



Oma Savings Bank
Credit Investor
Presentation

Q1 2024





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Key Investment Highlights



Profitable Business Model

- Oma Savings Bank has over the last years reported higher returns than the peer group despite a high growth rate
- So far in Q1 2024 the bank has recorded Return on Equity of 14.9% and comparable return on equity 15.5%



High Cost Efficiency

- Oma Savings Bank has a low and stable comparable cost-income ratio at 34.1% in Q1 2024, considerably below peers showing the bank's high focus on cost efficiency



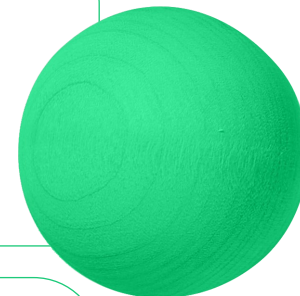
Stable Capital Position

- The bank is well capitalized with a Common Equity Tier1 ratio of 15.4%, well above the requirement of 7.86%, and the total capital ratio was 16.9% compared to the requirement of 12.02%
- In March 2024, the bank reported a leverage ratio of 6.6%, well above the 3.25% requirement



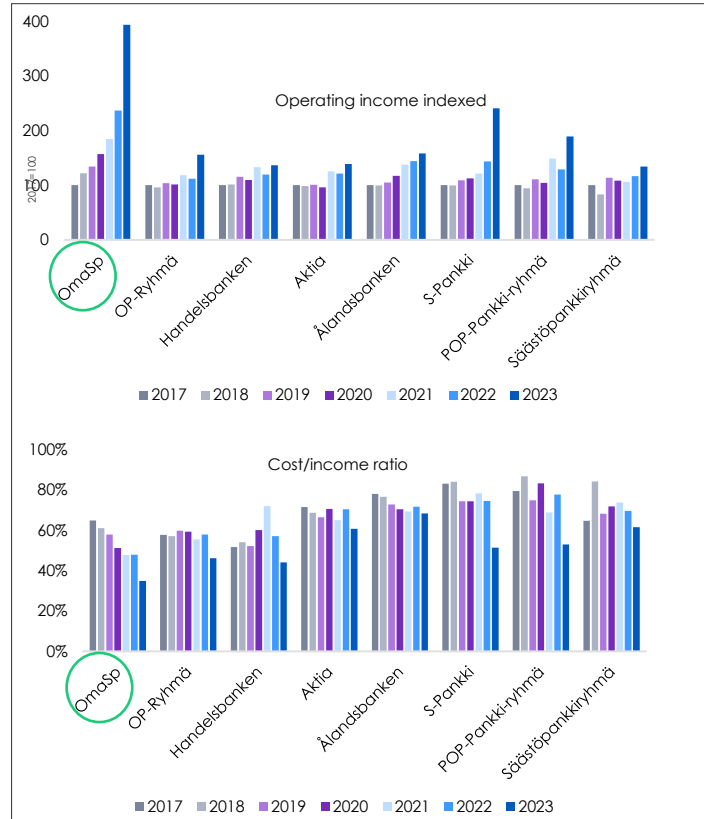
BBB+ rated with Stable Outlook by S&P Global Ratings / Covered Bond rating AAA

- Key strengths according to S&P are Oma Savings Bank's
 - ✓ Good risk-adjusted capitalization and resilient earnings, despite the economic consequences
 - ✓ The bank's firm mutual business model as well as its solid regional franchise in selected growing cities



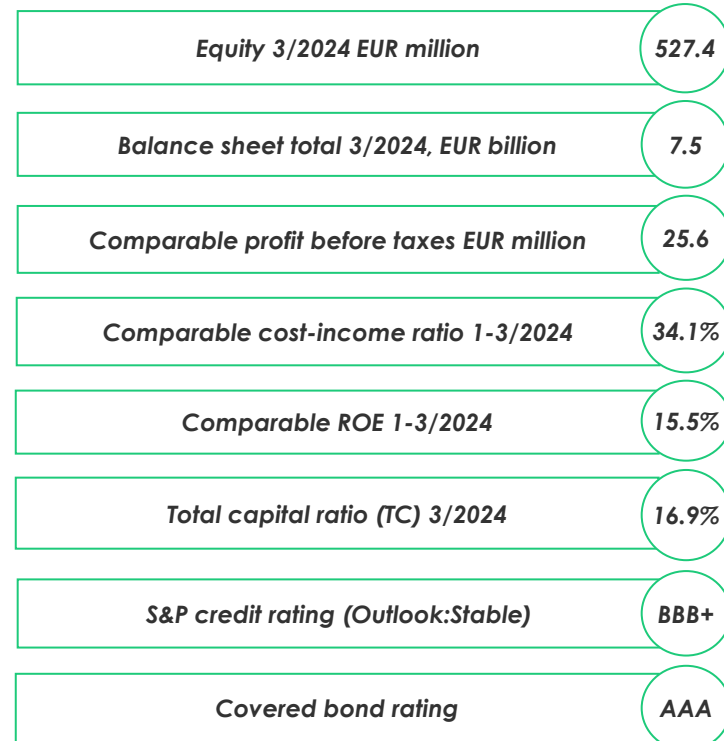
Oma Savings Bank Overview

Combination of quality growth and profitability*

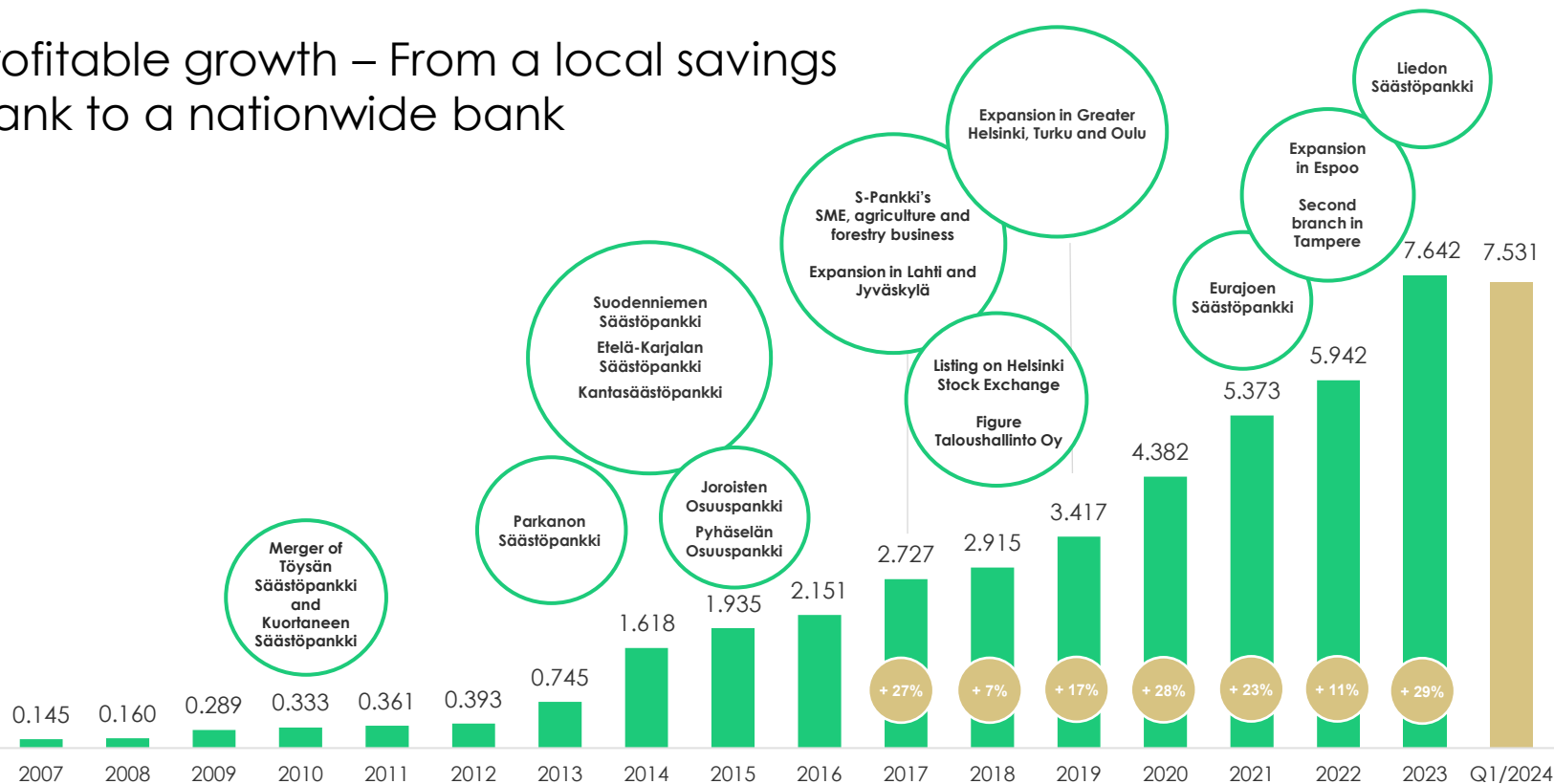


*Source: Inderes Plc 2024

Strong financial profile & rating



Profitable growth – From a local savings bank to a nationwide 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

Finnish household mortgages – loan capital change*

Household mortgages Jun 2023,

EUR bn

2 892

4 068

2 377

801

31 897

41 678

5 302

296

4 149

1 426

2 784

9 978

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S-Bank

POP Bank

HYPO

Nordea

OP

Savings Bank

MuniFin

Aktia

Ålandsbanken

Handelsbanken

Danske Bank

Change Dec 2017-Jun 2023

176%

97%

26%

18%

12%

10%

8%

6%

5%

1%

-2%

-9%

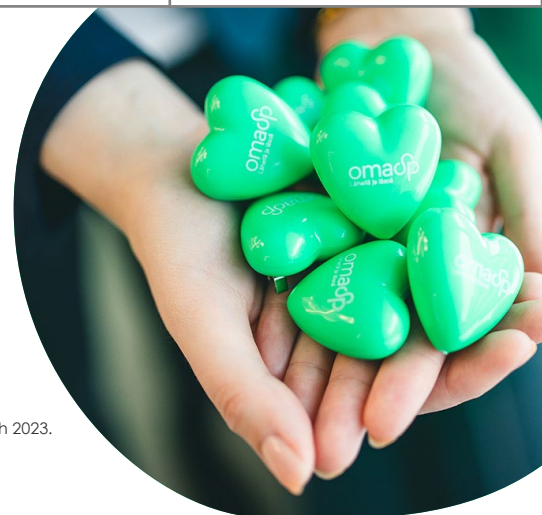


omasp

*Source: Bank of Finland (BoF)

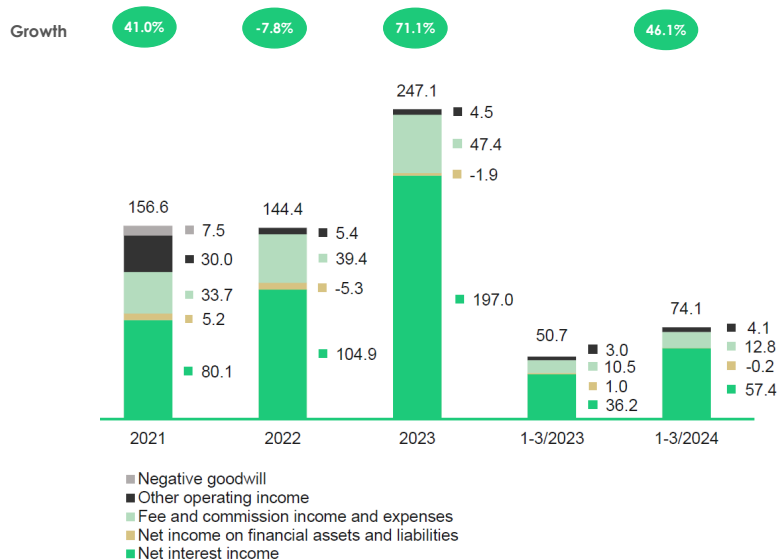
OmaSp has agreed to acquire Handelsbanken's SME operations in Finland

- In May 2023, OmaSp and Handelsbanken have agreed on an arrangement whereby OmaSp will acquire Handelsbanken's SME operations in Finland. The SME operations are geographically located all over Finland.
- The transaction is expected to be finalized during second half of 2024.
- The size of the **deposit base** transferring to OmaSp is **approximately EUR 1.2 billion** and the **lending volume is approximately EUR 460 million** in the as per 31 March 2023.
- The target of the business transaction is in total approximately 14,000 SME customers.
- Around 40 people from Handelsbanken will be transferred to OmaSp as old employees.
- The growing business volumes further improve OmaSp's cost efficiency and business profitability and has a material impact on the annual profit-making ability. The acquisition is estimated to increase the Company's profit before taxes by approximately EUR 8–12 million annually.
- **The transferring deposit base will strengthen OmaSp's liquidity position, and there is no separate financing need for the business arrangement.**
- The transaction will weaken capital adequacy by approximately 2 percentage points based on increasing risk-weighted items and recognised goodwill.
- The purchase price is the net value of the balance sheet items to be transferred at closing plus a maximum of EUR 15 million. The final purchase price takes into account the development of the deposit base between the time of signing and closing of the transaction. The purchase price will be paid in cash, so the transaction has no impact on the number of shares outstanding.

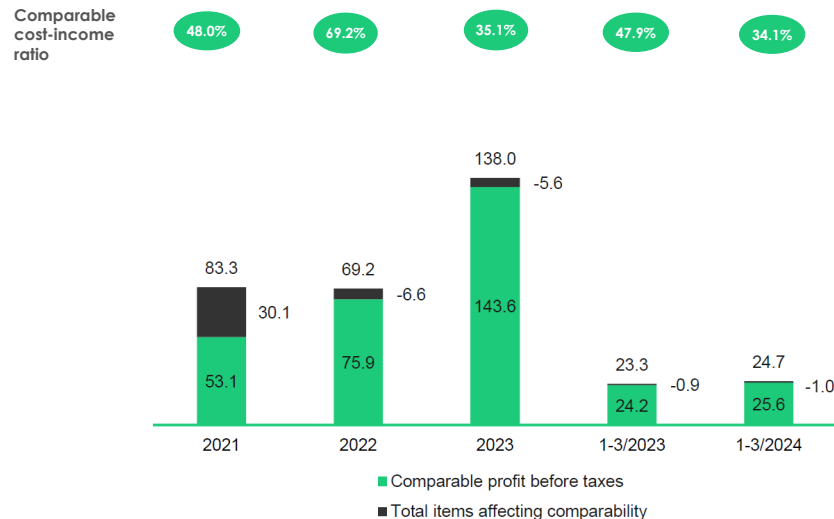


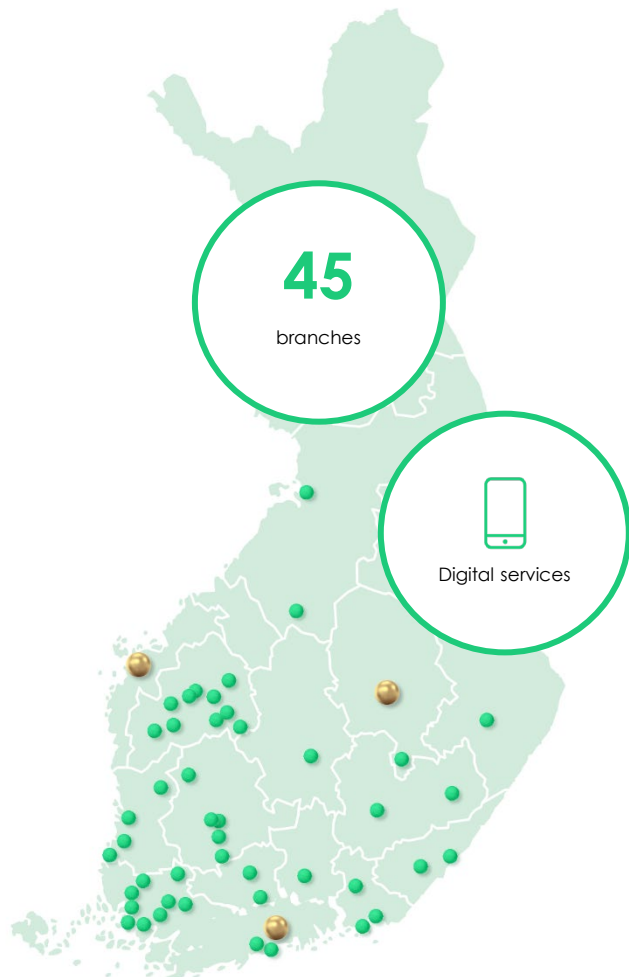
Developments in overall operating income and profitability

Total operating income, EUR million



Comparable profit before taxes, EUR million





Profitable growth continues



Customer and employee satisfaction levels are at an excellent level



New operational model implemented on December 1, 2023



Acquisition of Handelsbanken Finland's SME business

- ✓ Market position as a corporate bank strengthens
- ✓ Approximately 14,000 new customer
- ✓ Approximately 40 banking professionals



Service network expands to Vantaa, Vaasa, and Kuopio



Preparation for the implementation of the IRB method



Balance sheet hedges stabilize interest income

Dividend policy and guidance for 2024

Guidance for 2024

The Company's profitable growth will continue driven by investments in customer experience and service network. The SME customer business to be acquired from Handelsbanken will improve the Company's profitability from the second half of 2024 onwards.

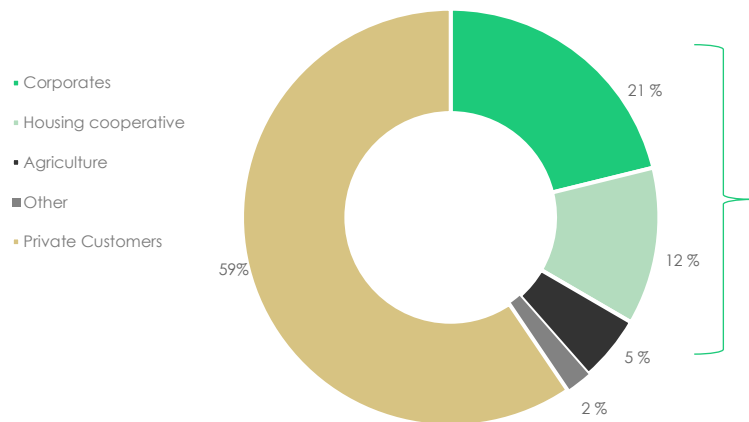
We estimate the Group's comparable profit before taxes to be EUR 120-140 million in the financial year 2024 (comparable profit before taxes was EUR 143.6 million in financial year 2023).

Dividend policy

The company's goal is to pay a steady and growing dividend of at least 20 percent of net profit.

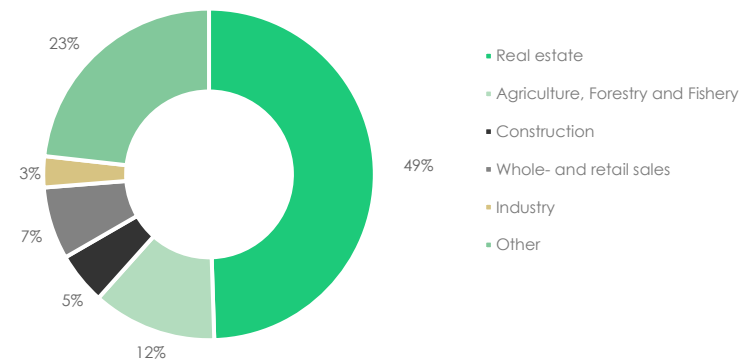
Customer and lending base

Total loan portfolio by customer groups

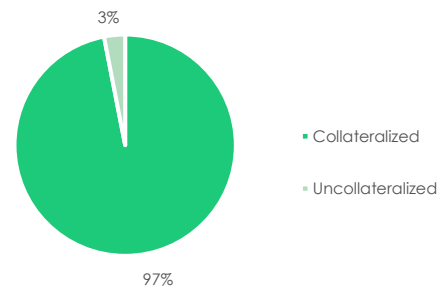


- A widely diversified **loan portfolio of EUR 6.1 bn**
- The collateral base at market values almost fully covers the total loan portfolio
- Supplemented with additional collateral and guarantees, if needed

Non-Private customer loan portfolio distribution



Loan collateralisation



Asset Quality has remained at an expected level

Impairment losses on financial assets

(1,000 euros)	1-3/2024	1-3/2023	1-12/2023
ECL on receivables from customers and off-balance sheet items	-22,011	-965	1,926
ECL from debt instruments	142	-107	-40
Expected credit losses, total	-21,869	-1,072	1,885
Final credit losses			
Final credit losses	-1,349	-600	-20,760
Refunds on realised credit losses	106	77	1,748
Recognised credit losses, net	-1,243	-522	-19,012
Impairment on financial assets, total	-23,112	-1,595	-17,126

Expected credit losses, loans and receivables

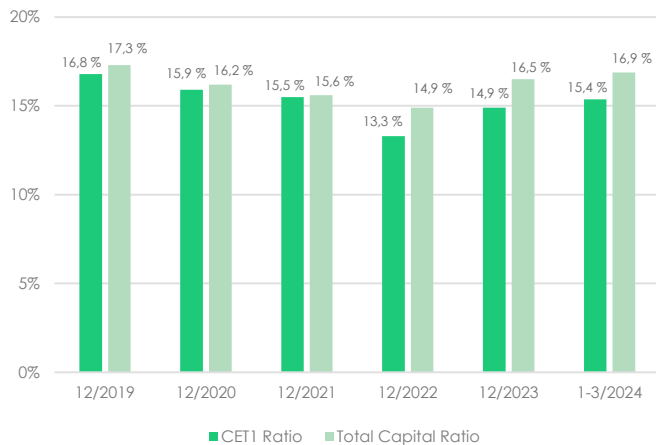
Receivables from credit institutions and public and public entities (1,000 euros)				1-3/2024	1-3/2023	1-12/2023
	Stage 1	Stage 2	Stage 3	Total	Total	Total
Expected credit losses 1 January	1,655	14,180	19,624	35,458	24,833	24,833
Transfer to stage 1	99	-294	-	-194	-289	-583
Transfer to stage 2	-128	1,575	-355	1,092	712	321
Transfer to stage 3	-6	-501	2,491	1,984	878	5,473
New debt securities	45	119	171	335	5,172	7,496
Instalments and matured debt securities	-47	-193	-466	-706	-544	7,990
Realised credit losses	-	-	-1,349	-1,349	-600	-20,760
Recoveries on previous realised credit losses	-	-	106	106	77	1,748
Changes in credit risk	20	-286	1,428	1,161	-1,001	1,878
Changes in the ECL model parameters	-	-	-	-	-	-100
Changes based on management estimates	-29	19,555	94	19,620	9,038	7,161
Expected credit losses period end	1,609	34,156	21,743	57,508	38,277	35,458

Changes in credit risk position during Q1 2024

- When looking at the credit portfolio as a whole, the quality of the credit portfolio has remained at the expected level, taking into account cyclical development.
- At the end of the first quarter, OmaSp detected non-compliance with the guidelines as a result of its own monitoring processes, as a result of which the credit risk position deteriorated materially for certain customer entities. The reason behind the event is a violation of the guidelines related to the lending process, as a result of which individual customer entities were deliberately formed incorrectly. The weakening of the collateral position due to non-compliance combined with the prevailing general weak economic situation increases OmaSp's credit risk from previously reported. This is a single case where the credit risk status of the customers has been concealed by deliberately creating customer groups incorrectly and with incomplete information. The properties are located nationwide around Finland and target the real estate sector.
- Due to the change in risk position, an additional allowance based on management's judgement of EUR 19.5 million was recognised in the first quarter. According to the estimate, the additional allowance covers possible credit losses realised in the future due to changes in the credit risk position.
- Impairment losses on financial assets (net) were EUR -23.1 (-1.6) million.

Strong Capital Position

CET1 & TC Ratio



Capital Position

- Capital position is steady. The total capital (TC) ratio of Oma Savings Bank increased and was 16.9 in March 2024.
- The current TC-% ratio requirement is 12.02%.
- Risk-weighted assets, EUR 3,301.1 million, remained at the level of the comparison period.
- Own funds (TC) were EUR 557.6 million in 31 Mar 2024, exceeded by EUR 161.0 million the total capital requirement for own funds. Own funds were most significantly increased by retained earnings for the financial year 2024.

- OmaSp applies in the capital requirement calculation for credit risk calculation the standardised approach. Company has been preparing an application of the IRB- approach in the solvency calculation and the application process is progressing based on the dialogue with the supervisor (FIN-FSA).

Oma Savings Bank's funding base

Funding highlights Q1 2024

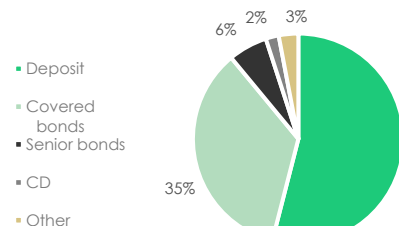
- The bank's deposit base is stable and will remain as the main source of funding (54%). **Deposit base EUR 3.7 billion.** Majority of deposits comes from households (61%) and SME clients (in 30% corporates)
- Deposit growth 3/2024 – 3/2023: -6.4%
- Covered bonds, Senior preferred bonds and CDs complement the funding structure and make it more versatile. The goal is to diversify funding sources and the maturity profile
- OmaSp has become an established and regular issuer in the covered bond market

Funding outlook for 2024

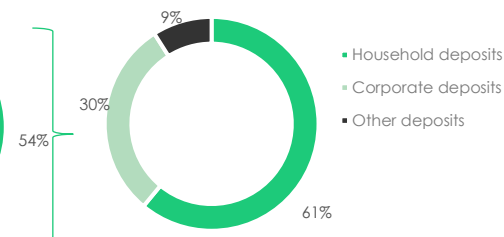
- OmaSp **aims to become a benchmark issuer going forward**
- Planned funding volume around EUR 500m in 2024

Source: OmaSp

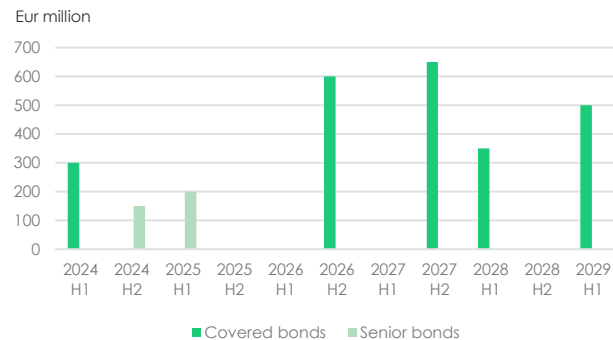
Funding structure



Deposit base by customer segment



Maturity profile



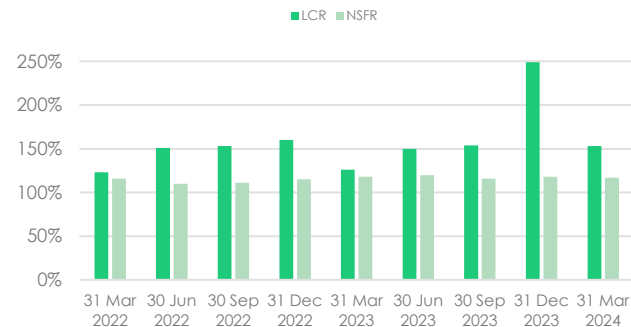
Liquidity management and investment portfolio

Liquidity and portfolio as per 31 Mar 2024

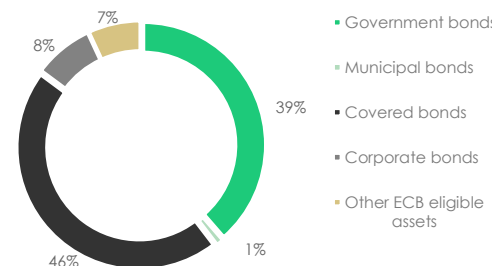
- The bank's investment portfolio amounted to EUR 506.3 million
 - Investment portfolio decreased around 9.8% in Q1 2024. Majority of the change is due to the maturity of a single large bond investment
 - Allocation of the investment portfolio
 - Fixed income 92%
 - Equity 6%
 - Alternative investments 1%
- The bank's **LCR-ratio was 152.8% and NSFR 117.3%**. Both LCR and NSFR well above the regulatory requirement of 100%. Bank has EUR 300 million covered bond maturing in April which temporarily strains LCR figures. Bank has refinanced the maturing bond in November 2023
- The program for issuance of CDs provides an alternative for short-term liquidity management
- 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

Source: OmaSp

Liquidity (LCR & NSFR)



Fixed income portfolio structure



Simple Cover Pool structure

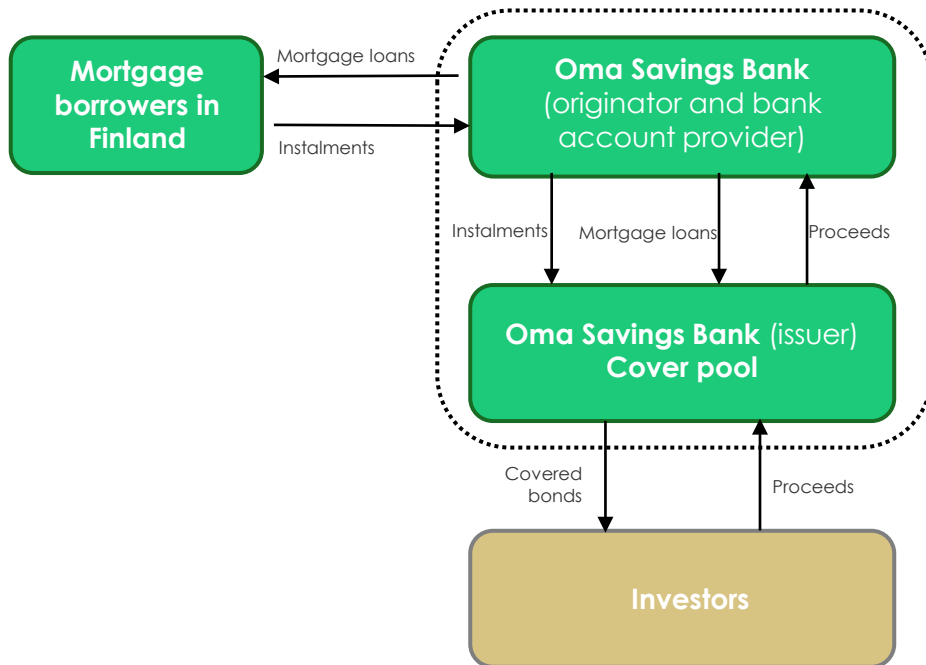
Structure and Rating

- 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)
- **Issuer Credit Rating: BBB+/A-2 (stable) (S&P)**
- **Covered Bond Rating: AAA (S&P)**
- OmaSp is committed to keep the covered bond rating at the AAA level

Outstanding Covered Bond issues 31 Dec 2023

Nominal	ISIN	Issue date	Maturity	Coupon
EUR 300 million	FI4000378674	28.3.2019	3.4.2024	0.125 %
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 350 million	FI4000549035	15.2.2023	15.06.2028	3.125 %
EUR 500 million	FI4000562095	15.11.2023	15.1.2029	3.500 %

Transaction structure

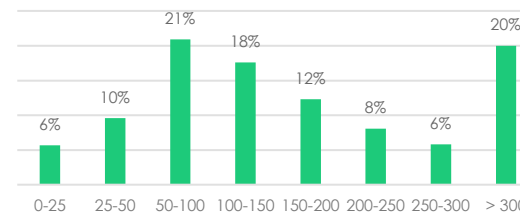


OmaSp cover pool characteristics

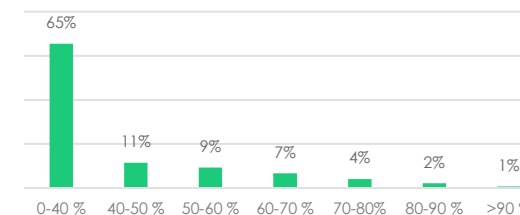
Key characteristics of the cover pool

Size of the pool	EUR 3,024,18 million (nominal)
Collateral type	100% Finnish residential mortgages
Number of loans	40,628
Average loan size	EUR 74,435
WALTV (indexed)	64.1%
WALTV total (indexed)	65.0%
Weighted average loan seasoning	47.6 months
Non- performing loans	0%
Loans in arrears	0%
Interest rate base	87.2% floating / 12.8% fixed
OC -level	26.0% / 22.4% (nominal/eligible)
Pool type	Dynamic
Applicable law	Finnish Act on Mortgage Credit Banks and Covered Bonds (151/2022)

Loan Size Buckets €k



LTV Distribution

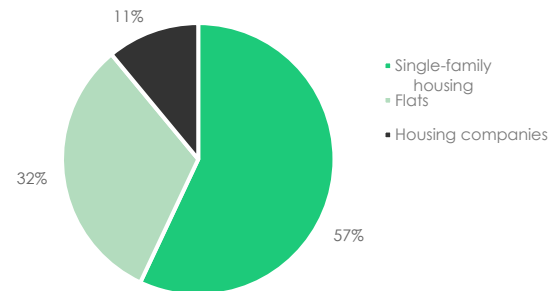


Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 31 Mar 2024.

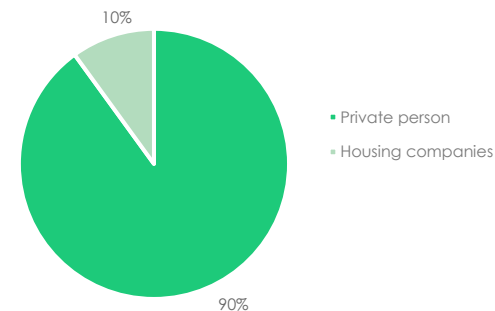
Cover pool terms and structure

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 98.9% 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 Maximum LTV limit 80% 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



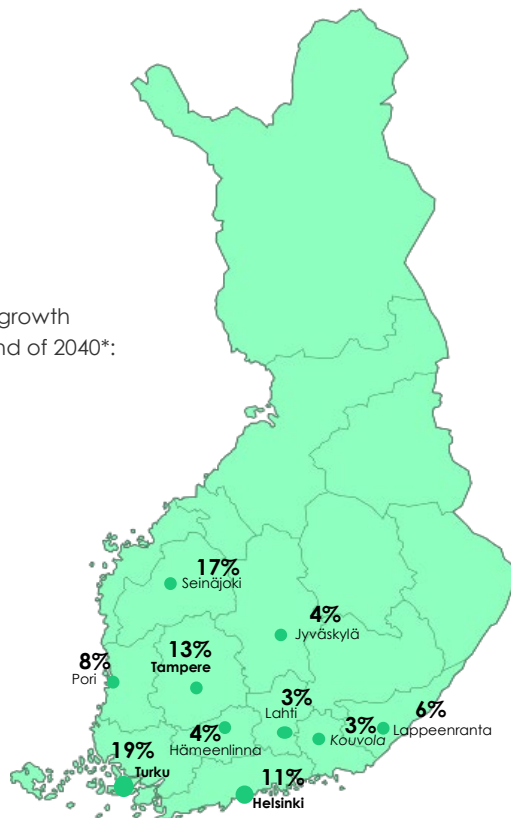
Cover Pool Structure



• Note: The cover pool is dynamic, and the composition of the pool fluctuates daily. This is a snapshot of the cover pool as of 31 Mar 2024

Geographic breakdown of cover pool 31 Mar 2024

- 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	588.1	19.4 %
South Ostrobothnia	Seinäjoki	516.0	17.1 %
Pirkanmaa	Tampere	394.1	13.0 %
Uusimaa	Helsinki	331.7	11.0 %
Satakunta	Pori	233.9	7.7 %
South Karelia	Lappeenranta	169.4	5.6 %
Kanta-Hame	Hämeenlinna	134.2	4.4 %
Central Finland	Jyväskylä	129.1	4.3 %
Kymenlaakso	Kouvola	94.9	3.1 %
Paijat-Hame	Lahti	100.3	3.3 %
Other		332.4	11.0 %
Sum		3,024.2	100.0 %

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

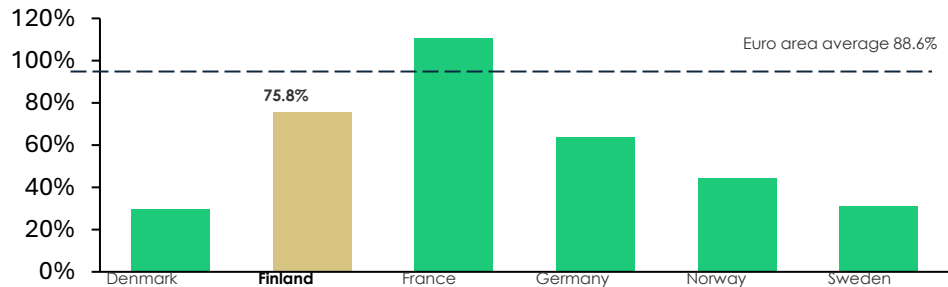
Note: The data represents a snapshot of the dynamic cover pool as of 31 Mar 2024

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

Macroeconomic outlook

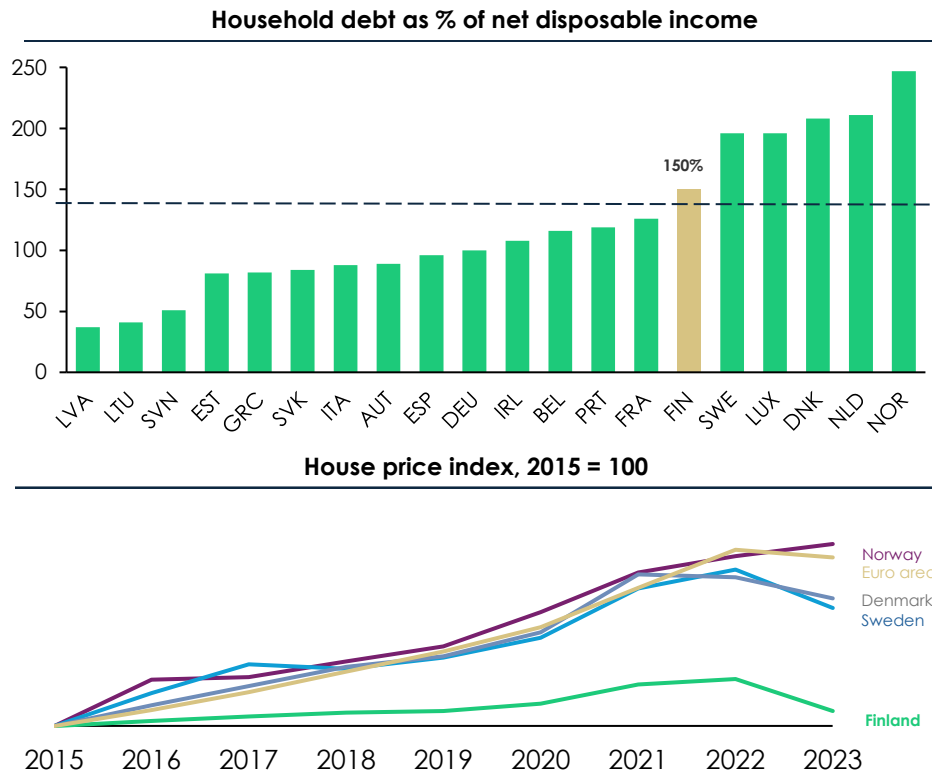
	2022	2023	2024F	2025F	2026F
Real GDP growth (%)	1.6	-1.0	-0.5	1.7	1.5
CPI (YoY%)	7.2	4.4	1.0	1.4	1.7
Unemployment (%)	6.8	7.2	7.8	7.4	7.2
Current account balance of payments (% of GDP)	-0.8	-1.6	-3.7	-3.6	-3.5
Government debt to GDP	73.3	75.8	77.0	79.2	81.2

Government debt to GDP as per Q4 2023



- The **Finnish economy** has not yet recovered from its recession, and the **recovery is estimated to be slow** with GDP growth slowing down to -0.5% in 2024 and **will grow by 1.7% in 2025**
- Despite the recession, the employment situation has remained fairly good
- In 2025 and 2026, financing conditions will no longer significantly limit economic growth
- **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 more stable in comparison to the other Nordics and the Euro area – no housing bubble



Appendix

20-30

Strategy

The strategy of Oma Savings Bank is based on the following pillars:

1. Cost efficiency	<ul style="list-style-type: none">• The main driver of a profitable and healthy bank – guides the bank's business
2. Proactive customer relationships and sales	<ul style="list-style-type: none">• Differentiation from the competitors• Excellent customer experiences and superior local knowledge are our advantages in the markets we operate in• Financial performance is based on the growth of profitable and long-lasting customer relationships
3. Risk management	<ul style="list-style-type: none">• Strict governance on lending policy and liquidity management• Clear areas of responsibility, systematic monitoring of risks, a motivating compensation system and corporate culture

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.



Sustainability roadmap



We are local and close to people

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 promote collective well-being

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 contribute to sustainable development

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.

Sustainability is at the heart of our business



Key figures

<p>Total operating income</p> <p>74.1 EUR mill.</p> <p>Accounting period 1-3/2024</p>	<p>Equity / Total assets</p> <p>7.0%</p> <p>Accounting period 1-3/2024</p>	<p>Profit before taxes</p> <p>24.7 EUR mill.</p> <p>Accounting period 1-3/2024</p>
<p>Comparable cost-income ratio</p> <p>34.1%</p> <p>Accounting period 1-3/2024</p>	<p>Balance sheet total</p> <p>7.5 EUR bill.</p> <p>Accounting period 3/2024</p>	<p>Number of employees</p> <p>470</p> <p>Average, Accounting period 1-3/2024</p>
<p>Employee satisfaction</p> <p>4.5/5</p> <p>Satisfaction in the bank as a whole 12/2023 personnel survey</p>	<p>Customers</p> <p>200,000</p> <p>Private customers 85 %, Corporate customers 15 %</p>	<p>Customer satisfaction</p> <p>4.3/5</p> <p>Satisfaction in the bank as a whole Parasta palvelua 12/2023 survey</p>

Oma Savings Bank Group's key financials

The Group's key figures (1,000 euros)	1-3/2024	1-3/2023	Δ %	1-12/2023
Net interest income	57,369	36,224	58%	197,045
Fee and commission income and expenses, net	12,766	10,453	22%	47,421
Total operating income	74,080	50,697	46%	247,067
Total operating expenses	-25,958	-25,568	2%	-90,550
Impairment losses on financial assets, net	-23,112	-1,595	1,349%	-17,126
Profit before taxes	24,668	23,296	6%	138,048
Cost/income ratio, %	35.2%	50.7%	-31%	36.9%
Balance sheet total	7,531,291	7,298,953	3%	7,642,906
Equity	527,426	437,357	21%	541,052
Return on assets (ROA) %	1.0%	1.1%	-7%	1.6%
Return on equity (ROE) %	14.9%	18.6%	-20%	24.3%
Earnings per share (EPS), EUR	0.60	0.59	2%	3.49
Total capital (TC) ratio %	16.9%	15.5%	9%	16.5%
Common Equity Tier 1 (CET1) capital ratio %	15.4%	13.6%	13%	14.9%
Comparable profit before taxes	25,626	24,157	6%	143,609
Comparable cost/income ratio, %	34.1%	47.9%	-29%	35.1%
Comparable return on equity (ROE) %	15.5%	19.3%	-20%	25.3%

Source: OmaSp

1) The calculation principles of the key figures are presented in note 16 of the interim report. Comparable profit is presented in the income statement.

Consolidated condensed income statement

Note	(1,000 euros)	1-3/2024	1-3/2023	1-12/2023
	Interest income	90,705	55,593	322,506
	Interest expenses	-33,336	-19,369	-125,461
9	Net interest income	57,369	36,224	197,045
	Fee and commission income	15,069	12,123	56,621
	Fee and commission expenses	-2,303	-1,670	-9,200
10	Fee and commission income and expenses, net	12,766	10,453	47,421
11	Net income on financial assets and financial liabilities	-175	1,019	-1,875
	Other operating income	4,120	3,002	4,476
	Total operating income	74,080	50,697	247,067
	Personnel expenses	-7,397	-5,962	-29,611
	Other operating expenses	-16,390	-17,652	-52,517
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-2,170	-1,954	-8,422
	Total operating expenses	-25,958	-25,568	-90,550
12	Impairment losses on financial assets, net	-23,112	-1,595	-17,126
	Share of profit of equity accounted entities	-342	-238	-1,344
	Profit before taxes	24,668	23,296	138,048
	Income taxes	-4,768	-4,625	-27,997
	Profit for the accounting period	19,899	18,671	110,051
	Of which:			
	Shareholders of Oma Savings Bank Plc	19,899	18,671	110,051
	Total	19,899	18,671	110,051
	Earnings per share (EPS), EUR	0.60	0.59	3.49
	Earnings per share (EPS) after dilution, EUR	0.60	0.59	3.47

Balance sheet

Assets (1,000 euros)	31 Mar 2024	31 Dec 2023	31 Mar 2023
Cash and cash equivalents	604,341	682,117	496,827
Loans and receivables to credit institutions	175,000	192,305	120,199
Loans and receivables to the public and public sector entities	6,005,416	5,997,074	5,966,671
Financial derivatives	31,443	44,924	5,367
Investment assets	506,316	561,414	558,121
Equity accounted entities	24,164	24,131	25,113
Intangible assets	7,753	8,801	8,256
Goodwill	4,837	4,837	4,837
Tangible assets	35,499	34,594	35,670
Other assets	119,287	75,097	55,869
Deferred tax assets	17,233	17,610	21,293
Current income tax assets	-	-	731
Assets, total	7,531,291	7,642,906	7,298,953

Liabilities (1,000 euros)	31 Mar 2024	31 Dec 2023	31 Mar 2023
Liabilities to credit institutions	164,336	165,255	262,249
Liabilities to the public and public sector entities	3,706,049	3,778,310	3,927,221
Financial derivatives	8,931	9,455	6,292
Debt securities issued to the public	2,861,503	2,930,058	2,462,851
Subordinated liabilities	60,000	60,000	60,000
Provisions and other liabilities	160,470	113,297	103,980
Deferred tax liabilities	40,394	42,899	36,694
Current income tax liabilities	2,183	2,580	2,309
Liabilities, total	7,003,865	7,101,854	6,861,596
Equity	31 Mar 2024	31 Dec 2023	31 Mar 2023
Share capital	24,000	24,000	24,000
Reserves	149,422	148,822	135,957
Retained earnings	354,004	368,230	277,401
Shareholders of Oma Savings Bank Plc	527,426	541,052	437,357
Shareholders of Oma Savings Bank Plc	527,426	541,052	437,357
Equity, total	527,426	541,052	437,357
Liabilities and equity, total	7,531,291	7,642,906	7,298,953

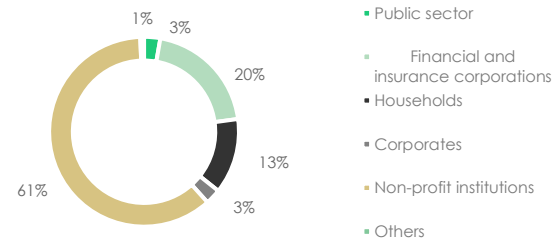
OmaSp mortgage loan underwriting criteria

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>
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>

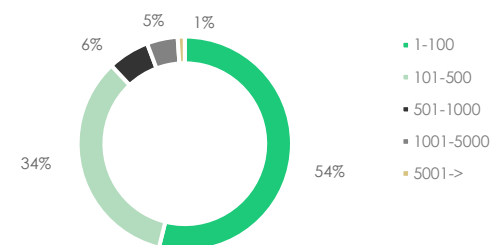
Ownership structure (as of 31 Mar 2024)

Shareholder	Shares	%
Etelö-Karjalan Säästöpankkisäätiö	8,578,759	25.8%
Parkanon Säästöpankkisäätiö	3,300,000	9.9%
Liedon Säästöpankkisäätiö	3,125,049	9.4%
Töysän Säästöpankkisäätiö	2,935,000	8.8%
Kuortaneen Säästöpankkisäätiö	1,925,000	5.8%
Hauhon Säästöpankkisäätiö	1,649,980	5.0%
Rengon Säästöpankkisäätiö	1,065,661	3.2%
Suodenniemen Säästöpankkisäätiö	800,000	2.4%
Keskinäinen Työeläkevakuutusyhtiö Elo	710,000	2.1%
Savolainen Heikki Antero	691,754	2.1%
Total, 10 largest owners	24,781,203	74.5%
Other	8,494,034	25.5%
Total	33,275,237	100.0%
Number of shareholders	11,290	

Ownership by type



of shareholders by number of shares held



THANK YOU 



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