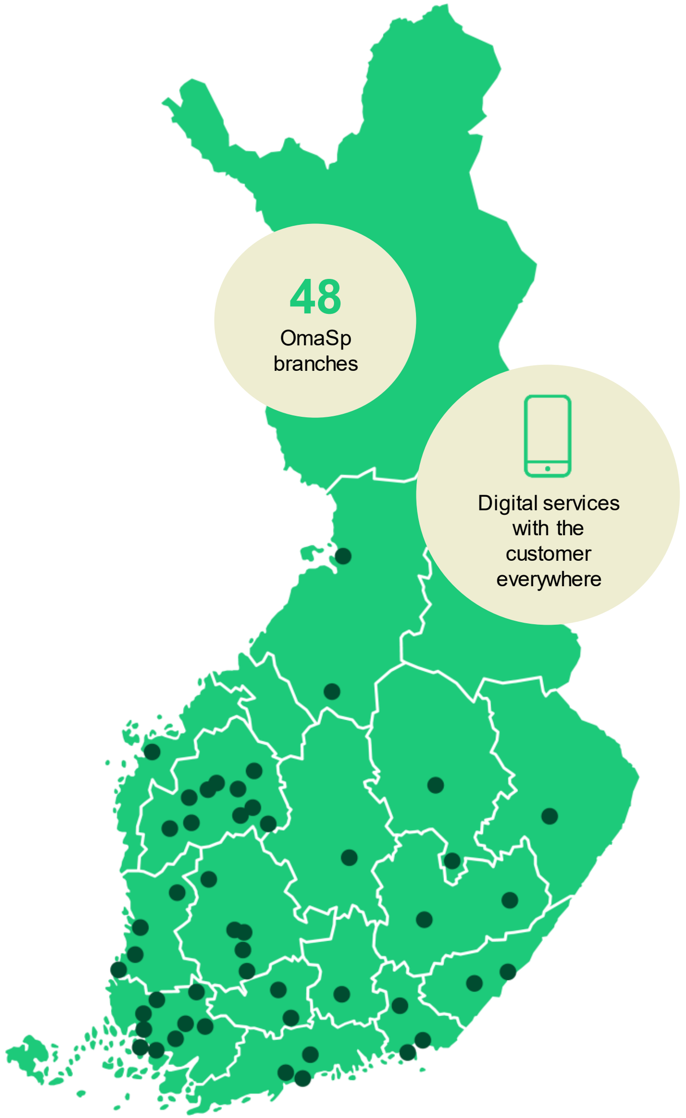
Solvent and profitable Finnish bank

- 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



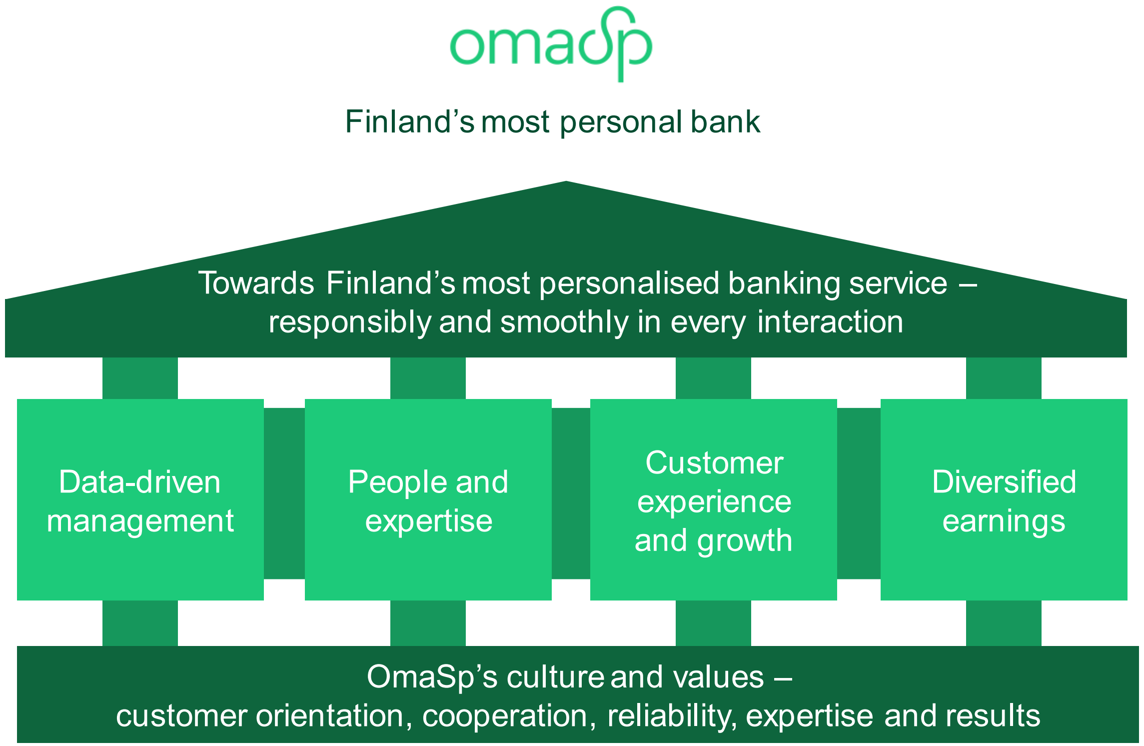
Our strategy of growth is built on a shared direction and a strong foundation

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

Key highlights for January-June

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- Results in line with expectations
- Strong growth in new lending
- Broad-based growth in fee income
- Impairment losses on financial assets decreased
- Capital adequacy continued to strengthen

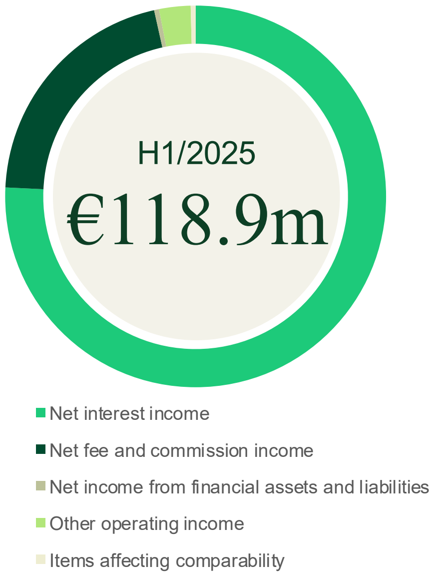
9 July: S-Bank announced public tender offer for all OmaSp shares

Comparable Profit before taxes €23.6 (23.6) million	Net interest income €72.1 (90.9) million
Operating expenses €65.0 (65.1) million	Comparable return on equity 6.1% (6.4%)
Net fee & commission income €26.6 (24.9) million	Earnings per share €0.53 (0.52)
CET1 18.7% (18.3%)	Comparable cost/income ratio 62.1% (53.3%)

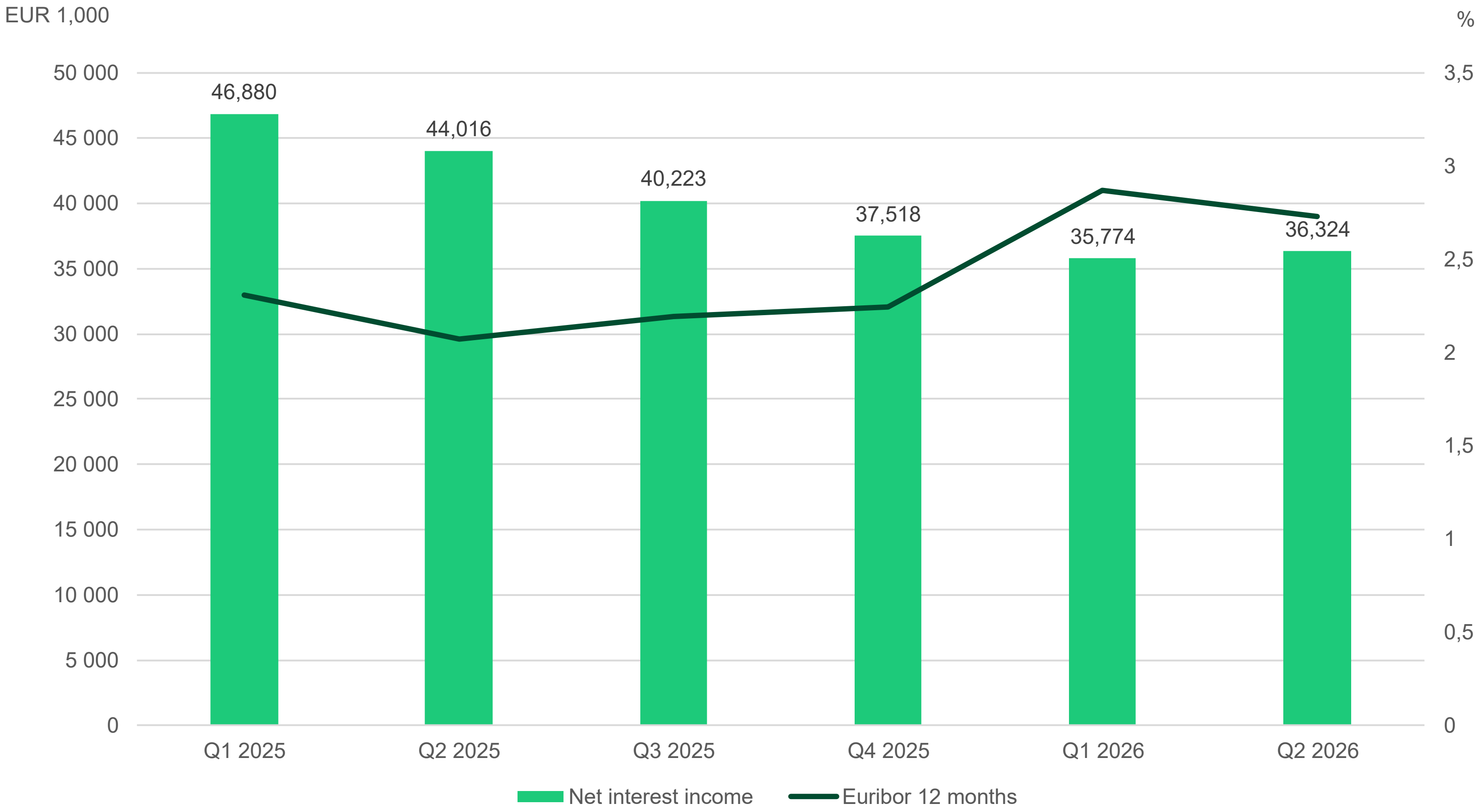
Source: OmaSp. Non-audited figures for period ending 30 Jun 2026

Low market interest rates and declining loan portfolio impacted operating income

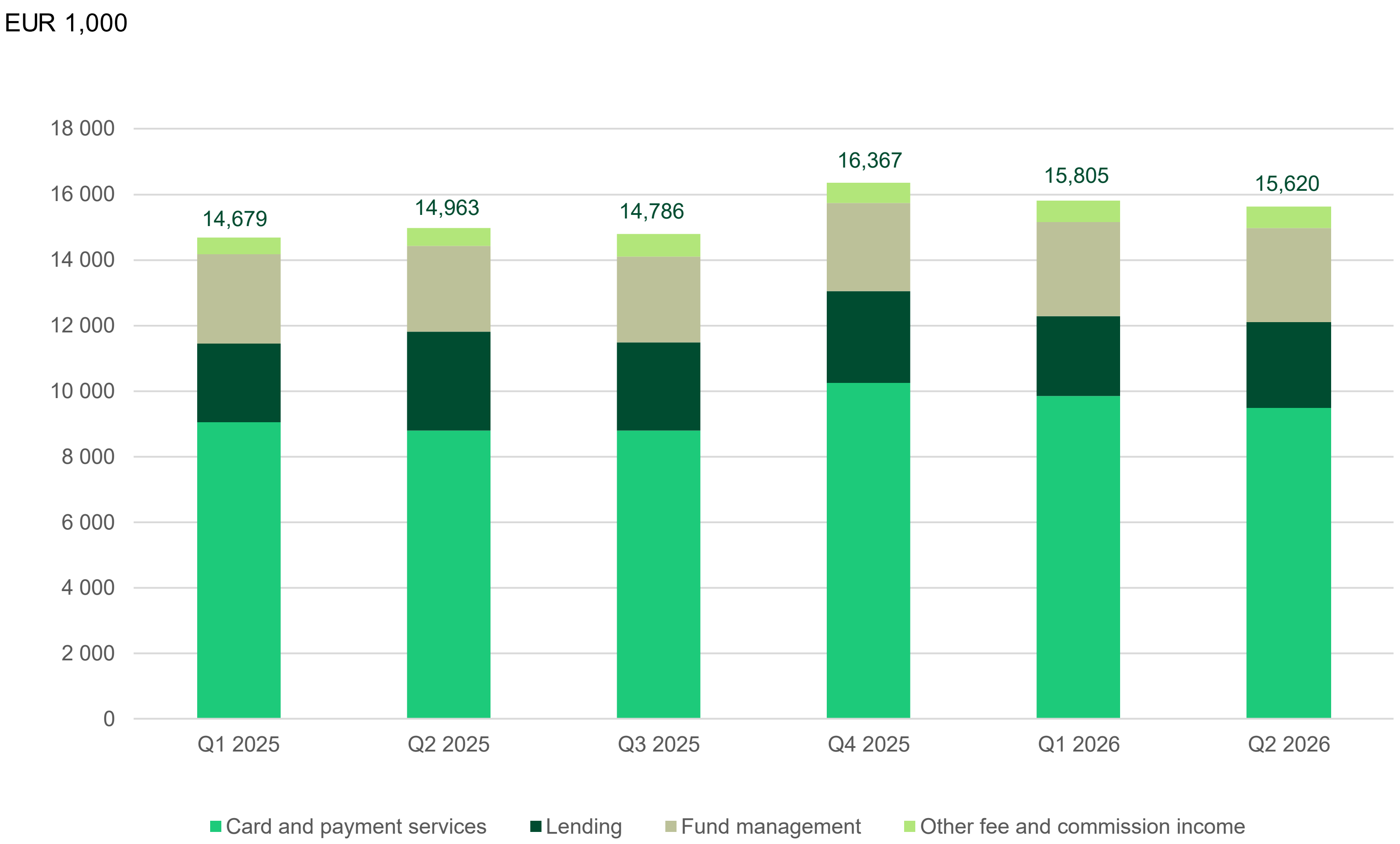
Comparable operating income



Development of net interest income

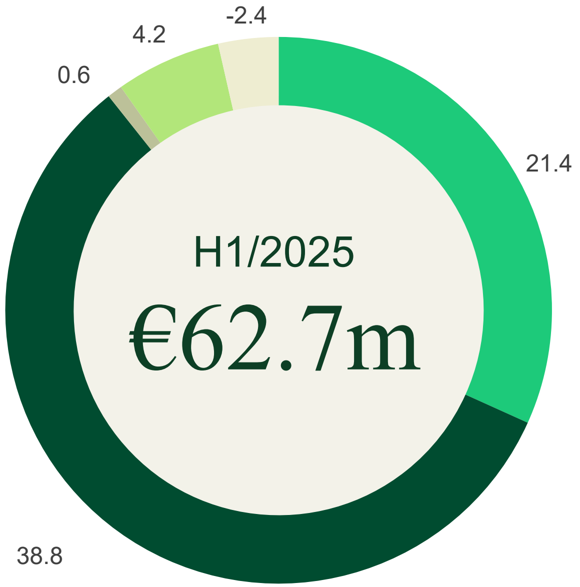


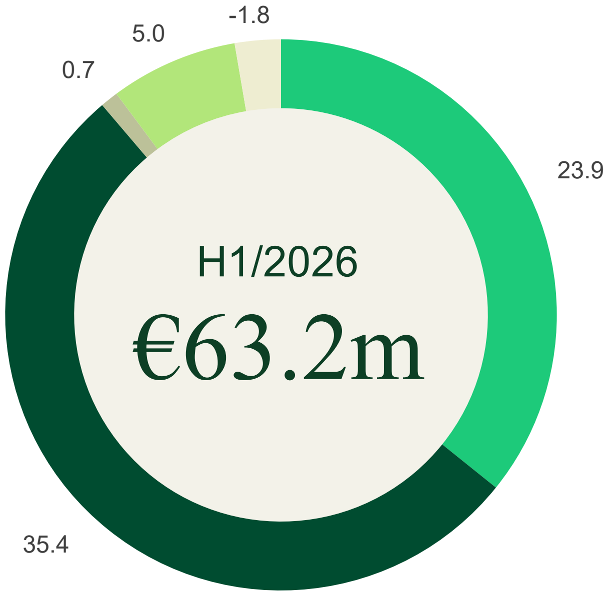
Broad-based growth in fee income



Expenses increased due to one-off items

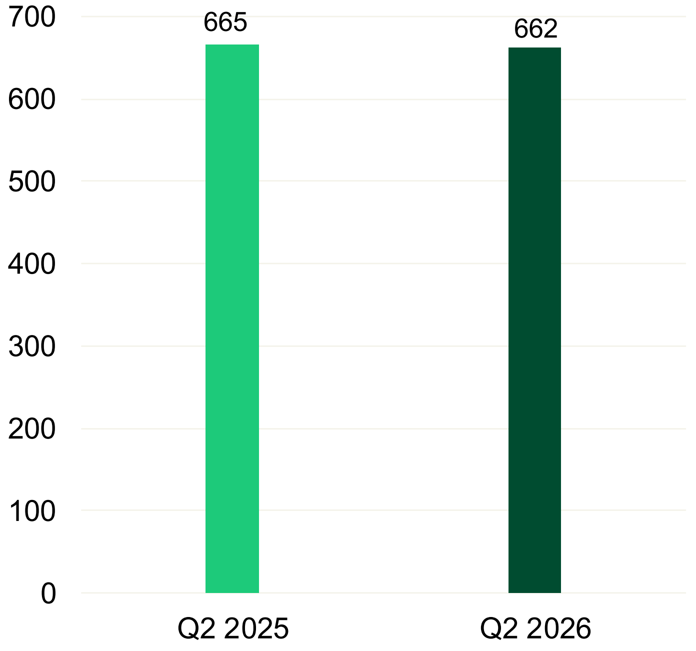
Comparable operating expenses





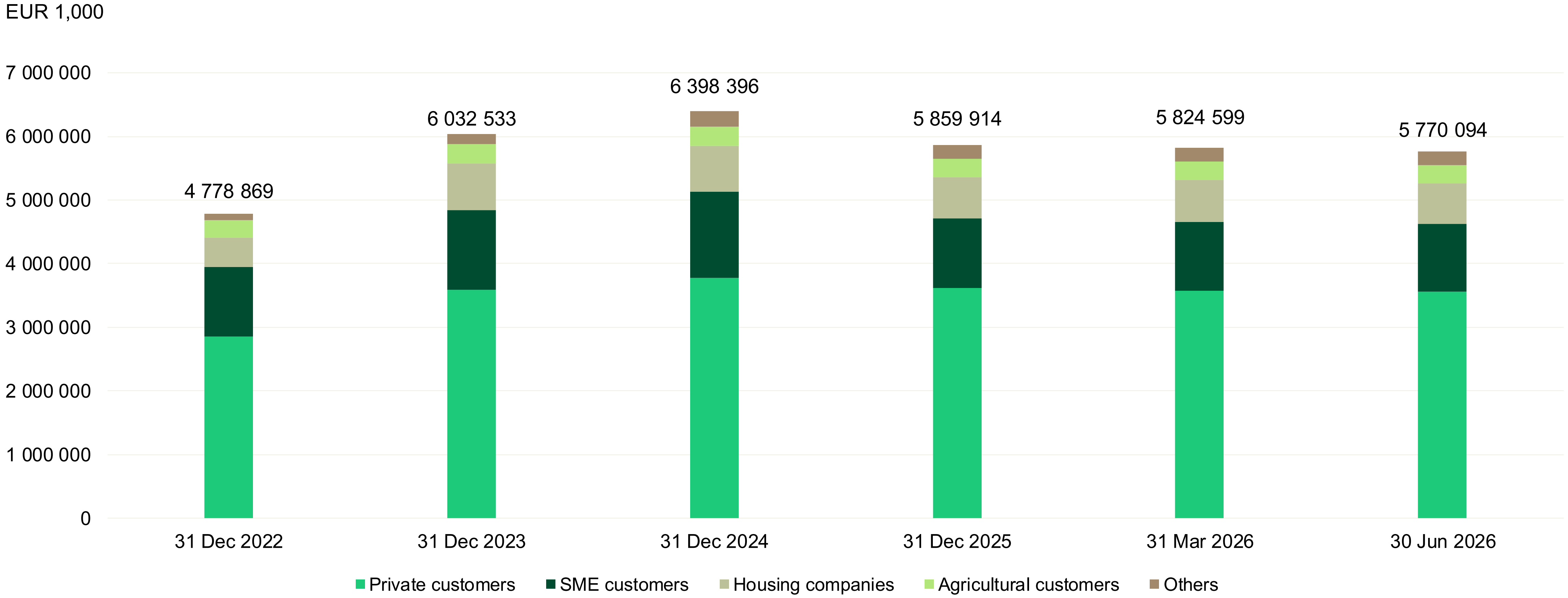
Personnel expenses | Other operating expenses excl. expences of authorities and business arrangements | Authority fees | Depreciation, amortisation & impairment losses | Items affecting comparability

Number of employees



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

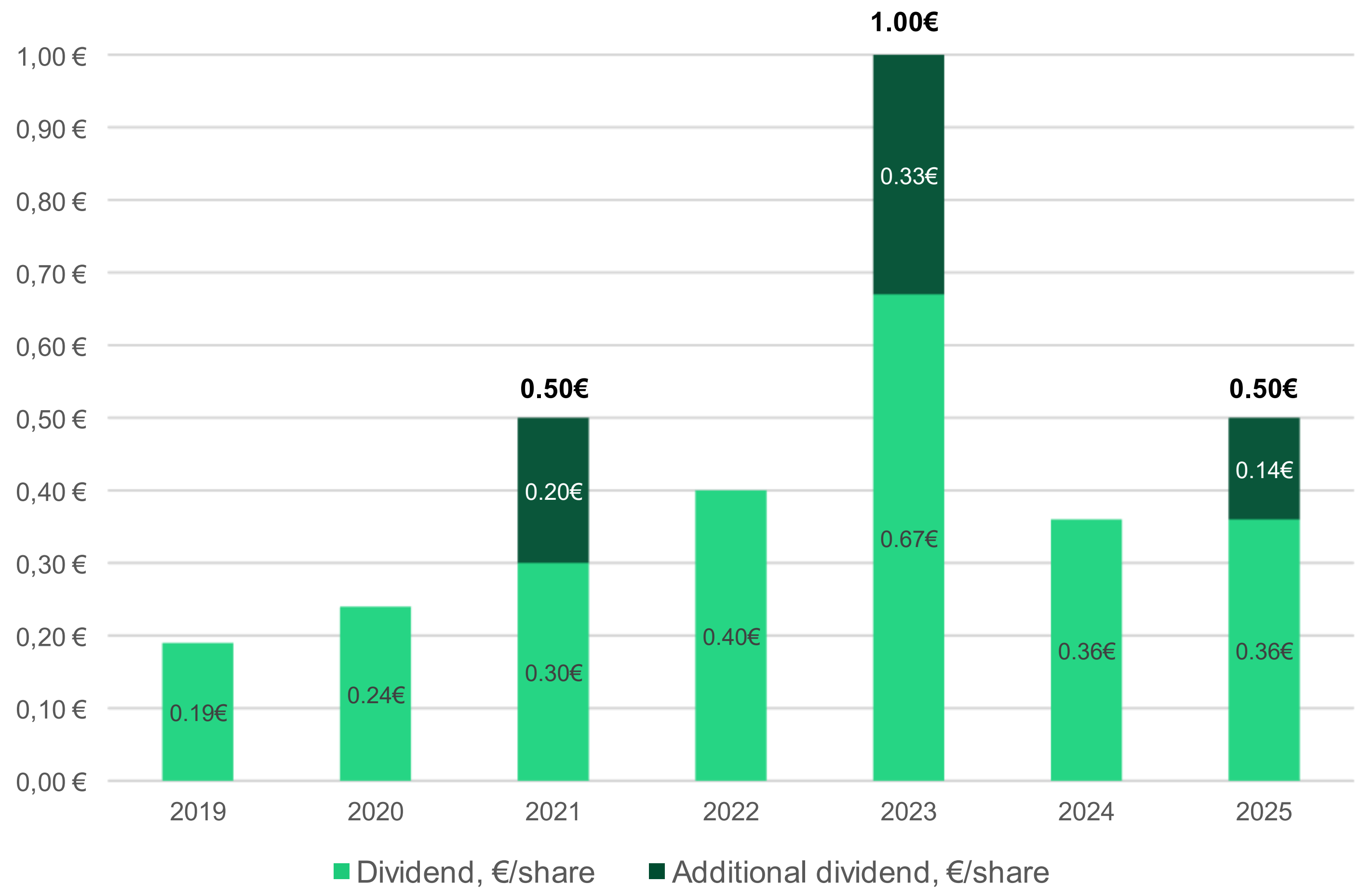
Loan portfolio by customer segment



Financial targets for 2026–2029

	Target	Realisation in H1
Comparable ROE	Over 14%	6.1%
Comparable cost-to-income ratio	Below 50%	62.1%
Annual growth in fee and commission income	Over 10%	6.9%
NPS	Above 50	40 (at end 2025)
CET1	2 pp above regulatory requirement	18.7% (7.4 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 2026 financial year unchanged (specified 13 August 2026)

The business outlook for the 2026 financial year continues to be influenced by the overall housing market environment and the impact of market conditions on the investment appetite among SMEs in particular.

As market interest rates decline and the loan portfolio changes, net interest income is expected to decrease compared with the previous financial year. In line with its strategy, the Company is continuing to focus on diversified earnings generation and growth in fee income.

The tender offer announced in early July for all shares in the Company may affect the Company's business operations. While the growth in the Company's cost base has slowed compared with the previous financial year, the tender offer process may give rise to additional unforeseen expenses.

The Company expects impairment losses on financial assets to remain below the level recorded in the previous financial year.

We expect comparable profit before taxes for 2026 to decline slightly compared to the previous year. (Comparable profit before taxes for the financial year 2025 was EUR 56.9 million.)

S-Bank's public tender offer for OmaSp

- On 9 July, S-Bank announced a cash tender offer to acquire all shares in OmaSp.
- The combination of the two companies would create a larger and more competitive banking group with enhanced capabilities to provide high-quality services to its customers while meeting the banking sector's increasing regulatory and technological requirements.
- The Board of Directors of OmaSp recommends that the company's shareholders accept the offer.
- The offer price is EUR 17.20 per share, representing a premium of 47% over the closing price on 8 July 2026.
- Shareholders representing approximately 59.9% of the shares in OmaSp have already irrevocably undertaken to accept the tender offer.
- The tender offer is currently expected to be completed during the fourth quarter of 2026.
- OmaSp's business operations will continue as normal for the time being.

Key Financials

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Oma Savings Bank Group's key financials

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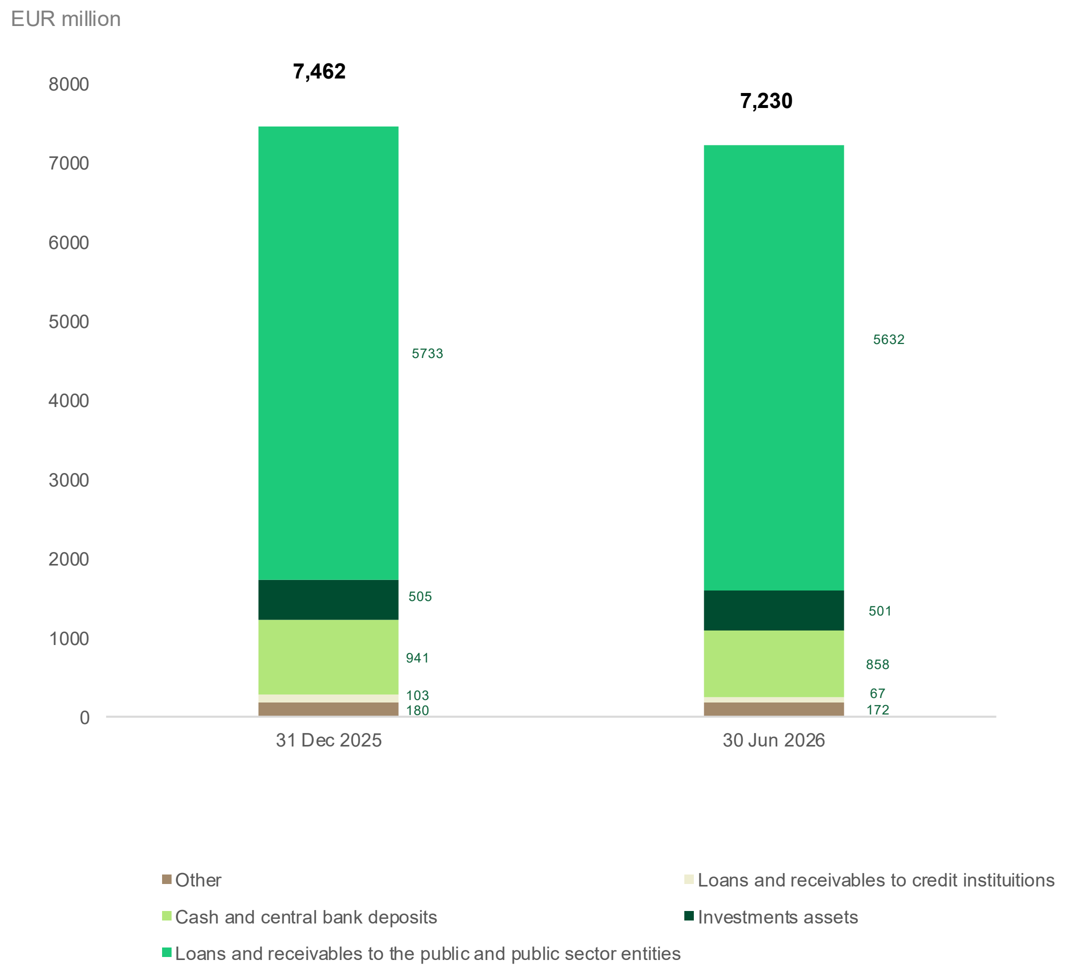
The Group's key figures

(1,000 euros)	1-6/2026	1-6/2025	Δ %	1-12/2025	2026 Q2	2025 Q2	Δ %
Net interest income	72,098	90,895	-21%	168,637	36,324	44,016	-17%
Fee and commission income and expenses, net	26,563	24,854	7%	50,651	13,207	12,415	6%
Total operating income	102,419	119,414	-14%	221,408	51,796	59,340	-13%
Total operating expenses	-64,975	-65,101	0%	-123,066	-36,009	-30,861	17%
Impairment losses on financial assets, net	-14,940	-31,410	-52%	-47,111	-7,539	-9,088	-17%
Profit before taxes	22,119	21,721	2%	49,248	8,220	18,611	-56%
Cost/income ratio, %	63.7%	55.1%	16%	56.1%	69.6%	52.7%	32%
[1] Balance sheet total	7,229,858	7,353,792	-2%	7,462,363	7,229,858	7,353,792	-2%
Equity	623,193	590,742	5%	618,829	623,193	590,742	5%
[1] Return on assets (ROA) %	0.5%	0.5%	5%	0.5%	0.4%	0.8%	-54%
Return on equity (ROE) %	5.7%	5.9%	-4%	6.6%	4.2%	10.0%	-58%
Earnings per share (EPS), EUR	0.53	0.52	2%	1.19	0.20	0.44	-56%
Total capital (TC) ratio %	19.4%	18.7%	4%	19.3%	19.4%	18.7%	4%
Common Equity Tier 1 (CET1) capital ratio %	18.7%	17.6%	6%	18.3%	18.7%	17.6%	6%
Comparable profit before taxes	23,623	23,603	0%	56,896	9,897	18,986	-48%
Comparable cost/income ratio, %	62.1%	53.3%	17%	53.5%	66.5%	52.1%	28%
Comparable return on equity (ROE) %	6.1%	6.4%	-5%	7.6%	5.0%	10.2%	-51%

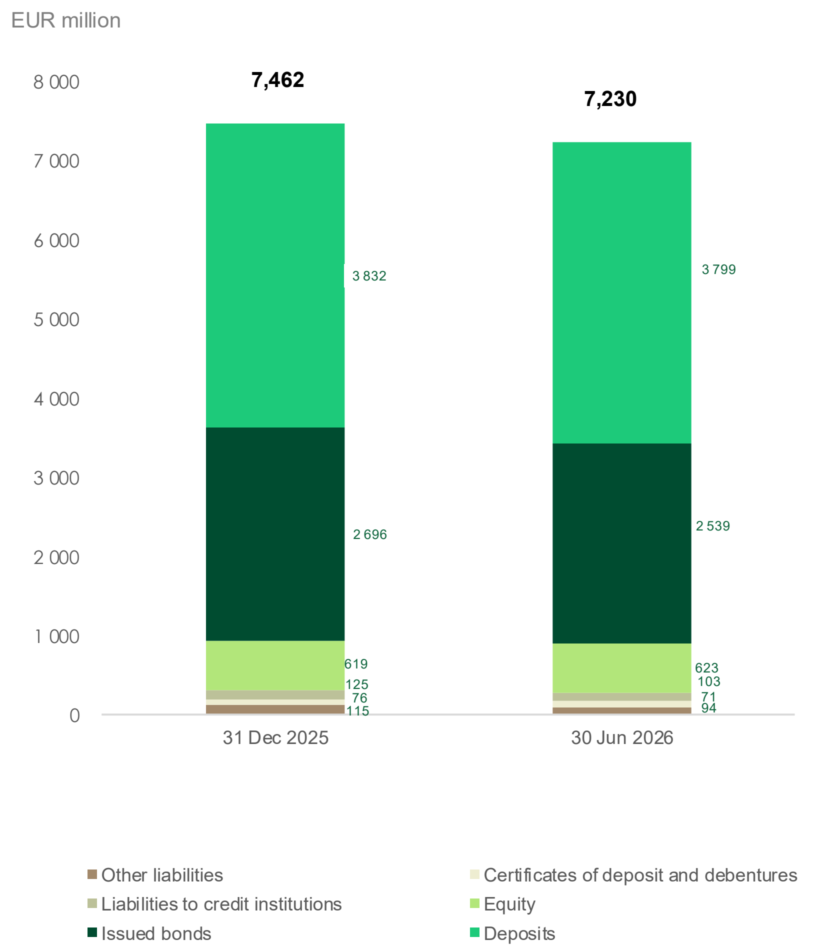
Source: OmaSp. Non-audited figures for period ending 30 Jun 2026

Balance sheet total EUR 7.2 billion

Total assets



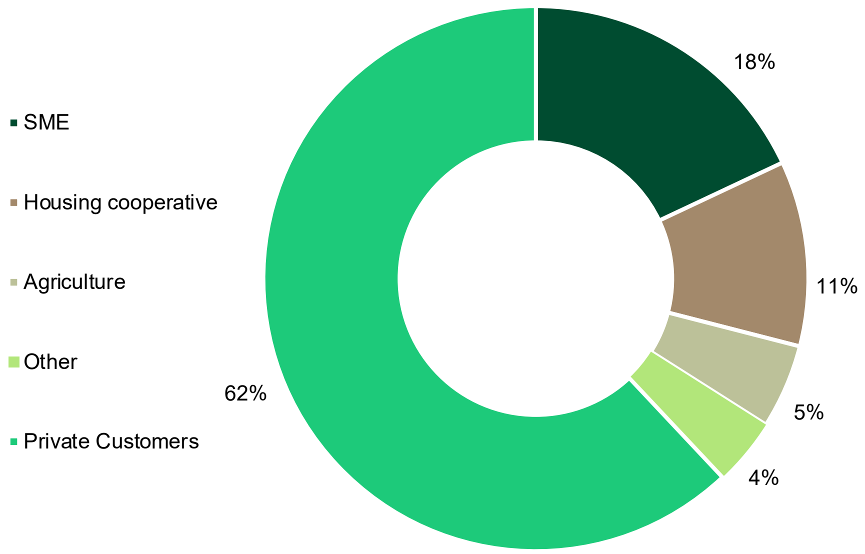
Total liabilities and equity



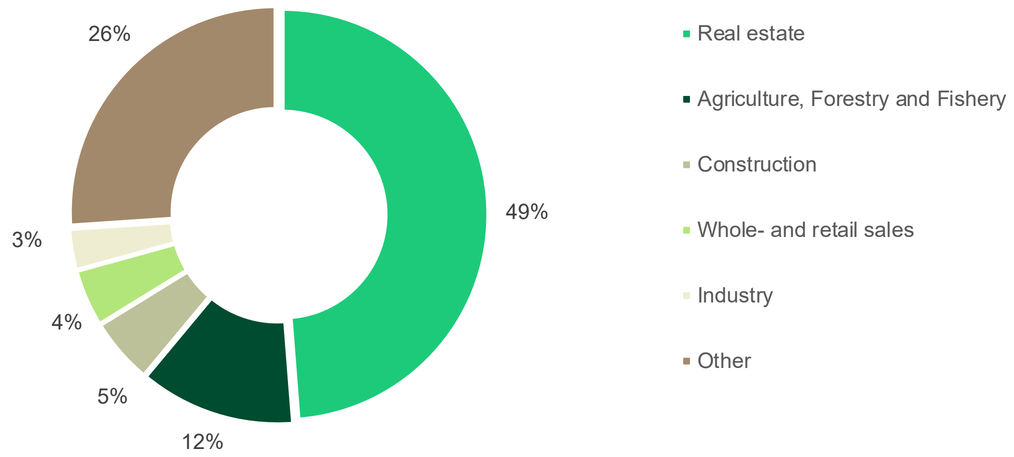
Source: OmaSp. Audited figures for period ending 31 Dec 2025 and non-audited figures for period ending 30 Jun 2026

Customer and lending base

Total loan portfolio by customer groups



Non-Private customer loan portfolio distribution

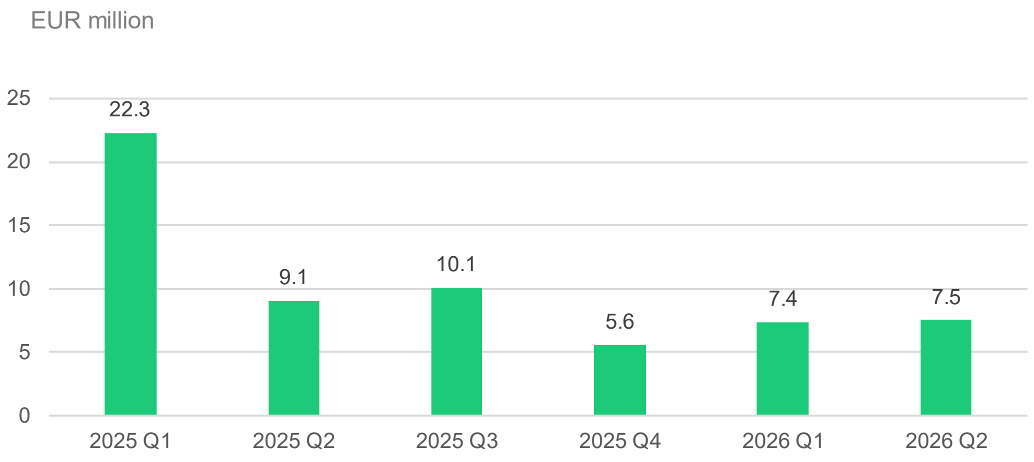


- A widely diversified **loan portfolio of EUR 5.8 bn**
- 62% of the loan portfolio to private customers

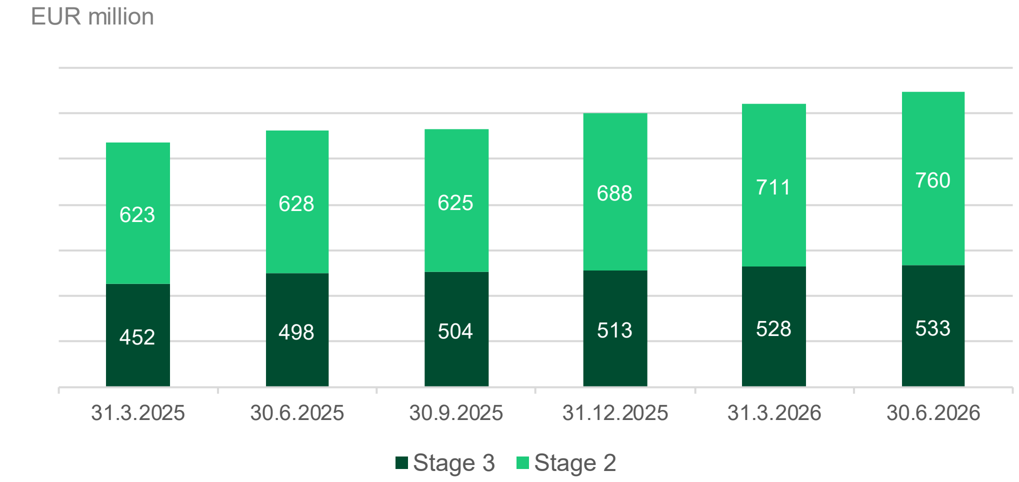
Source: OmaSp. Non-audited figures for period ending 30 Jun 2026

Asset quality

Impairment losses on financial assets, net



Loans and Receivables and Off-Balance-Sheet Items



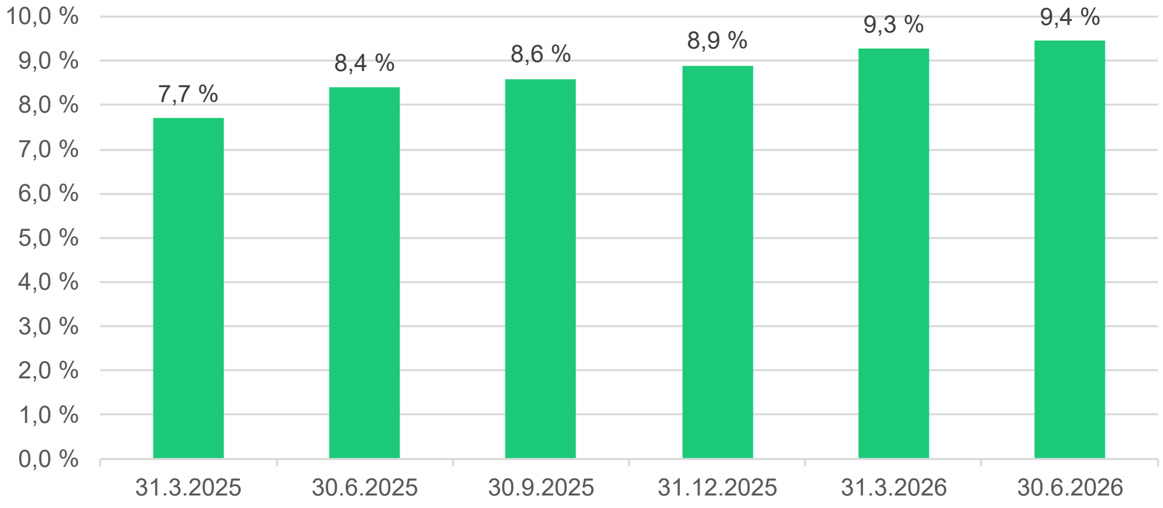
Source: OmaSp. Non-audited figures for period ending 30 Jun 2026

Changes in credit risk position during Q2 2026

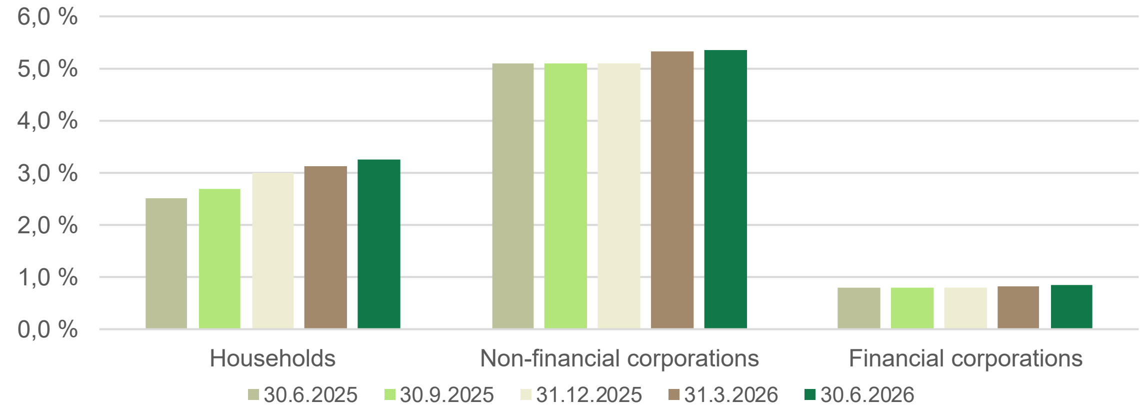
- The impairment losses on financial assets (net) decreased and were in total EUR -7.5 million. In the comparison period, impairment losses on financial assets amounted to EUR -9.1 million. During the comparison period, the level of impairment losses was particularly affected by an increase in the number of defaulted exposures, the updated calculation model for expected credit losses (ECL), and an increase in default expectations for default agreements. In addition, impairment losses were affected by adjustments made to individual agreements based on management's judgement.
- During the second quarter, expected credit losses (ECL) amounted to EUR 6.6 (6.4) million. During the reporting period, the Company updated the macroeconomic factors used in calculating ECL.
- The net amount of incurred credit losses decreased year –on-year and was EUR 0.9 (2.7) million.

Asset quality

Non-Performing Exposures



Non-Performing Exposures (% of Total Credit Portfolio)



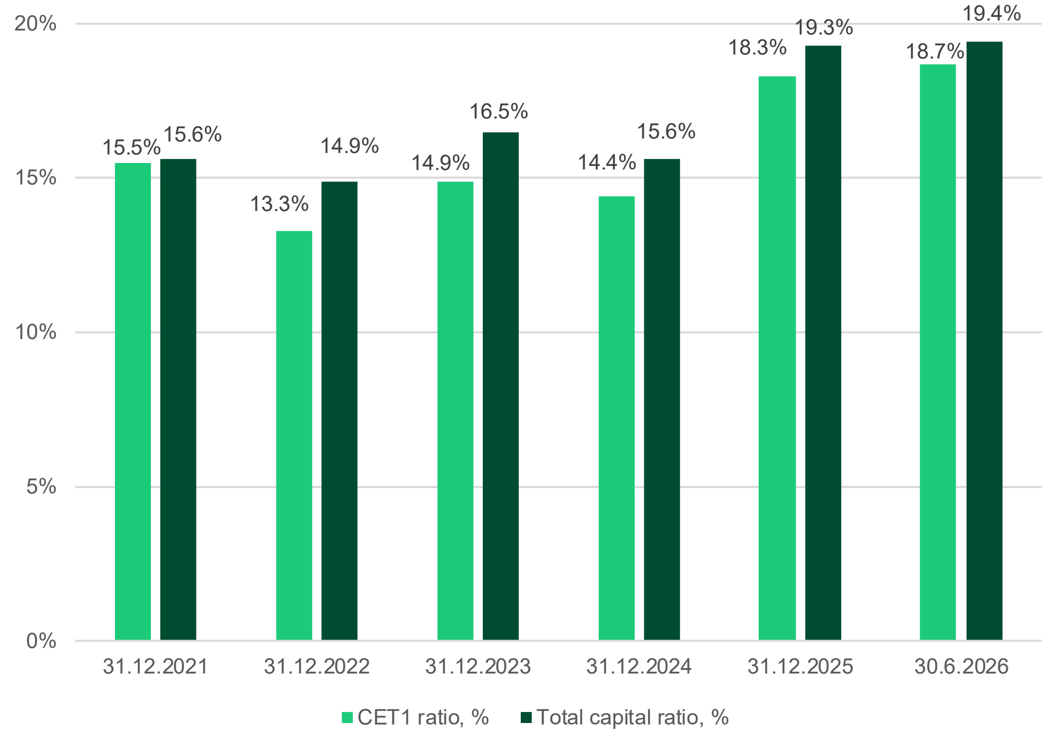
Source: OmaSp. Non-audited figures for period ending 30 Jun 2026

Non-performing loan growth stabilizing

- The increase in non-performing exposures was concentrated particularly among personal customers.
- Non-performing exposures were totaling at EUR 547.8 (509.7) million and 9.4 % (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 % (3.0 %).

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 June 2026.
- The current TC-% ratio requirement is 13.76%.
- Risk-weighted assets, EUR 2,991.2 (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 581.7 million at the end of the review period, and the total capital requirement was exceeded by EUR 170.0 million.
- OmaSp applies in the capital requirement calculation for credit risk calculation the standardised approach.

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

Funding and Cover Pool

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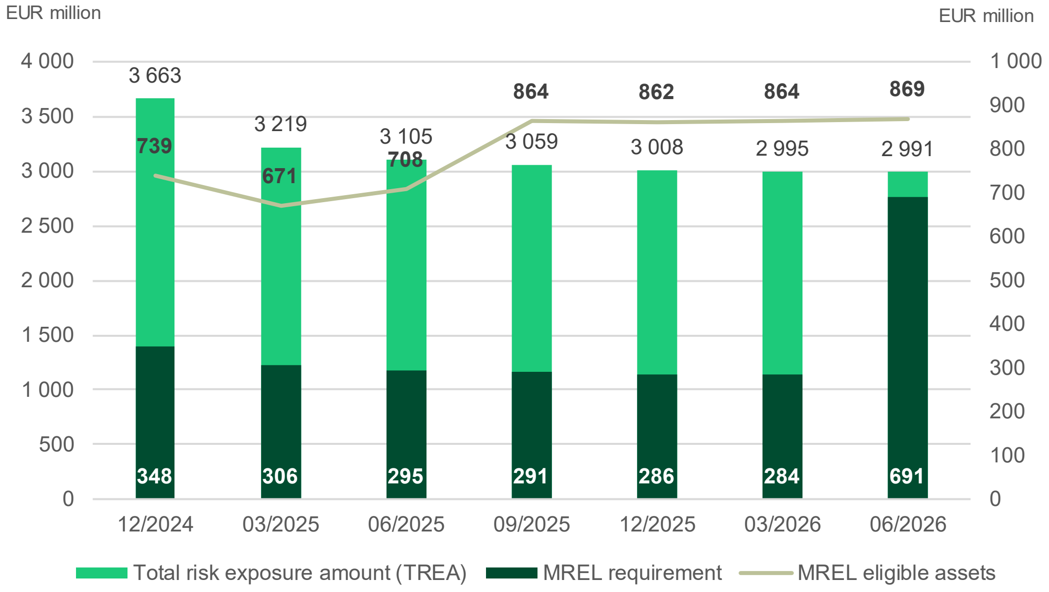
MREL requirement

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 29.1 % and MREL LRE at 11.9 %.
- The updated MREL requirement entered 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 met the requirements in the situation of 30 June 2026.

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

Oma Savings Bank funding base

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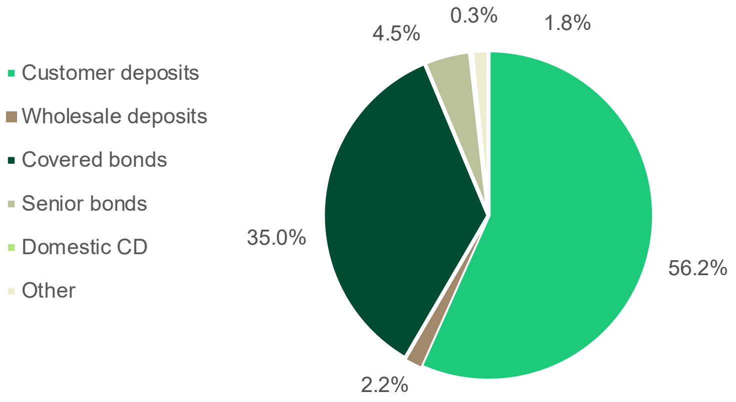
Funding highlights Q2 2026

- The bank's deposit base remained stable during Q2. The Deposit base was EUR 3.7 billion and covers 57 % 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.

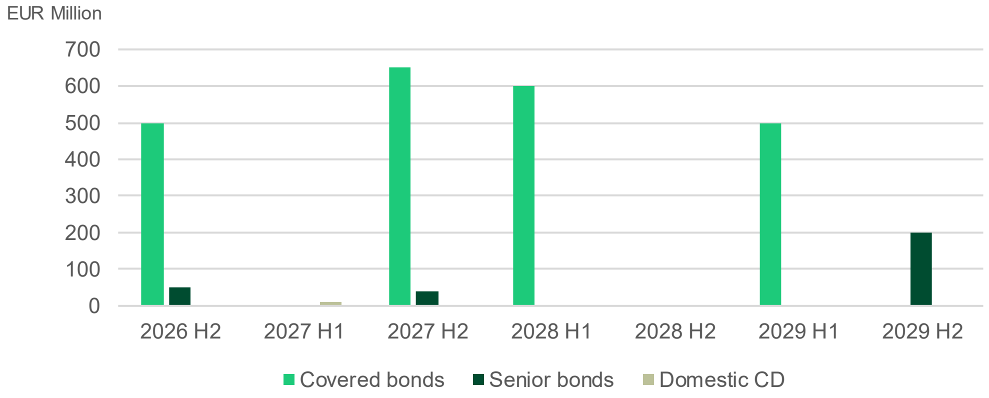
Funding structure



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



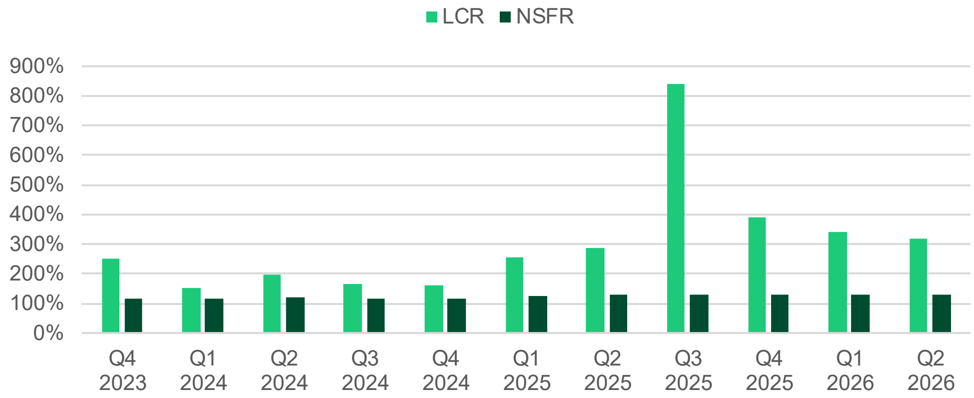
Source: OmaSp. Non-audited figures for period ending 30 Jun 2026

Liquidity management and investment portfolio

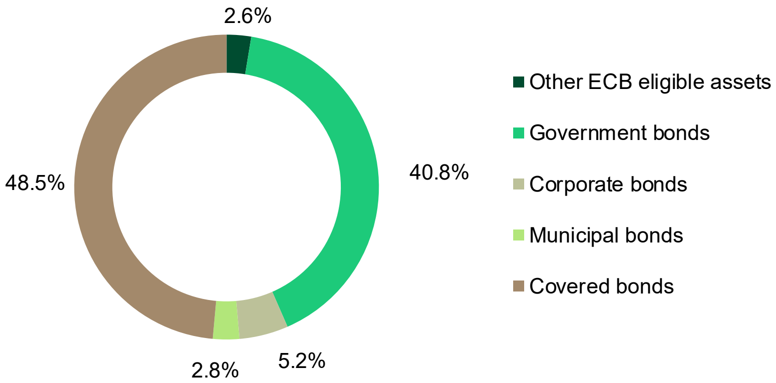
Liquidity and investment portfolio Q2 2026

- The bank's investment portfolio amounted to EUR 521 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 320% and NSFR 128%** at the end of Q2 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 Jun 2026

Rating – On July 14, 2026, S&P placed long-term rating on CreditWatch Positive

Rating criteria and impacts

Anchor (Finnish banks)	bbb+	
Business Position	Constrained	-2
Capital and Earnings	Very Strong	+2
Risk Position	Constrained	-2
Funding	Adequate	0
Liquidity	Adequate	
CRA adjustment		0

Issuer credit ratings

BBB / Positive/ A-2

Covered bond rating

AAA

S&P's view and quates

- On 10 June 2026, S&P Global Ratings (S&P) has affirmed that the short-term and long-term issuer credit ratings of Oma Savings Bank Plc remain unchanged and are BBB/A-2
- ”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”

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

Source: - Company information On July 14, 2026, S&P Global Ratings places Oma Savings Bans Plc's long term rating on Credit Watch Positive
- Rating on Eight Finnis Banks Affirmed Amid Wead Economy 10.6.2026
- S&P Global Rating Research Update 10 September 2025

Simple cover pool structure

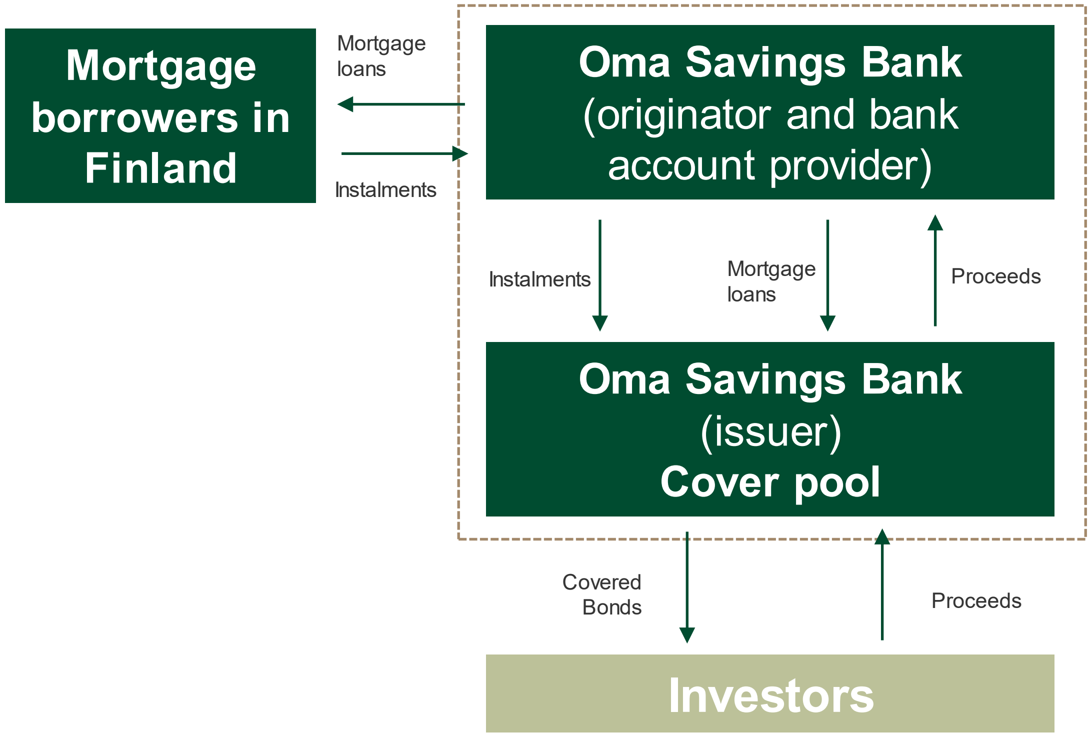
Structure and rating

- 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 30 Jun 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

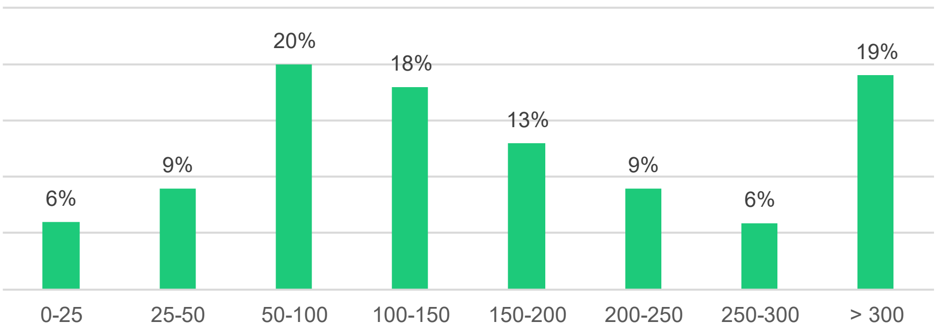


OmaSp cover pool characteristics

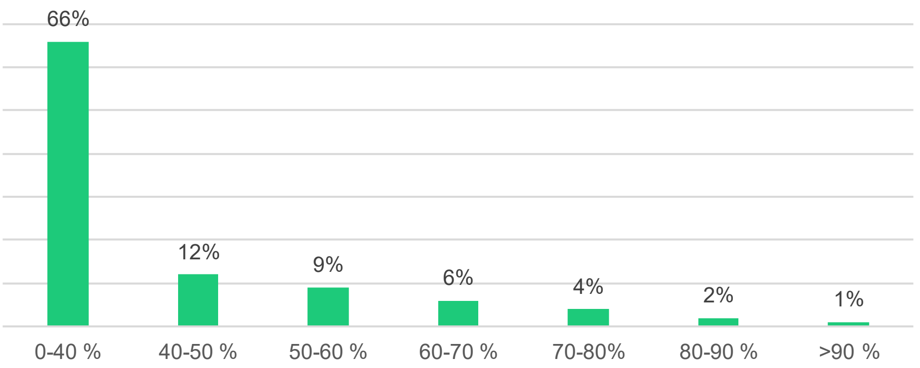
Key charasteristics of the cover pool

Size of the pool	EUR 2,700.01 million (nominal)
Collateral type	100 % Finnish residential mortgages
Number of loans	35,805
Average loan size	EUR 75,408
WALTV total (indexed)	62.92%
Weighted average loan seasoning	4.87 years
Non –performing loans	0 %
Loans in arrears (under 30 days)	0.36%
Interest rate base	90.0 % floating /10.0 % fixed
OC –level	20.0 % /16.9 % (nominal/eligible)
Pool type	Dynamic
Applicable law	Finnish Act on Mortgage Credit Banks and Covered Bonds (151/2022)

Loan size buckets €k



LTV distribution

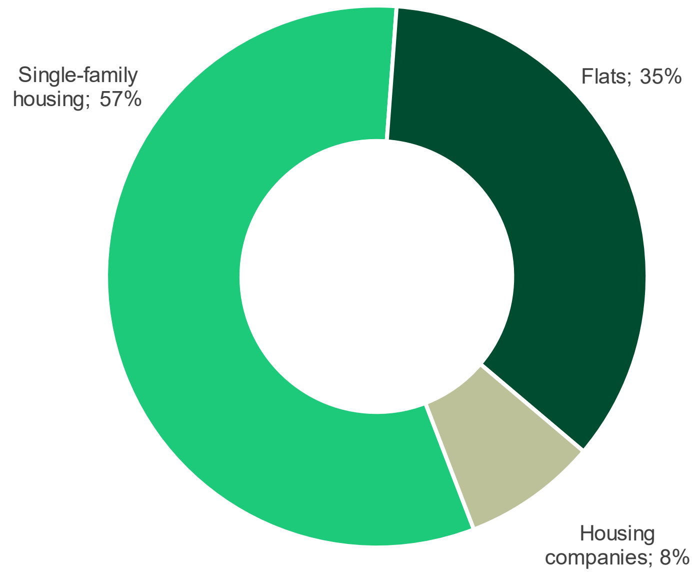


Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 30 Jun 2026.

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 99.18 % • 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

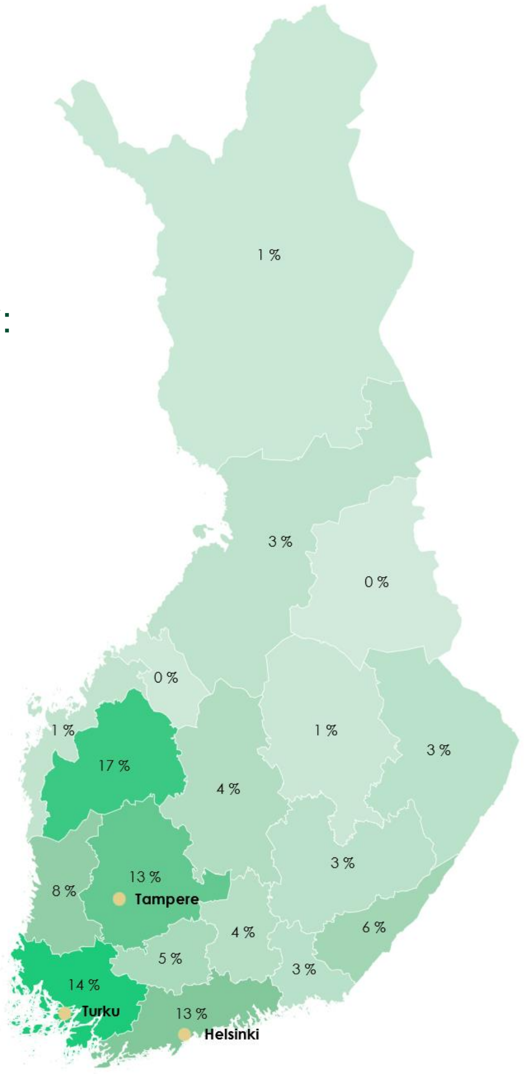


Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 30 Jun 2026

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	463.71	17.17%	+0.88 pp
Varsinais-Suomi	Turku	387.36	14.35%	-4.72 pp
Uusimaa	Helsinki	359.61	13.32%	+0.62 pp
Pirkanmaa	Tampere	347.07	12.85%	+0.28 pp
Satakunta	Pori	208.36	7.72%	+0.44 pp
South Karelia	Lappeenranta	149.28	5.53%	+0.15 pp
Kanta-Hame	Hämeenlinna	122.66	4.54%	+0.32 pp
Central Finland	Jyväskylä	118.49	4.39%	+0.02 pp
Paijat-Hame	Lahti	101.95	3.78%	+0.33 pp
Kymenlaakso	Kouvola	84.33	3.12%	+0.03 pp
Other		357.19	13.12%	+1.11 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 Jun 2026

Operating Environment

4

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

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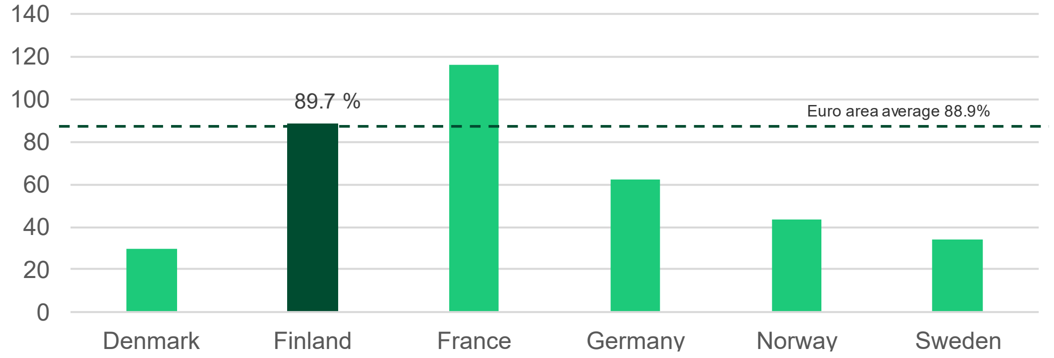
Macroeconomic outlook

	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 Q2 2026

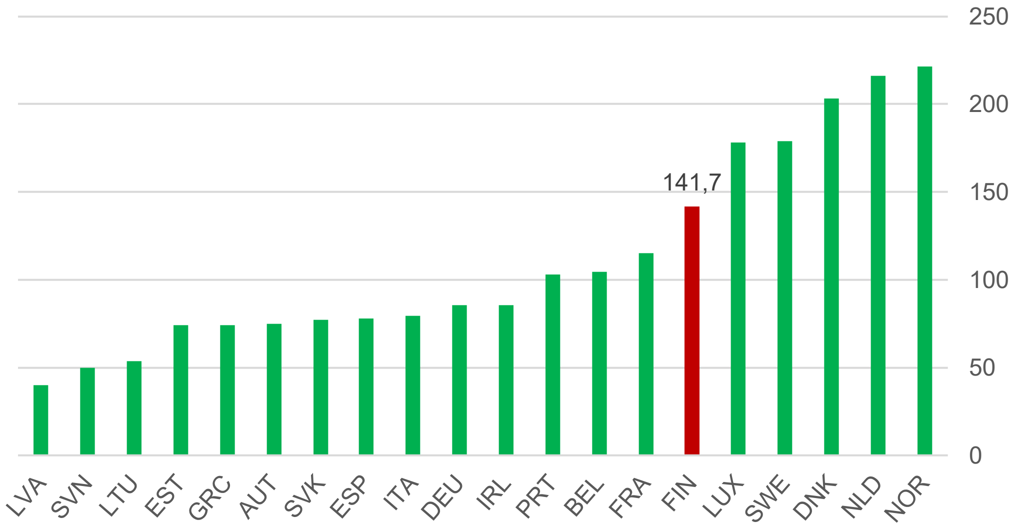


- Finland has a highly developed and stable economy but in recent years it has been navigating a period of slow growth and structural challenges.
- Finland's economy is still sluggish, but growth is estimated to pick up little by little. Due to the economy's weak performance in the early months of the 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.

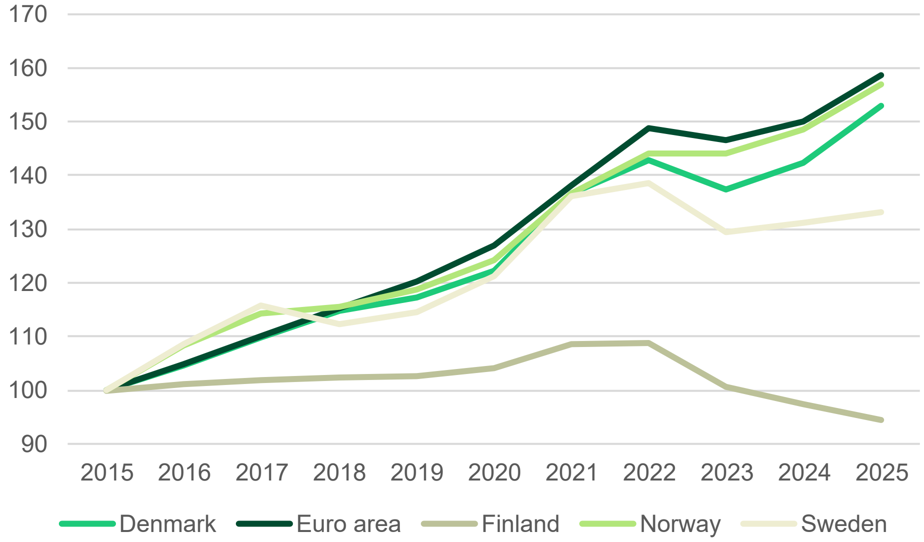
Finnish household indebtedness lowest in Northern Europe

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 on the rise…

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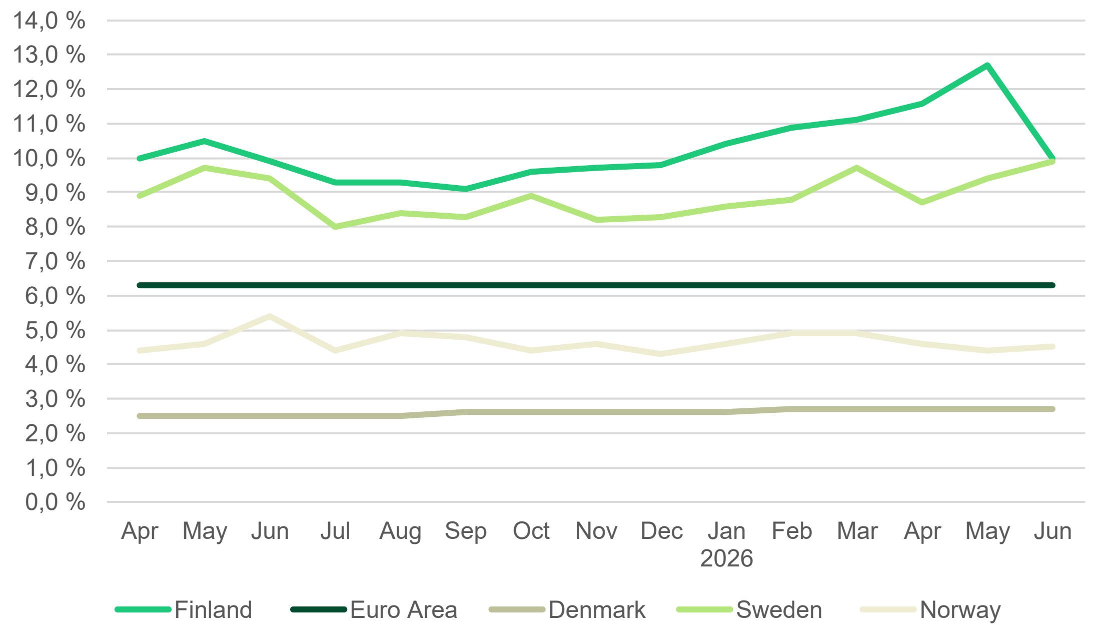
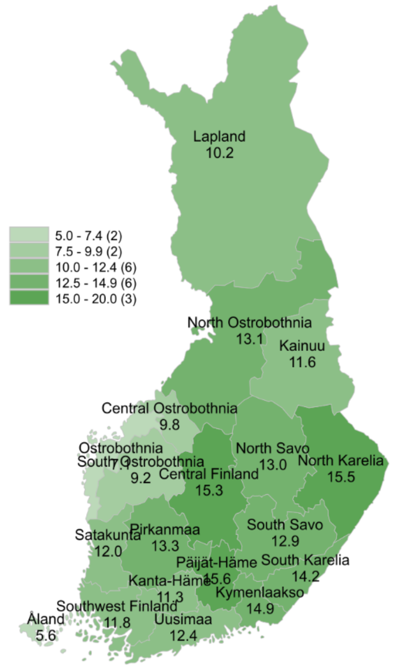
Finland´s unemployment rate is above the euro area average



Unemployed jobseekers' percentage of the workforce by region



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

Appendix

omada

5

Key sustainability themes

We are local and close to people

We promote collective well-being

We contribute to sustainable development

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 operationsand our goal is to commit to the emission reduction targets set out in the Paris Climate Agreement.

Key figures

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Total operating income

€102.4 million

Accounting period 1-6/2026

Equity / Total assets

8.6%

Accounting period 1-6/2026

Profit before taxes

€22.1 million

Accounting period 1-6/2026

Comparable cost-income ratio

62.1%

Accounting period 1-6/2026

Balance sheet total

€7.2 billion

Accounting period 1-6/2026

Number of employees

644

Average, Accounting period 1-6/2026

Employee satisfaction

4.2/5

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

Customers

205,400

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 Jun 2026

Consolidated condensed income statement

(1,000 euros)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
Interest income	116,216	143,403	265,514	58,459	68,153
Interest expenses	-44,118	-52,507	-96,877	-22,135	-24,137
Net interest income	**72,098**	**90,895**	**168,637**	**36,324**	**44,016**
Fee and commission income	31,425	29,642	60,796	15,620	14,963
Fee and commission expenses	-4,862	-4,788	-10,144	-2,413	-2,549
Fee and commission income and expenses, net	**26,563**	**24,854**	**50,651**	**13,207**	**12,415**
Net income on financial assets and financial liabilities	268	494	-4,167	-246	-43
Other operating income	3,491	3,171	6,287	2,511	2,953
Total operating income	**102,419**	**119,414**	**221,408**	**51,796**	**59,340**
Personnel expenses	-23,854	-21,434	-42,271	-12,716	-11,512
Other operating expenses	-36,124	-39,432	-71,918	-20,642	-17,217
Depreciation, amortisation and impairment losses on tangible and intangible assets	-4,997	-4,235	-8,877	-2,650	-2,132
Total operating expenses	**-64,975**	**-65,101**	**-123,066**	**-36,009**	**-30,861**
Impairment losses on financial assets, net	-14,940	-31,410	-47,111	-7,539	-9,088
Share of profit of equity accounted entities	-386	-1,182	-1,983	-28	-781
Profit before taxes	**22,119**	**21,721**	**49,248**	**8,220**	**18,611**
Income taxes	-4,504	-4,576	-9,769	-1,708	-3,899
Profit for the accounting period	**17,615**	**17,145**	**39,479**	**6,513**	**14,711**
Of which:					
Shareholders of Oma Savings Bank Plc	17,615	17,145	39,479	6,513	14,711
Total	**17,615**	**17,145**	**39,479**	**6,513**	**14,711**
Earnings per share (EPS), EUR	**0.53**	**0.52**	**1.19**	**0.20**	**0.44**
Earnings per share (EPS) after dilution, EUR	**0.53**	**0.51**	**1.18**	**0.20**	**0.44**

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

Balance sheet

Assets (1,000 euros)	30 Jun 2026	Adjusted 31 Dec 2025	Adjusted 30 Jun 2025
Cash and central bank deposits	857,894	941,103	575,110
Loans and receivables to credit institutions	66,935	103,315	167,717
Loans and receivables to the public and public sector entities	5,631,507	5,732,702	5,904,086
Financial derivatives	40,981	55,180	81,363
Investment assets	501,368	505,317	509,213
Investment properties	1,103	1,181	911
Equity accounted entities	14,788	15,068	18,759
Tangible assets	37,832	39,683	38,880
Intangible assets	30,916	24,269	16,635
Other assets	15,330	15,388	15,079
Current income tax assets	10,975	8,957	5,823
Deferred tax assets	140	109	126
Goodwill	20,090	20,090	20,090
Assets, total	**7,229,858**	**7,462,363**	**7,353,792**

Liabilities (1,000 euros)	30 Jun 2026	Adjusted 31 Dec 2025	Adjusted 30 Jun 2025
Liabilities to credit institutions	103,039	124,996	191,983
Liabilities to the public and public sector entities	3,816,672	3,864,300	3,936,915
Financial derivatives	5,803	3,954	10,673
Debt securities issued to the public	2,549,114	2,710,660	2,473,451
Deferred tax liabilities	14,332	17,794	20,899
Provisions and other liabilities	56,362	60,830	67,788
Subordinated liabilities	61,343	61,001	61,341
Liabilities, total	**6,606,665**	**6,843,533**	**6,763,050**

Equity	30 Jun 2026	Adjusted 31 Dec 2025	Adjusted 30 Jun 2025
Share capital	24,000	24,000	24,000
Reserves	176,338	172,742	167,242
Retained earnings	422,855	422,087	399,500
Shareholders of Oma Savings Bank Plc	**623,193**	**618,829**	**590,742**
Shareholders of Oma Savings Bank Plc	623,193	618,829	590,742
Equity, total	**623,193**	**618,829**	**590,742**
Liabilities and equity, total	**7,229,858**	**7,462,363**	**7,353,792**

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

OmaSp mortgage loan underwriting criteria

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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 Jun 2026)

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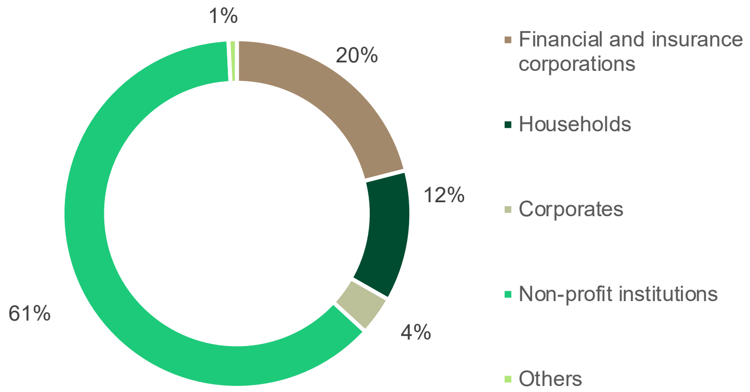
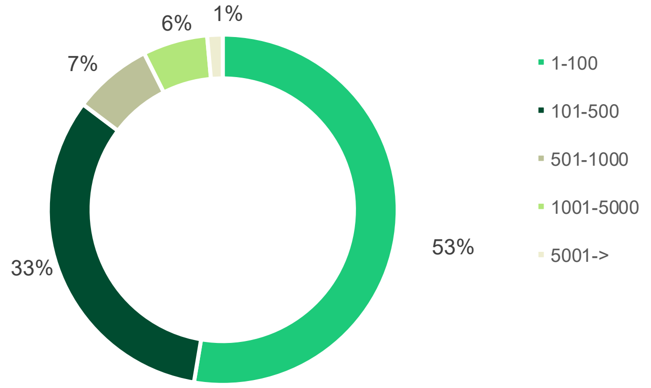
Shareholder	Shares	%
Etelä-Karjala's Savings Bank Foundation	8,578,759	25.7%
Parkano's Savings Bank Foundation	3,330,000	10.0%
Lieto's Savings Bank Foundation	3,125,049	9.4%
Töysä's Savings Bank Foundation	2,935,000	8.8%
Kuortane's Savings Bank Foundation	1,925,000	5.8%
Hauho's Savings Bank Foundation	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	9,710	

Ownership type



of shareholders by number of shares held



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


Thank You!

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