

The logo for Oma Savings Bank, featuring the word "oma" in a lowercase, rounded, green font, followed by "sp" in a similar font with a stylized, curved line above the 'p'.

Oma Savings Bank
Credit Investor
Presentation

Q2 2025

A large-scale advertisement for Oma Savings Bank is displayed on the curved facade of a skyscraper. The ad features a large green circle containing the "oma sp" logo in white. Above the circle is a black and white photograph of a tree and a person. Below the circle is the Nasdaq logo in blue and white.The Nasdaq logo, consisting of a blue stylized 'N' followed by the word "Nasdaq" in white.



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Business developed as planned

- The comparable profit before taxes Q2 EUR 19.0 million
- The comparable cost/income ratio 52.1% in Q2
- Main sources of income developed in line with our expectations:
 - Net interest income Q2 -16.1% (vs. Q2 2024)
 - Net of fees and commissions Q2 -2.2% (vs. Q2 2024)
- Profit and profitability were burdened by increased operating and personnel expenses, as well as lower net interest income due to declining market interest rates
- Impairment losses on financial assets are EUR -9.1 million Q2
- EUR 3.0 million provision to prepare for potential sanctions from FIN-FSA
- OmaSp's financial position is stable, with a good solvency and liquidity position



Jan-Jun 2025

Comparable profit
before taxes

€ 23.6 mill.

Profit before taxes

€ 21.7 mill.

Net interest
income*

-17.2%

Net of fees and
commissions*

-2.4%

Comparable
cost/income ratio

53.3%

Balance sheet
total

€ 7.4 bill.

Total capital
(TC) ratio

18.7%

Common Equity
Tier 1 (CET1) capital
ratio

17.6%

* Jan-Jun 2025 vs. Jan-Jun 2024

Oma Savings Bank overview

Key investment highlights

- Core business developed as planned
 - Comparable profit before taxes EUR 19.0 (5.5) million
 - Excellent customer satisfaction
- Strong financial position
 - Total Capital (TC) ratio 18.7 (15.6) %
 - Accumulated equity 591 (576) million
 - Liquidity position strengthened
- Cost level remained high
 - Expenses decreased Q2 vs. Q1
 - Measures to strengthen risk management and to improve the regulatory compliance of operations
 - Increased number of personnel and expanded branch network

Financial profile & rating

Equity 6/2025 EUR million	590.7
Balance sheet total 6/2025, EUR billion	7.4
Comparable profit before taxes EUR million	23.6
Comparable cost-income ratio 1-6/2025	53.3%
Comparable ROE 1-6/2025	6.4%
Total capital ratio (TC) 6/2025	18.7%
S&P credit rating (Outlook: Stable)	BBB
Covered bond rating	AAA

Focus on risk management and operating models

- **Risk management action plan "Noste"**
 - Completed in March
 - The effects are already visible in practices
- **New action plan** to correct the supervisor's observations in February
 - EUR 2.6 million in expenses in the second quarter
 - The action plan will last until the end of 2025
- **Controlled winding down portfolio**
 - A portfolio of approx. EUR 240 million related to non-compliance with the guidelines
 - As a result of the arrangements, the amount decreased to approx. EUR 200 million

Volume development 6/25 vs. 6/24

Mortgage portfolio

+1.2%

Corporate loans

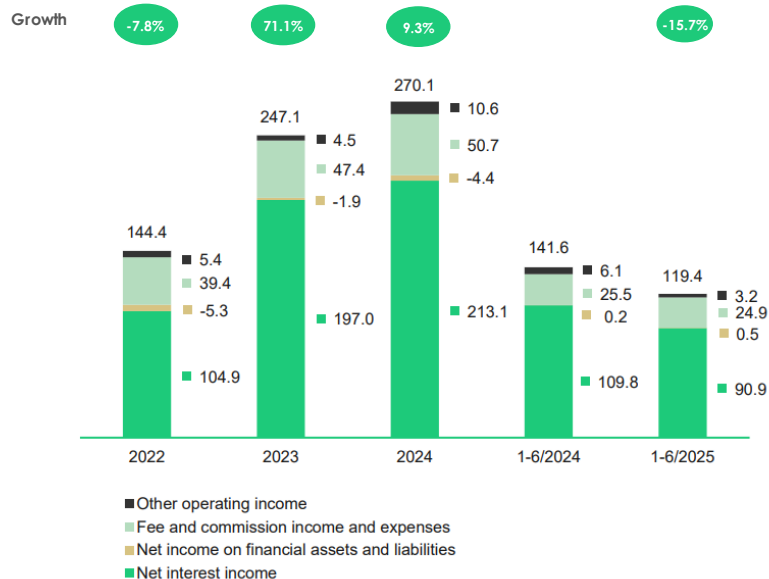
-7.5%

Deposit base

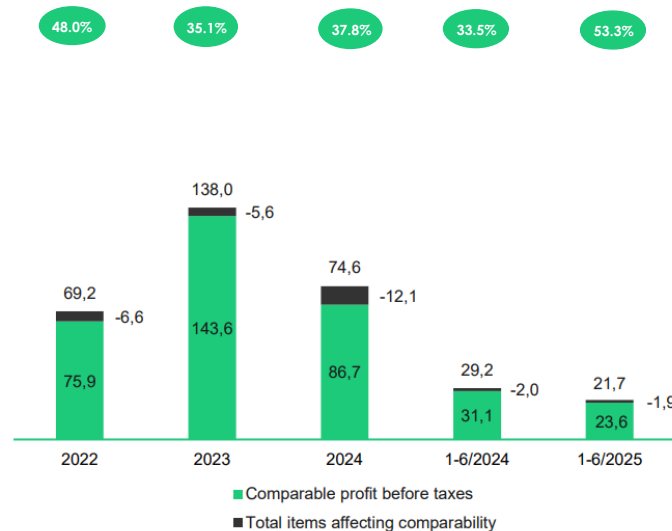
+7.9%

Developments in overall operating income and profitability

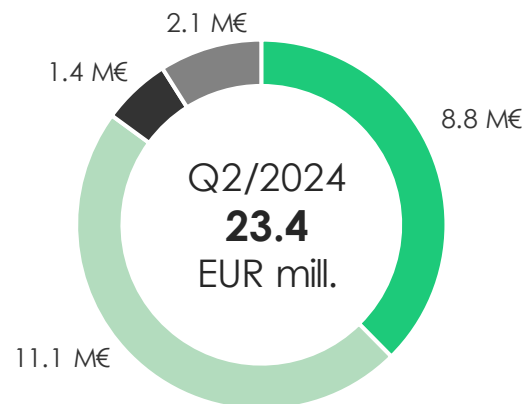
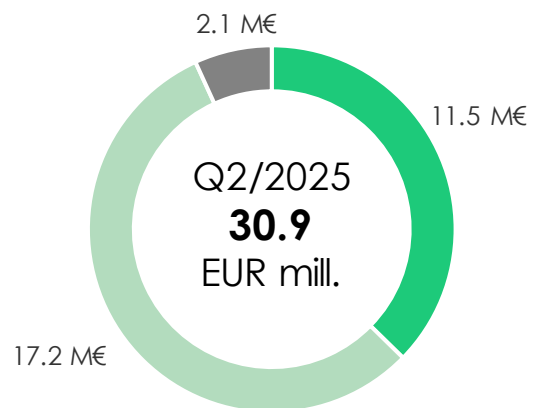
Total operating income, EUR million



Comparable profit before taxes, EUR million

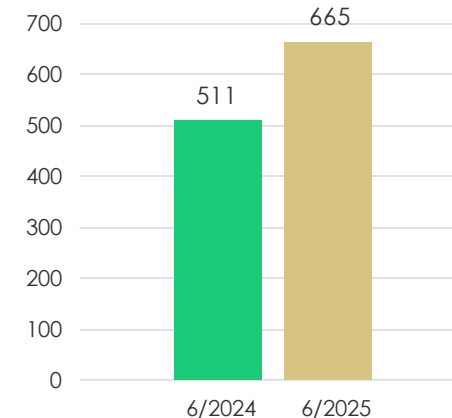


The increase in expenses is driven by increased number of employees, expanded branch network & risk management

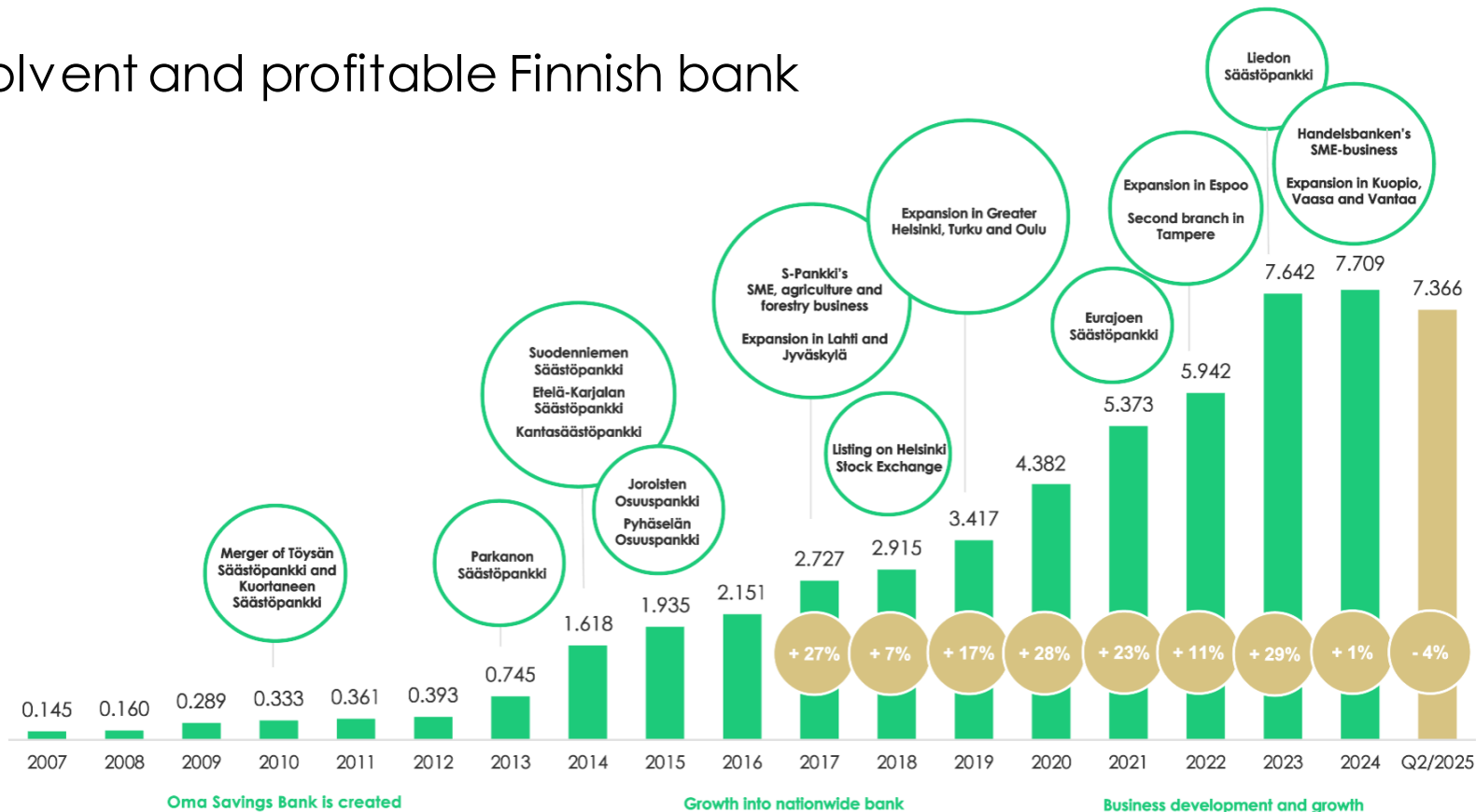


- Personnel expenses
- Other operating expenses
- Business arrangements
- Depreciations and impairments

Number of employees



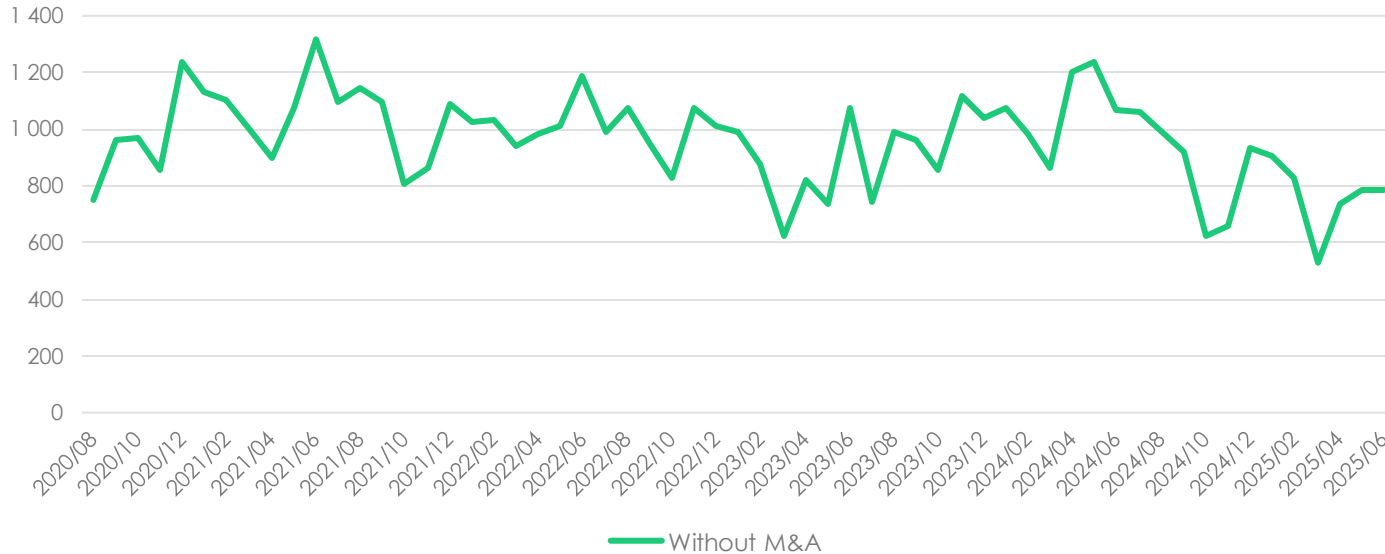
Solvent and profitable Finnish bank



- 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

Satisfied customers as the driver of the business

New customers per month



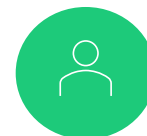
A bank with excellent service



The nationwide branch network serves in key growth and regional centres



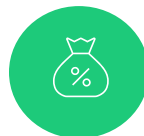
High customer satisfaction



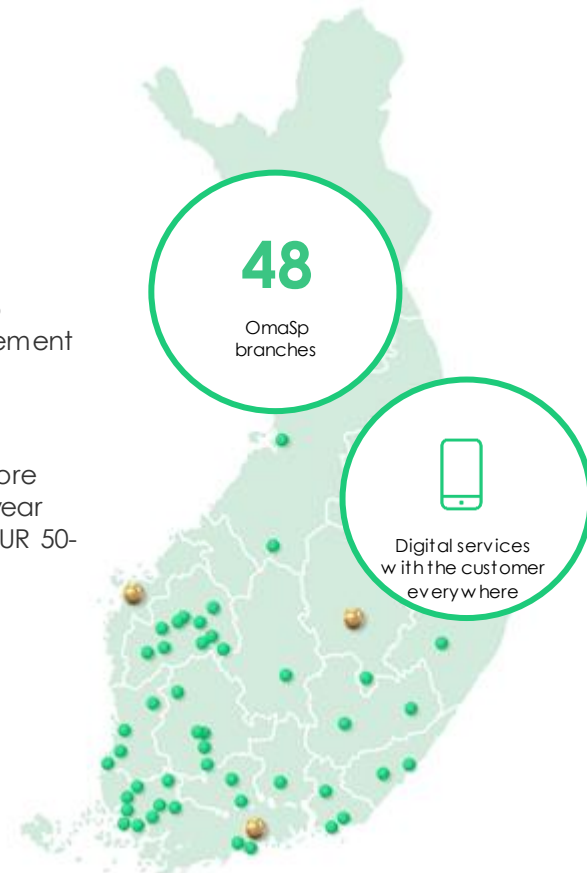
Development of excellent customer experience and service accessibility continues



Significant measures to strengthen risk management practices



Comparable result before taxes for the financial year 2025 estimated to be EUR 50-65 million



Aiming for profitable growth

- **Focus on cost control and operational efficiency**
 - Completion of action plans and implementation in practices
 - A planned and long-term cost management
- **Leveraging strengths**
 - Personalised service
 - Nationwide branch network
- **Focus on customers and sales**
 - Growth from broad customer relationships
 - Developing the service and strengthening the customer experience

Outlook updated 15 June 2025

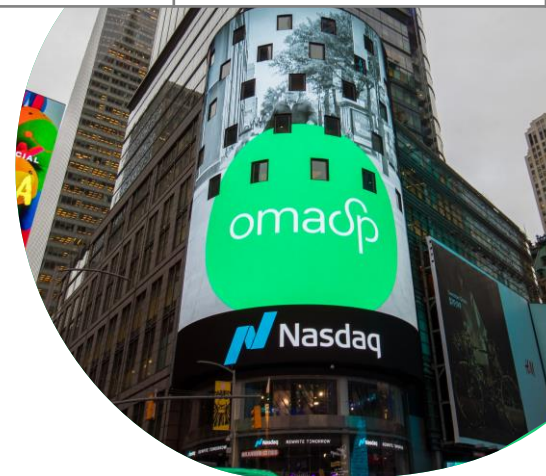
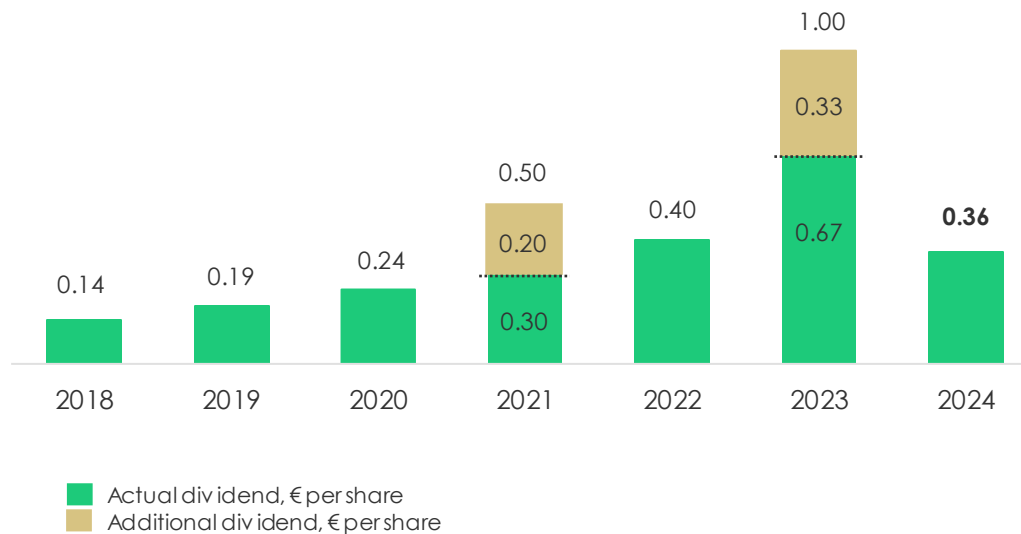
- **The costs remain high** due to improvements in risk management and quality processes, increased headcount, and efforts to address the findings of the Finnish Financial Supervisory Authority
- **Credit loss provisions higher than estimated** due to the update of the ECL model implemented in the first quarter
- **Development of fee and commission income weaker than estimated** in the prevailing economic environment
- Comparable profit before taxes for the financial year 2025 is estimated to be EUR 50-65 million

Outlook for the financial year 2025

In June, Oma Savings Bank Plc lowered its earnings guidance for 2025, as the Company's cost level is expected to remain high throughout the financial year 2025 due to investments in risk management and quality processes, increased headcount, and efforts to address the findings of the Finnish Financial Supervisory Authority's inspection. In addition, the update of the ECL model implemented during the first quarter has increased the level of credit loss provisions more than anticipated. Furthermore, the development of fee and commission income is expected to be weaker than expected in the prevailing economic environment.

The company estimates that the Group's comparable profit before taxes for the financial year 2025 will be EUR 50–65 million.

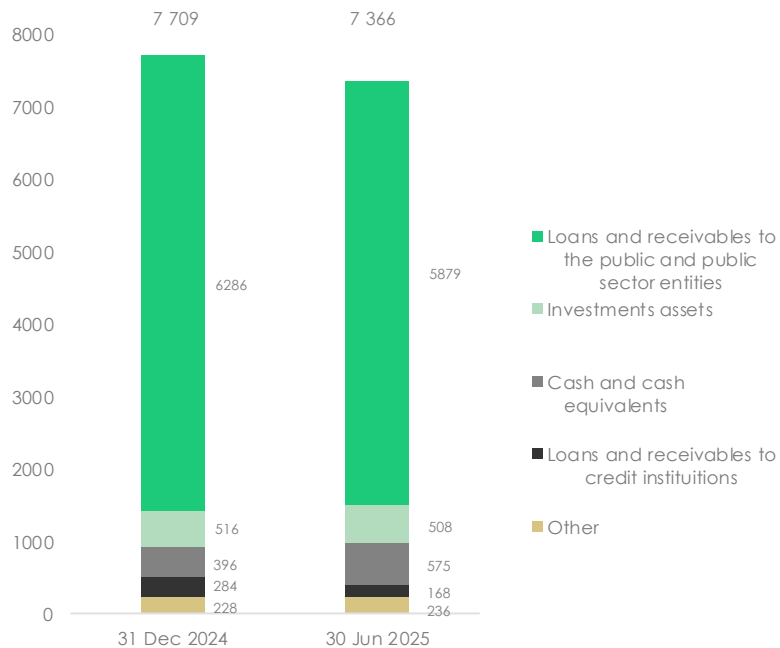
Dividend in accordance with dividend policy



Balance sheet total EUR 7.4 billion

Total assets

EUR million



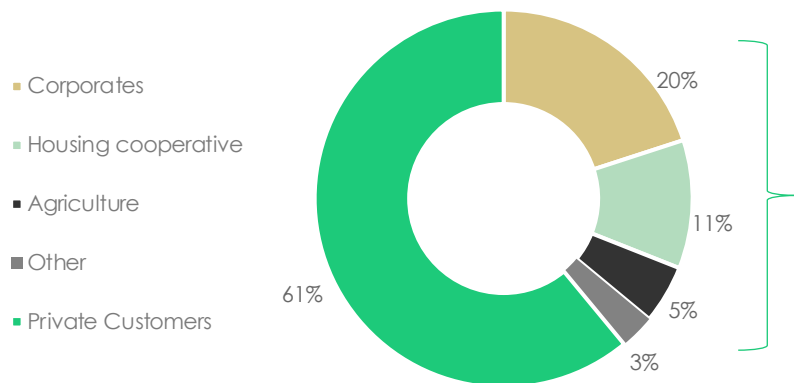
Total liabilities and equity

EUR million

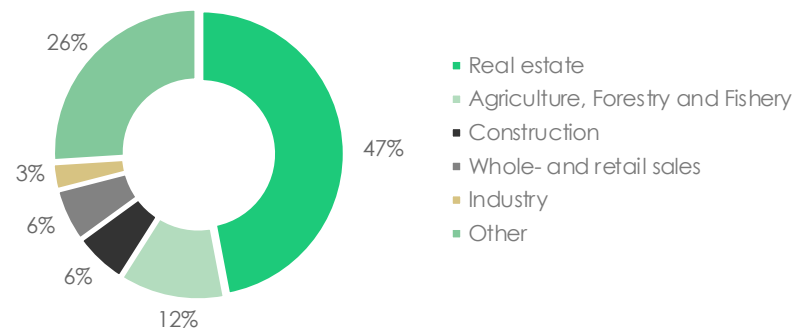


Customer and lending base

Total loan portfolio by customer groups



Non-Private customer loan portfolio distribution



- A widely diversified **loan portfolio of EUR 6.0 bn**
- 61% of the loan portfolio to private customers

Asset quality

Impairment losses on financial assets

(1,000 euros)	1-6/2025	1-6/2024	1-12/2024	2025 Q2	2024 Q2
ECL on receivables from customers and off-balance sheet items	-27,561	-54,899	-71,283	-6,364	-32,888
ECL from debt instruments	39	80	128	11	-62
Expected credit losses, total	-27,522	-54,818	-71,155	-6,354	-32,950
Final credit losses					
Final credit losses	-4,091	-7,884	-12,960	-2,800	-6,535
Refunds on realised credit losses	203	167	735	66	61
Recognised credit losses, net	-3,888	-7,717	-12,224	-2,734	-6,474
Impairment on financial assets, total	-31,410	-62,535	-83,379	-9,088	-39,423

Expected credit losses, loans and receivables

Receivables from credit institutions and public and public entities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-6/2025	1-6/2024	1-12/2024
				Total	Total	Total
Expected credit losses 1 January	1,880	13,508	97,220	112,608	35,458	35,458
Transfer to stage 1	236	-1,344	-1,950	-3,057	-770	-1,084
Transfer to stage 2	-207	3,007	-1,304	1,495	1,656	1,760
Transfer to stage 3	-47	-1,539	15,715	14,129	7,100	33,680
New debt securities	57	94	2,431	2,583	967	10,446
Instalments and matured debt securities	-149	-550	-2,586	-3,285	4,603	6,529
Realised credit losses	-	-	-4,091	-4,091	-7,884	-12,960
Recoveries on previous realised credit losses	-	-	203	203	167	735
Changes in credit risk	-166	756	17,558	18,149	2,995	5,894
Changes in the ECL model parameters	180	704	7,571	8,454	-	-
Changes based on management estimates	48	-3,868	-3,514	-7,334	46,131	32,148
Expected credit losses period end	1,833	10,767	127,254	139,854	90,423	112,608

Changes in credit risk position during Q2 2025

- During the second quarter, the impairment losses on financial assets were in total EUR -9.1 (-39.4) million.
- The amount of impairment losses was impacted by an increase in allowances in the controlled winding down portfolio, which had an impact of approximately EUR 1.2 million during the reporting period. In other loan portfolio, impairment losses amounted to approximately EUR 7.9 million, the development of which was particularly affected by weak general economic situation and the level of provision has increased in accordance with the ECL model as default durations have become longer.
- During the second quarter, less expected credit losses (ECL) were recorded than in the comparison period, totalling EUR 6.4 (33.0) million.
- During the comparison period, an additional allowance of EUR 30 million, based on management's judgement, was recorded in relation to non-compliance with the guidelines, based on a survey conducted by the Company and an ordered external report on the quality of the credit portfolio.
- The net amount of realised credit losses decreased compared with the comparison period and was EUR 2.7 (6.5) million in the second quarter.
- Impairment losses H1 on financial assets (net) were EUR -31.4 (-62.5) million.

Asset quality

Expected credit losses by customer group

ECL balance (1000 euros)	30 Jun 2025	31 Mar 2025	31 Dec 2024
Private customer	30 882	29 616	23 237
Corporations	52 020	48 015	35 894
Housing cooperative	23 575	24 414	23 458
Agriculture client	8 712	8 682	6 702
Others	23 665	23 040	23 317
Total	138 854	133 767	112 608

Non-performing exposures, % of total credit portfolio

NPE ratio	30 Jun 2025	31 Mar 2025	31 Dec 2024
Households	2.5 %	2.3 %	2.1 %
Non-financial corporations	5.1 %	4.6 %	3.9 %
Financial corporations	0.8 %	0.8 %	0.5 %
Others	0.0 %	0.0 %	0.0 %
Total	8.4 %	7.7 %	6.5 %

Changes in credit risk position during Q2 2025

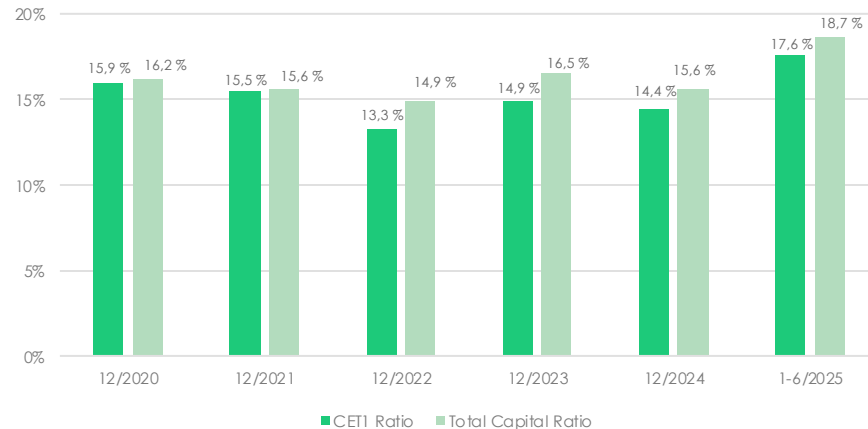
- During the reporting period, majority of the increase in the expected credit losses balance was in customer group corporations

Non-performing exposures on the rise

- Non-performing exposures were totaling at EUR 509.7 (484.7) million and 8.4% (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 3.0% (2.7%), where 2.3% came from non-financial corporations and 0.6% financial corporations

Stable capital position

CET1 & TC Ratio



Source: OmaSp

Capital position

- Capital position remains stable. The total capital (TC) ratio of Oma Savings Bank increased and was 18.7% in June 2025.
- The current TC-% ratio requirement is 13.77%.
- Risk-weighted assets, EUR 3,105.0 (3,662.7) million, decreased from the level of the comparison period. The reduction was largely due to a decrease in exposures. In addition, the CRR3 changes that took effect at the beginning of the year reduced risk-weighted assets. In particular, the risk-weighted amount of operational risk decreased.
- Own funds (TC) were EUR 581.9 million at the end of Q2 2025 and the total capital requirement was exceeded by EUR 154.4 million.
- OmaSp applies in the capital requirement calculation for credit risk calculation the standardised approach.

Updated level for MREL requirement

MREL requirement and eligible assets

MREL requirement	30 Jun 2025	31 Dec 2024
Total risk exposure amount (TREA)	3,104,982	3,662,674
of which MREL requirement	294,973	347,954
Leverage ratio exposures (LRE)	7,411,252	7,781,871
of which MREL requirement	222,338	233,456
MREL requirement	294,973	347,954
Common Equity Tier 1 (CET1)	546,254	528,433
AT1 instruments	-	-
T2 instruments	35,597	41,544
Other liabilities	126,552	169,225
Total MREL eligible assets	708,403	739,202

Current and updated MREL requirement

- 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 30 June 2025 the requirement is fulfilled with own funds.
- The Financial Stability Authority set an updated level for the minimum amount of own funds and eligible liabilities (MREL requirement) on 21 March 2025 and revoked the decision issued on 17 April 2024. According to the new decision, the updated MREL consists of a total risk-based requirement of 20.88% (previously 20.88%) and a requirement based on the total amount of exposures used in the calculation of the leverage ratio, which is 7.89% (previously 7.82%), of which the higher euro requirement must be met and thus corresponds to the total risk-based requirement of 20.88%.
- The new MREL requirement must be fulfilled at the latest on 17 April 2026 (previously 17 April 2027). In accordance with the financing plan confirmed by the Board of Directors, OmaSp is preparing to meet the future MREL requirement even before it enters into force.

Oma Savings Bank's funding base

Funding highlights Q2 2025

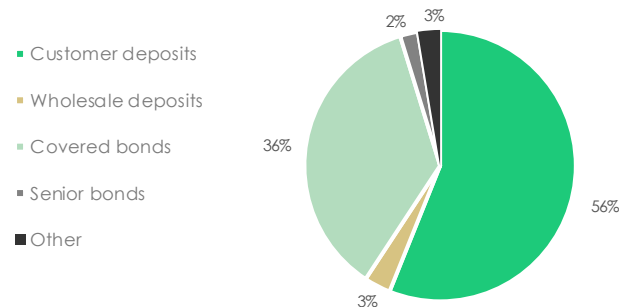
- The bank's deposit base remained relatively stable with 2.5% growth during Q2 2025. **Deposit base was EUR 3.9 billion** and covers 59% of the funding structure. Majority of the deposits are customer deposits that cover 95% of the deposits base while wholesale deposits only cover 5% of the total deposit base

Funding outlook for 2025

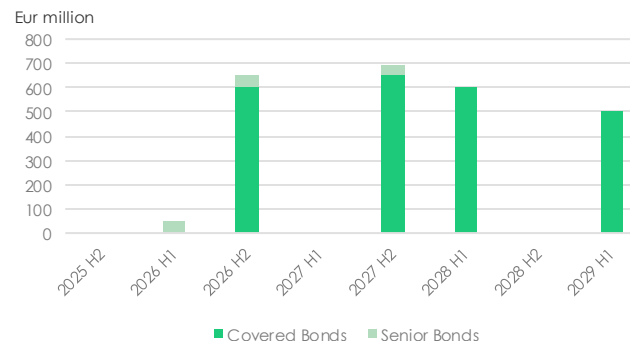
- OmaSp is monitoring the market during H2 2025
- Senior Preferred EUR transactions are used to cover MREL requirements
- Moderate funding need is mainly driven by slow economic environment, banks maturity profile and MREL requirements

Source: OmaSp

Funding structure



Maturity profile

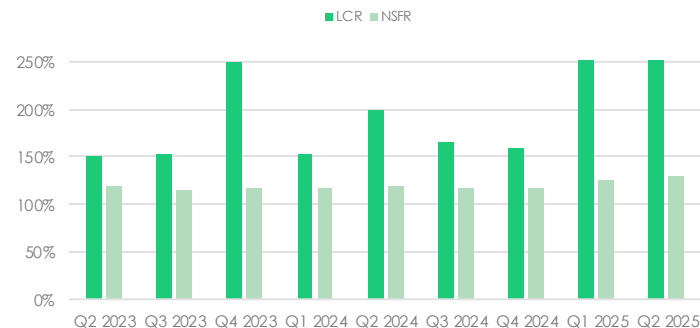


Liquidity management and investment portfolio

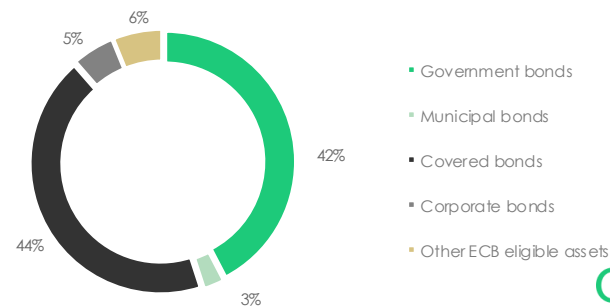
Liquidity and portfolio Q2 2025

- The bank's investment portfolio amounted to EUR 529.8 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 93%
 - Equity 6%
 - Alternative investments 1%
- Funding remained stable and development was in line with banks expectations. **LCR-ratio was 296% and NSFR 130%** at the end of Q2 2025. 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

Anchor (Finnish banks)	a -	
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 / Stable / A-2

Covered bond rating

AAA

Quoted from S&P

- “Solid underlying core profitability should enable higher investment spending while supporting earnings retention and capitalization.”
- “We believe OmaSp is taking necessary steps to strengthen its risk management and governance. The bank has reportedly completed several actions since launching its remediation plan in June 2024-- including strengthened resources within risk management and centralization of control functions-- and we understand the bank will continue remedying remaining gaps over 2025.”
- “We project nonperforming assets will remain elevated over 2025-2027 but gradually decline as macroeconomic conditions improve and OmaSp takes measures to workout real estate exposures connected to the noncompliance case.”

Strengths

Robust risk-adjusted capitalization

Solid core profitability and operating efficiency

Well-established regional retail franchise

Risks

Identified risk management and governance shortcomings resulting in elevated nonperforming assets

Business and regional risk concentration

Dependence on external partners for product and service offering



Simple cover pool structure

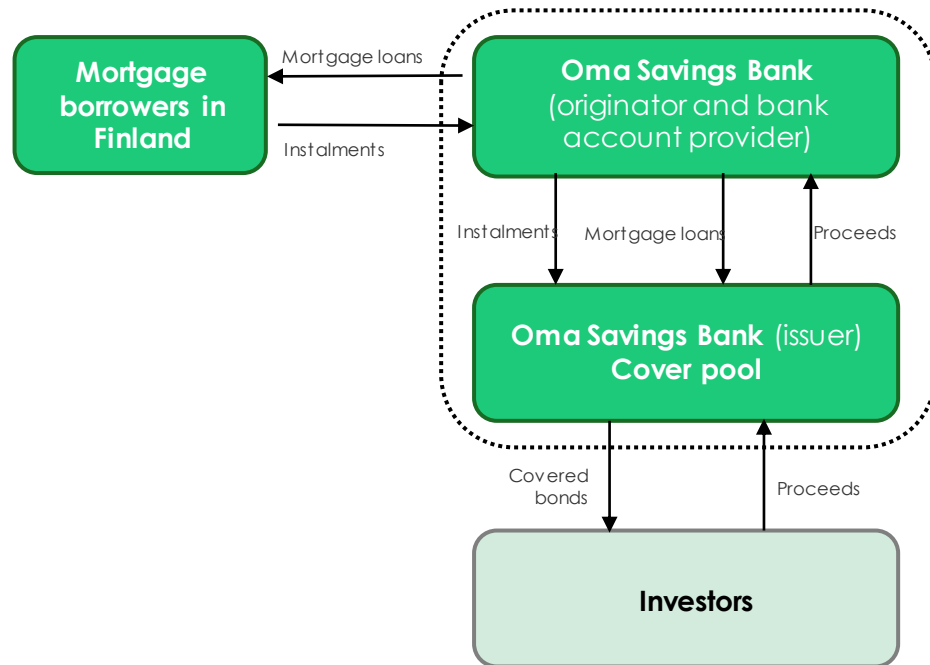
Structure and rating

- Covered bonds are issued directly from OmaSp Balance Sheet and the covered pool register separates the assets
- One cover pool under the New Covered Bond Act (151/2022)
- 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 2025

Nominal	ISIN	Issue date	Maturity	Coupon
EUR 600 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

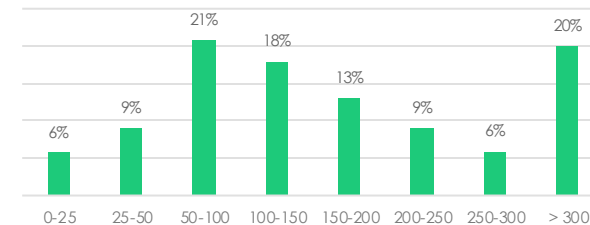


OmaSp cover pool characteristics

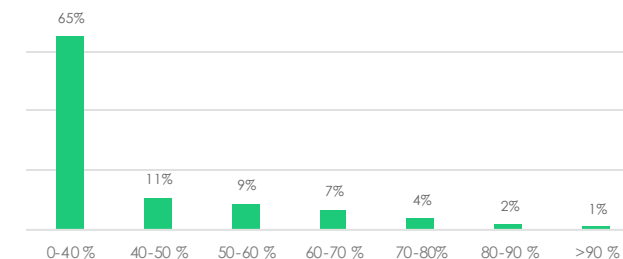
Key characteristics of the cover pool

Size of the pool	EUR 3,008.01 million (nominal)
Collateral type	100% Finnish residential mortgages
Number of loans	40,036
Average loan size	EUR 75,132
WALTV (indexed)	64.49%
WALTV total (indexed)	65.31%
Weighted average loan seasoning	4.58 years
Non-performing loans	0%
Loans in arrears (under 30 days)	0.30%
Interest rate base	89.0% floating / 11.0% fixed
OC -level	28.0% / 24.8% (nominal/eligible)
Pool type	Dynamic
Applicable law	Finnish Act on Mortgage Credit Banks and Covered Bonds (151/2022)

Loan size buckets €k



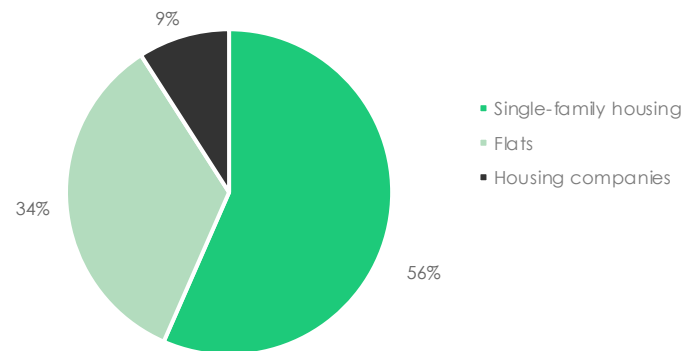
LTV distribution



Cover pool terms and structure

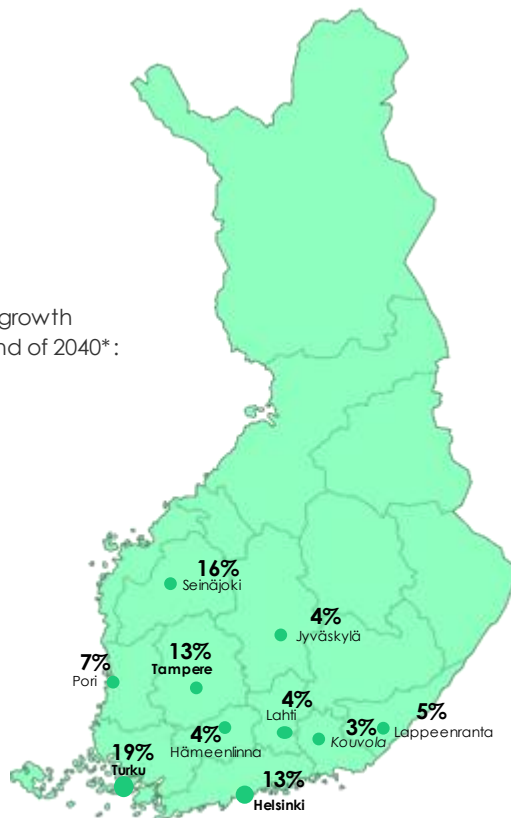
Customer scoring	<ul style="list-style-type: none"> Regular and up to date credit scoring for customer credit class The weakest classes are not cover pool applicable
Customer Loan	<ul style="list-style-type: none"> No arrears more than 30 days Amortizing loans 98.7% Loans in cover pool have repayment schedule
Collateral	<ul style="list-style-type: none"> Finnish residential collateral 100% No commercial real estate (CRE) exposure in the pool Up to date valuation of collaterals
Structure	<ul style="list-style-type: none"> Simple structure, no separate mortgage bank Covered bonds are issued directly from the OmaSp balance sheet There are no public sector loans in the pool There are no substitute collaterals currently in cover pool All loans are in EUR currency All assets are located in Finland

Collateral type



Geographic breakdown of cover pool 30 Jun 2025

- Finland's three (3) biggest growth areas forecasted by the end of 2040*:
 - Helsinki** region
 - Tampere** region
 - Turku** region



Region	Major City	Volume EUR million	Share in the pool
Varsinais-Suomi	Turku	573.5	19.1%
South Ostrobothnia	Seinäjoki	489.9	16.3%
Pirkanmaa	Tampere	379.1	12.6%
Uusimaa	Helsinki	382.0	12.7%
Satakunta	Pori	218.8	7.3%
South Karelia	Lappeenranta	161.7	5.4%
Kanta-Häme	Hämeenlinna	127.0	4.2%
Central Finland	Jyväskylä	119.2	4.0%
Paijat-Häme	Lahti	103.6	3.5%
Kymenlaakso	Kouvola	92.9	3.1%
Other		360.3	11.8%
Sum		3,008.0	100.0%

*Source: M DI population forecast of Finland by the end of 2040

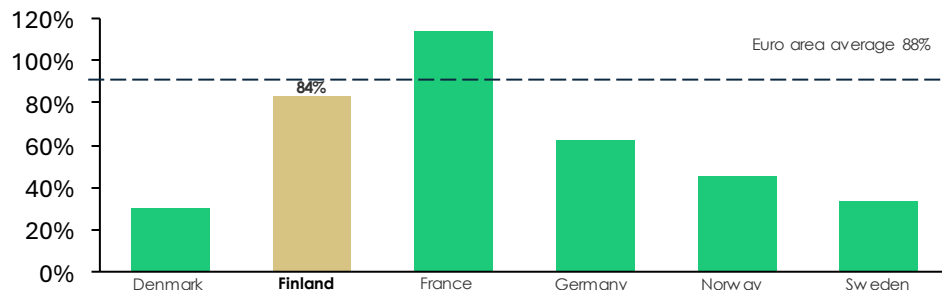
Note: The data represents a snapshot of the dynamic cover pool as of 30 Jun 2025

Finnish economy expected to recover in 2025; government indebtedness below Euro area average

Macroeconomic outlook

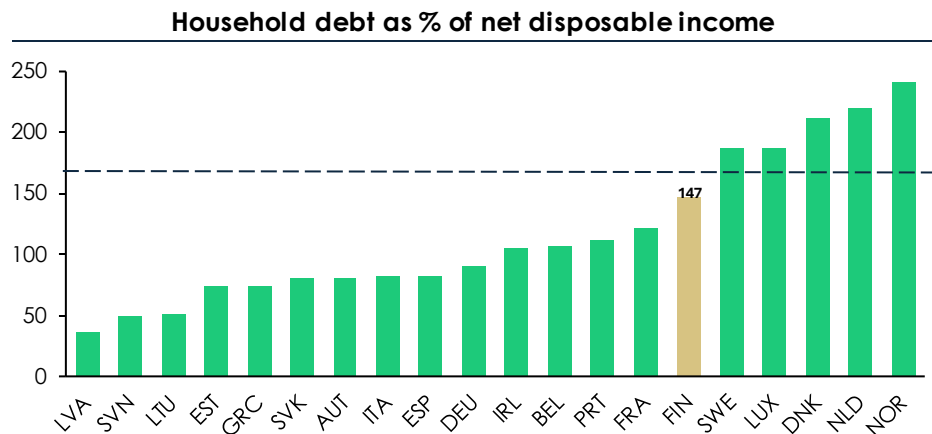
	2023	2024	2025F	2026F	2027F
Real GDP growth (%)	-1.0	-0.1	0.5	1.5	1.6
CPI (YoY%)	4.3	1.0	1.7	1.4	1.8
Unemployment (%)	7.2	8.4	9.2	9.0	8.5
Current account balance of payments (% of GDP)	-0.4	0.3	-0.4	-0.1	-0.1
Government debt to GDP	77.1	82.1	84.9	86.7	87.9

Government debt to GDP as per Q1 2025

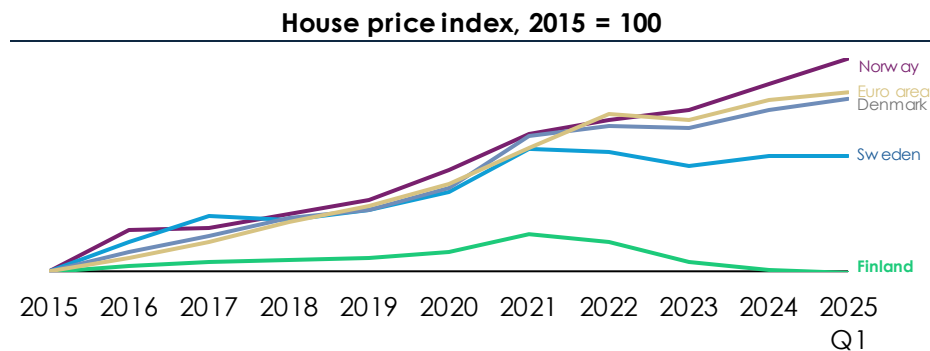


- The **Finnish economy** is slowly recovering from a recession. GDP will predictably **grow by 0.5% in 2025 by 1.5% in 2026 and 1.6% in 2027**
- Finland's economy is facing new obstacles to its recovery. Trade policy tightening and uncertainty over the development of the global economy will slow the pace of economic growth, and a clearer improvement in economic conditions will not be seen until next year.
- Financing conditions have eased as interest rates have fallen
- Public debt will continue to grow, even though fiscal adjustment measures have been taken
- **Finnish government indebtedness relatively low** compared to the Euro area average

Finnish household indebtedness lowest in Northern Europe whilst housing market remains stable



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



- **The housing market in Finland is solid** in comparison to the other Nordics and the Euro area – **the decline in house prices development has stabilized**



Appendix

30-37

Sustainability is one of the basic pillars of our strategy



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



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



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



We are local and close to people



We contribute to sustainable development



We promote collective well-being

Sustainability roadmap



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. **Assessing the climate-related risks of investment activities and portfolios** is important. We also regularly calculate the **emissions from our own operations**, with the goal of reaching carbon neutrality.

Key figures

<p>Total operating income</p> <p>119.4 EUR mill.</p> <p>Accounting period 1-6/2025</p>	<p>Equity / Total assets</p> <p>8.0%</p> <p>Accounting period 1-6/2025</p>	<p>Profit before taxes</p> <p>21.7 EUR mill.</p> <p>Accounting period 1-6/2025</p>
<p>Comparable cost-income ratio</p> <p>53.3%</p> <p>Accounting period 1-6/2025</p>	<p>Balance sheet total</p> <p>7.4 EUR bill.</p> <p>Accounting period 6/2025</p>	<p>Number of employees</p> <p>634</p> <p>Average, Accounting period 1-6/2025</p>
<p>Employee satisfaction</p> <p>4.2/5</p> <p>Satisfaction in the bank as a whole 12/2024 personnel survey</p>	<p>Customers</p> <p>210,000</p> <p>Private customers 82%, Corporate customers 18%</p>	<p>Customer satisfaction</p> <p>4.2/5</p> <p>Satisfaction in the bank as a whole Parastapaalvelua 12/2024 survey</p>

Oma Savings Bank Group's key financials

The Group's key figures (1,000 euros)	1-6/2025	1-6/2024	Δ %	1-12/2024	2025 Q2	2024 Q2	Δ %
Net interest income	90,895	109,810	-17%	213,097	44,016	52,442	-16%
Fee and commission income and expenses, net	24,854	25,465	-2%	50,745	12,415	12,699	-2%
Total operating income	119,414	141,576	-16%	270,068	59,340	67,497	-12%
Total operating expenses	-65,101	-49,389	32%	-111,004	-30,861	-23,432	32%
Impairment losses on financial assets, net	-31,410	-62,535	-50%	-83,379	-9,088	-39,423	-77%
Profit before taxes	21,721	29,171	-26%	74,589	18,611	4,504	313%
Cost/income ratio, %	55.1%	35.0%	57%	41.3%	52.7%	34.8%	51%
Balance sheet total	7,366,337	7,284,410	1%	7,709,090	7,366,337	7,284,410	1%
Equity	590,742	533,259	11%	576,143	590,742	533,259	11%
Return on assets (ROA) %	0.5%	0.6%	-27%	0.8%	0.8%	0.2%	326%
Return on equity (ROE) %	5.9%	8.7%	-32%	10.7%	10.0%	2.6%	287%
Earnings per share (EPS), EUR	0.52	0.70	-27%	1.80	0.44	0.10	327%
Total capital (TC) ratio %	18.7%	16.6%	13%	15.6%	18.7%	16.6%	13%
Common Equity Tier 1 (CET1) capital ratio %	17.6%	15.2%	16%	14.4%	17.6%	15.2%	16%
Comparable profit before taxes	23,603	31,136	-24%	86,656	18,986	5,510	245%
Comparable cost/income ratio, %	53.3%	33.5%	59%	37.8%	52.1%	32.9%	58%
Comparable return on equity (ROE) %	6.4%	9.3%	-31%	12.4%	10.2%	3.2%	220%

Source: OmaSp. Non-audited figures for period ending 30 Jun 2025

1) The calculation principles of the key figures are presented in note 17 of the Half-Year Financial report. Comparable profit is presented in the income statement.

Consolidated condensed income statement

(1,000 euros)	1-6/2025	1-6/2024	1-12/2024	2025 Q2	2024 Q2
Interest income	143,403	177,898	349,589	68,153	87,194
Interest expenses	-52,507	-68,088	-136,492	-24,137	-34,752
Net interest income	90,895	109,810	213,097	44,016	52,442
Fee and commission income	29,642	30,268	61,242	14,963	15,199
Fee and commission expenses	-4,788	-4,803	-10,497	-2,549	-2,500
Fee and commission income and expenses, net	24,854	25,465	50,745	12,415	12,699
Net income on financial assets and financial liabilities	494	236	-4,408	-43	411
Other operating income	3,171	6,065	10,633	2,953	1,945
Total operating income	119,414	141,576	270,068	59,340	67,497
Personnel expenses	-21,434	-16,198	-32,902	-11,512	-8,801
Other operating expenses	-39,432	-28,876	-69,289	-17,217	-12,485
Depreciation, amortisation and impairment losses on tangible and intangible assets	-4,235	-4,316	-8,813	-2,132	-2,146
Total operating expenses	-65,101	-49,389	-111,004	-30,861	-23,432
Impairment losses on financial assets, net	-31,410	-62,535	-83,379	-9,088	-39,423
Share of profit of equity accounted entities	-1,182	-480	-1,096	-781	-138
Profit before taxes	21,721	29,171	74,589	18,611	4,504
Income taxes	-4,576	-5,833	-15,041	-3,899	-1,065
Profit for the accounting period	17,145	23,338	59,548	14,711	3,439
Of which:					
Shareholders of Oma Savings Bank Plc	17,145	23,338	59,548	14,711	3,439
Total	17,145	23,338	59,548	14,711	3,439
Earnings per share (EPS), EUR	0.52	0.70	1.80	0.44	0.10
Earnings per share (EPS) after dilution, EUR	0.51	0.70	1.78	0.44	0.10

Balance sheet

Assets (1,000 euros)	30 Jun 2025	31 Dec 2024	30 Jun 2024
Cash and cash equivalents	575,110	395,608	437,674
Loans and receivables to credit institutions	167,717	283,580	165,066
Loans and receivables to the public and public sector entities	5,879,310	6,285,788	5,987,207
Financial derivatives	81,363	78,881	29,740
Investment assets	507,799	515,997	512,910
Equity accounted entities	18,759	19,460	24,390
Intangible assets	16,635	11,716	7,943
Goodwill	20,090	20,090	4,837
Tangible assets	38,880	37,980	35,847
Other assets	42,448	45,094	62,222
Deferred tax assets	12,402	14,895	16,573
Current income tax assets	5,823	-	-
Assets, total	7,366,337	7,709,090	7,284,410

Liabilities (1,000 euros)	30 Jun 2025	31 Dec 2024	30 Jun 2024
Liabilities to credit institutions	191,669	236,589	172,662
Liabilities to the public and public sector entities	3,922,916	4,000,703	3,598,037
Financial derivatives	10,673	10,965	8,465
Debt securities issued to the public	2,458,229	2,665,565	2,757,983
Subordinated liabilities	60,000	60,000	60,000
Provisions and other liabilities	98,934	115,760	115,423
Deferred tax liabilities	33,175	35,715	35,695
Current income tax liabilities	-	7,650	2,885
Liabilities, total	6,775,594	7,132,947	6,751,151
Equity	30 Jun 2025	31 Dec 2024	30 Jun 2024
Share capital	24,000	24,000	24,000
Reserves	167,242	157,911	151,272
Retained earnings	399,500	394,232	357,987
Shareholders of Oma Savings Bank Plc	590,742	576,143	533,259
Shareholders of Oma Savings Bank Plc	590,742	576,143	533,259
Equity, total	590,742	576,143	533,259
Liabilities and equity, total	7,366,337	7,709,090	7,284,410

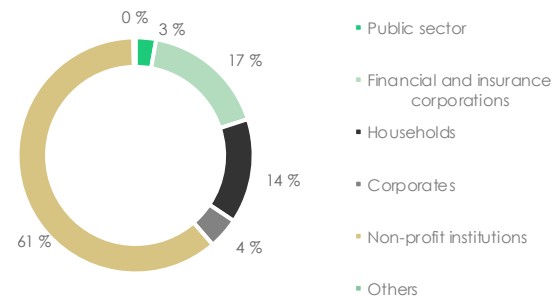
OmaSp mortgage loan underwriting criteria

Identification of customers	<p>All mortgage applicants are identified, including their legal capacity.</p> <p>The financial position of the mortgage applicants is verified, including information of any internal and external payment defaults.</p>
Income status	<p>The income status of mortgage applicants is verified by using payslips, information from the tax authority as well as the bank account details for the existing customers.</p>
Stress testing	<p>The mortgage applicants' ability to repay their mortgages is stress-tested with an interest rate level of 6% and a maximum loan maturity of 25 years. This stress-tested ability to pay may not be more than 60% of the applicants net income.</p>
Positive credit register	<p>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.</p>
Customer scoring	<p>Each customer is assigned a credit scoring at the time of the new mortgage application. After the credit is granted the credit scoring updates automatically monthly.</p> <p>The poorest classes are not applicable for the cover pool. There is no insolvent customers in the cover pool.</p>
Additional criteria for inclusion in the cover pool	<p>Compliance with the Finnish Covered Bond Act including that only maximum of 80% of the fair value can be accounted for as collateral for housing loans, and only 60% for commercial real estates.</p> <p>Non-performing loans are excluded from the cover pool.</p>

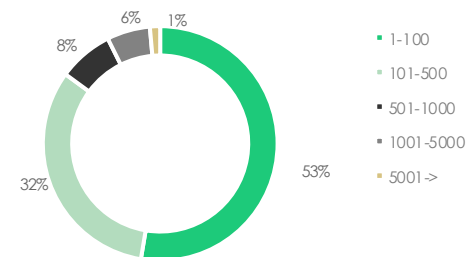
Ownership structure (as of 30 Jun 2025)

Shareholder	Shares	%
Etelä-Karjala's Savings Bank Foundation	8,578,759	25.8%
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	1,649,980	5.0%
Renko's Savings Bank Foundation	1,065,661	3.2%
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%
Total, 10 largest owners	24,830,599	74.5%
Other	8,486,490	25.5%
Total	33,317,089	100.0%
Number of shareholders	11,193	

Ownership by type



of shareholders by number of shares held



THANK YOU 



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