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**Q4 & full-year results 2025**

12 February 2026

Karri Alameri, CEO

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# Agenda

- Q4
- Financial year 2025
- Strategy and financial targets
- Outlook for the financial year 2026

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# Q4 key points

- Fourth quarter results in line with expectations
- Cost growth turned to a declining curve as planned
- Impairment losses on financial assets remained at moderate level
- Core business on stable footing

# Q4 comparable key figures

Profit before taxes

€17.2 (27.9) million

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Net interest income

€37.5 (50.9) million

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Return on equity

9.3% (15.6%)

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Operating expenses

€30.5 (32.4) million

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Net fee & commission income

€13.3 (13.1) million

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Earnings per share

€0.43 (0.67)

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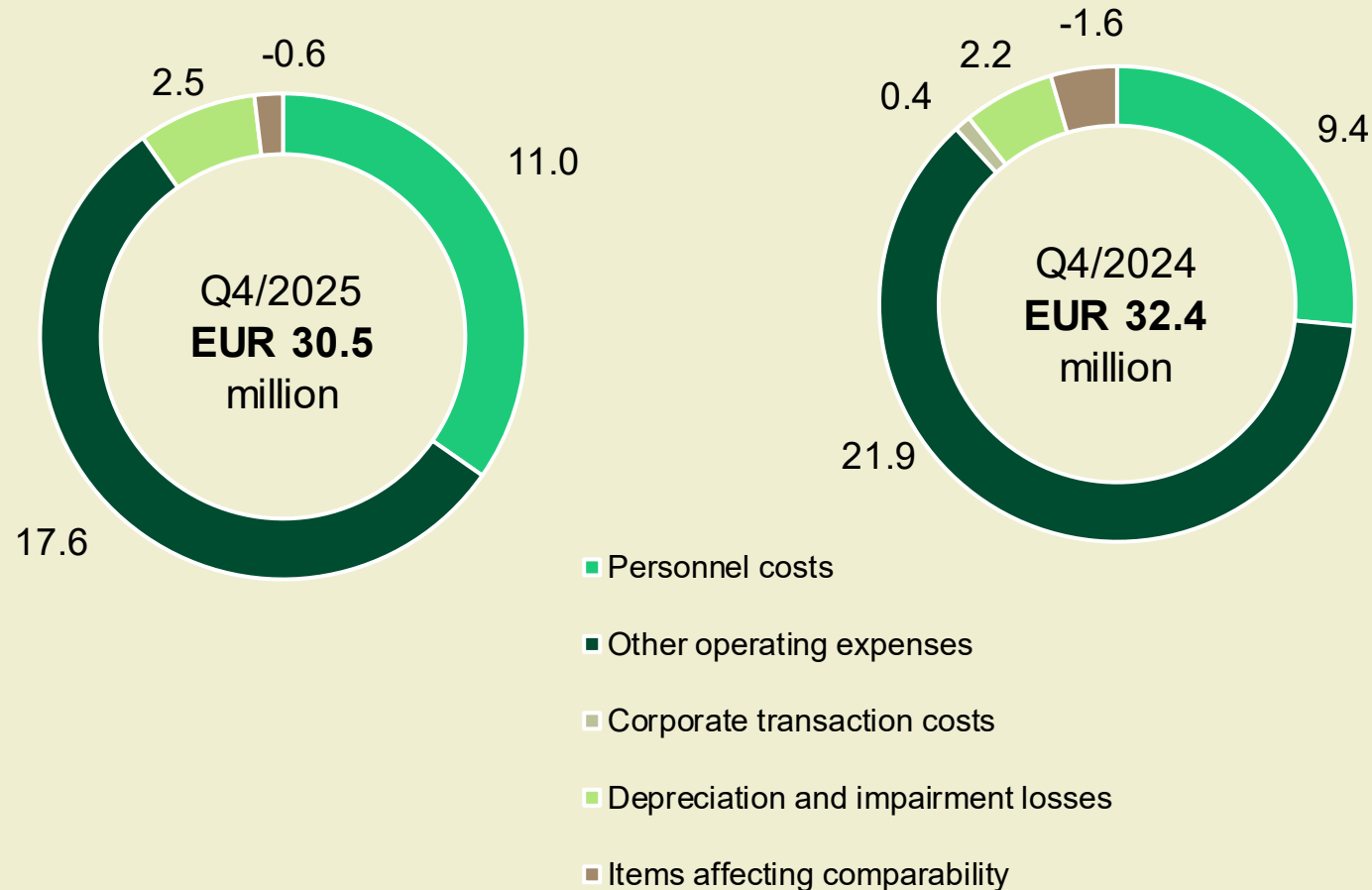
CET1

18.3% (14.4%)

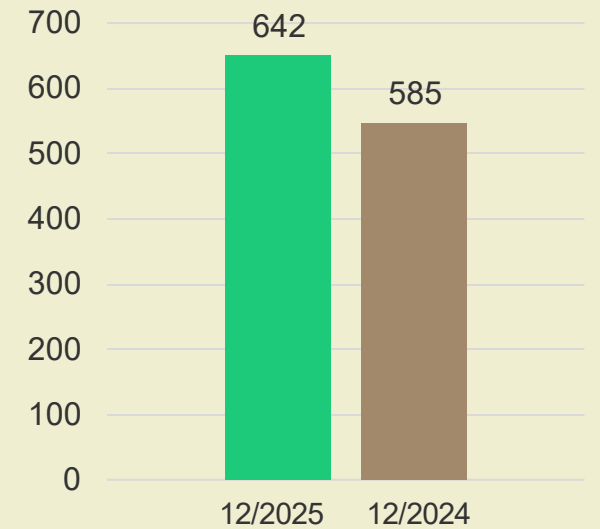
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# Costs began to decrease

## Comparable costs



## Number of employees



# Breakdown of one-off expenses

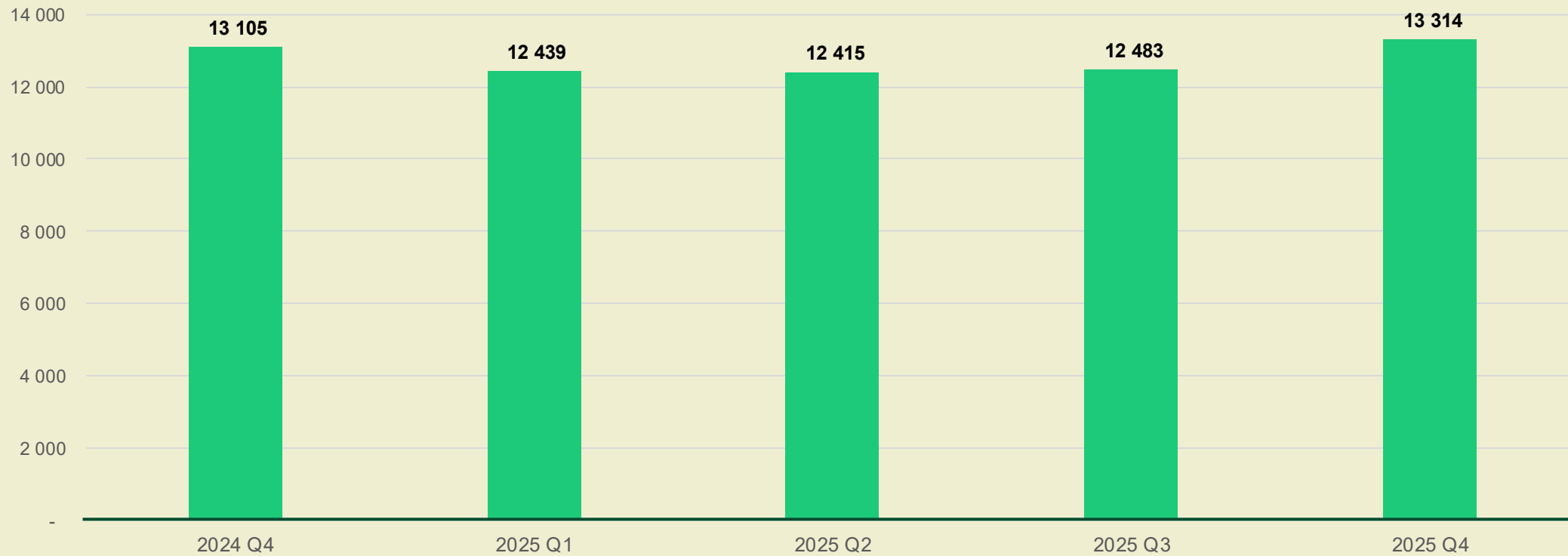


EUR million	2025	Q4/25	Q3/25	Q2/25	Q1/25	2024	Q4/24	Q3/24	Q2/24	Q1/24
Action plan to address supervisory authority's findings	4.7	0.4	1.7	2.6						
Expenses related to Noste risk management project	3.3				3.3	8.3	5.4	2.8	0.1	
Cost provision for potential consequences of FIN-FSA inspection	3.0				3.0					
<b>Items affecting comparability:</b>										
Investigations related to non-compliant activities	3.4	0.6	0.5	0.3	2.0	3.5	1.2	2.3		
Costs related to Handelsbanken corporate transaction						4.2	0.4	1.6	1.4	0.8
<b>Total</b>	<b>14.4</b>	<b>1.0</b>	<b>2.2</b>	<b>2.9</b>	<b>8.3</b>	<b>16,0</b>	<b>7.0</b>	<b>6.7</b>	<b>1.5</b>	<b>0.8</b>

# Development of net fee and commission income



EUR 1,000



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# 2025 comparable figures

Profit before taxes

€56.9 (86.7) million

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Return on equity

7.6% (12.4%)

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Earnings per share

€1.37 (2.09)

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Total assets

€7.5 billion

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# Volume development

SME loans

-19.9%

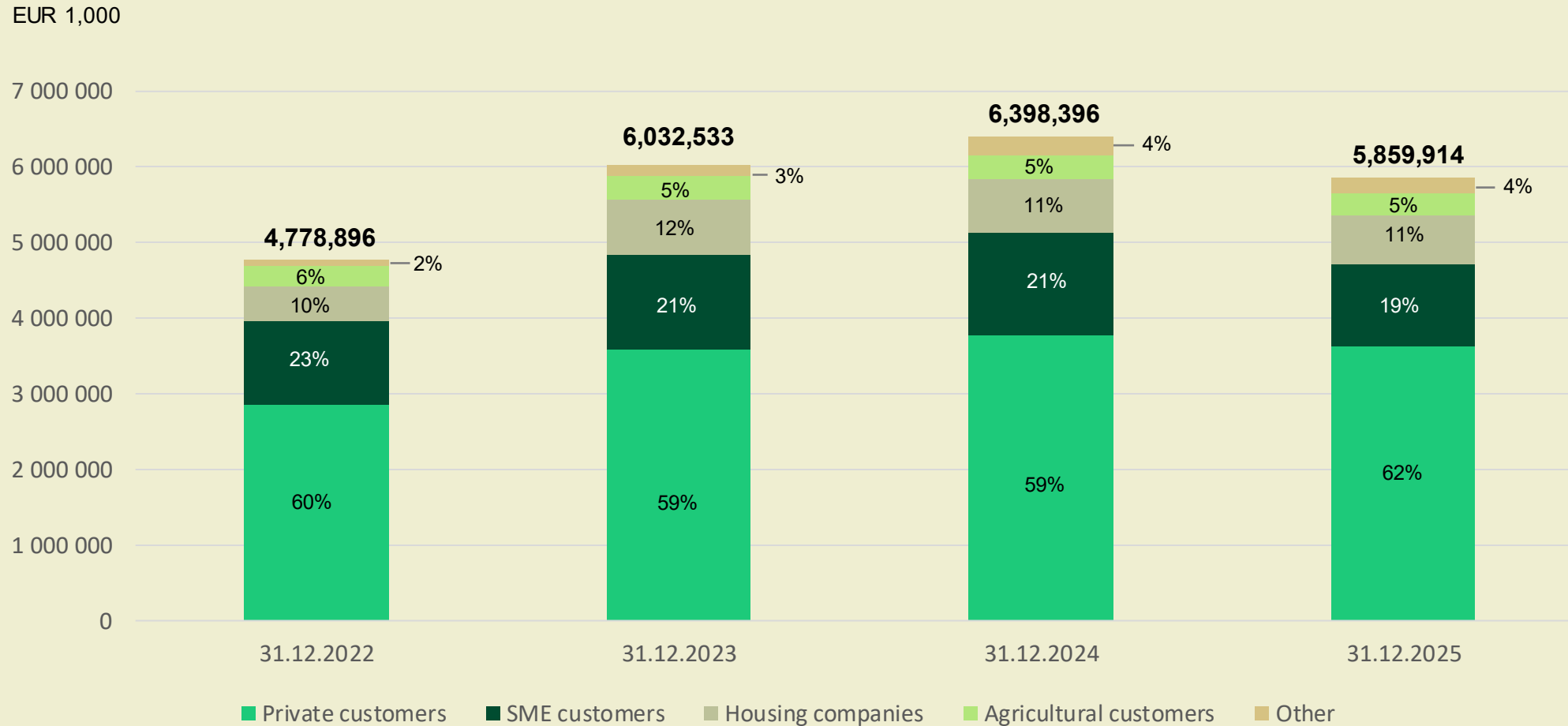
Mortgage loans

-3.2%

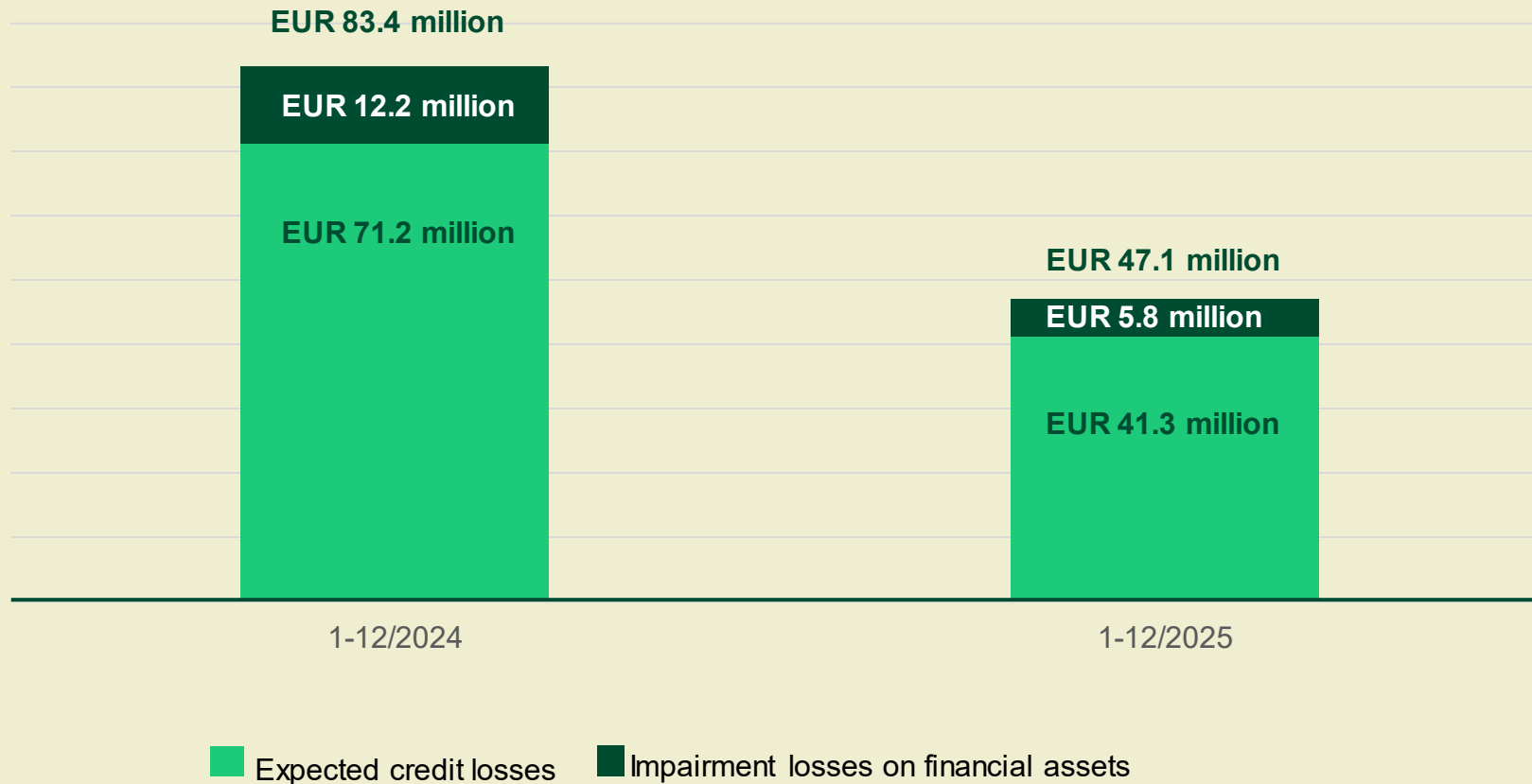
Deposits

-3.0%

# Development of loan portfolio (excl. credit institutions)



# Impairment losses on financial assets



## Impairment losses

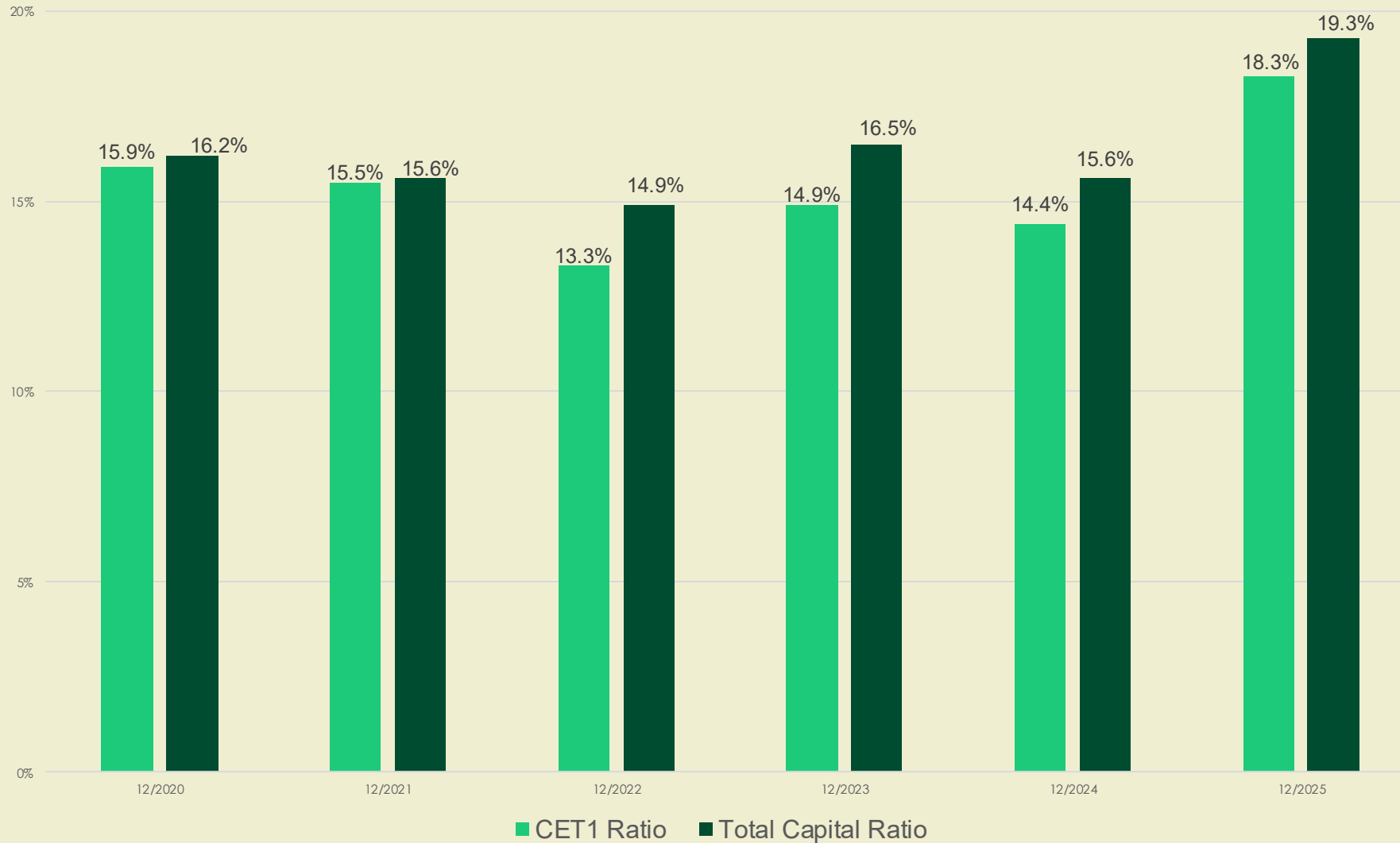
EUR 47.1 million

- Expected credit losses  
EUR 41.3 million
- Credit losses  
EUR 5.8 million

# Non-performing loans, % of the loan portfolio

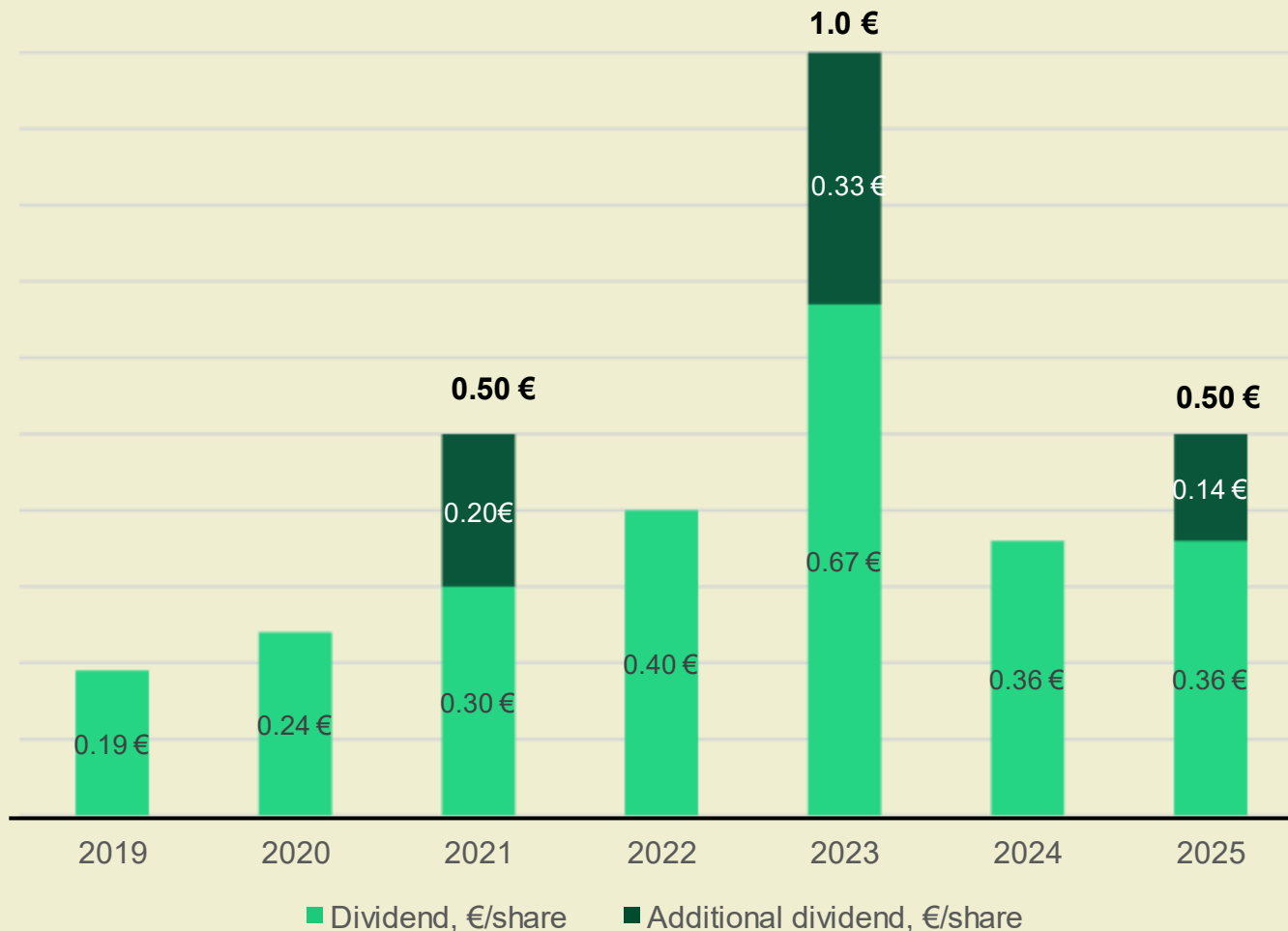
<b>NPL ratio</b>	<b>31.12.2025</b>	<b>30.9.2025</b>	<b>30.6.2025</b>	<b>31.3.2025</b>	<b>31.12.2024</b>
Households	3.0%	2.7%	2.5%	2.3%	2.1%
SMEs	5.1%	5.1%	5.1%	4.6%	3.9%
Financial institutions	0.8%	0.8%	0.8%	0.8%	0.5%
<b>Total</b>	<b>8.9%</b>	<b>8.6%</b>	<b>8.4%</b>	<b>7.7%</b>	<b>6.5%</b>

# The company's financial position is strong



- **Total capital ratio:**  
19.3% (15.6%)
- **CET1 ratio:**  
18.3% (14.4%)
- **Accumulated equity:**  
EUR 618.8 (576.1) million
- **Risk-weighted assets:**  
EUR 3,007.9 (3,662.7) million
- **Total capital:**  
EUR 581.4 (570.0) million

# Board's proposal to AGM for distribution of profit



- The Board proposes that for the financial year 2025, an **ordinary dividend of EUR 0.36** and an **additional dividend of EUR 0.14** be 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.

2026–2029

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# Strategy of growth



# 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.

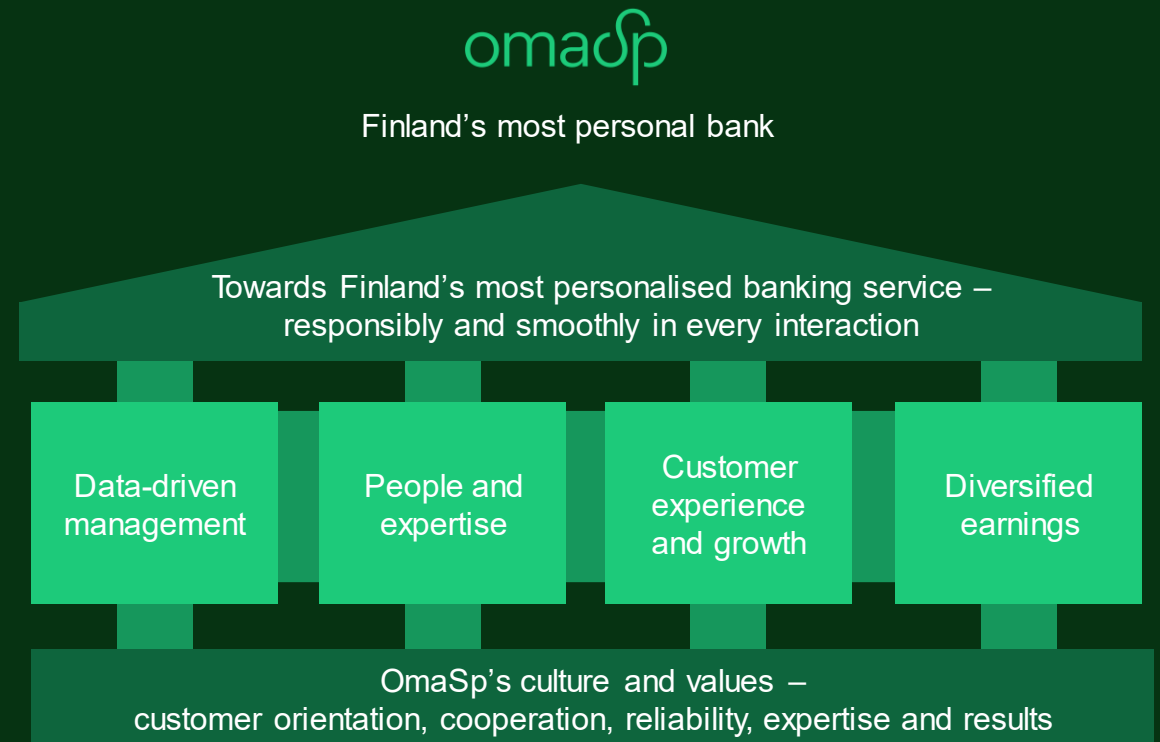
## Execution

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



# Financial targets for 2026–2029

- Comparable ROE: over 14%
- Comparable cost–income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score: above 50
- CET 1: 2 percentage points above regulatory requirement

# Outlook for the financial year



# Outlook for 2026

The outlook for the Company's business in the financial year 2026 is affected by the general situation of the housing market and the impact of the market situation on the willingness of SMEs to invest in particular. With the decline in market interest rates and changes in the credit portfolio, net interest income will decrease compared to the previous financial year. In line with its strategy, the Company invests in broad-based earnings and an increase in commission income.

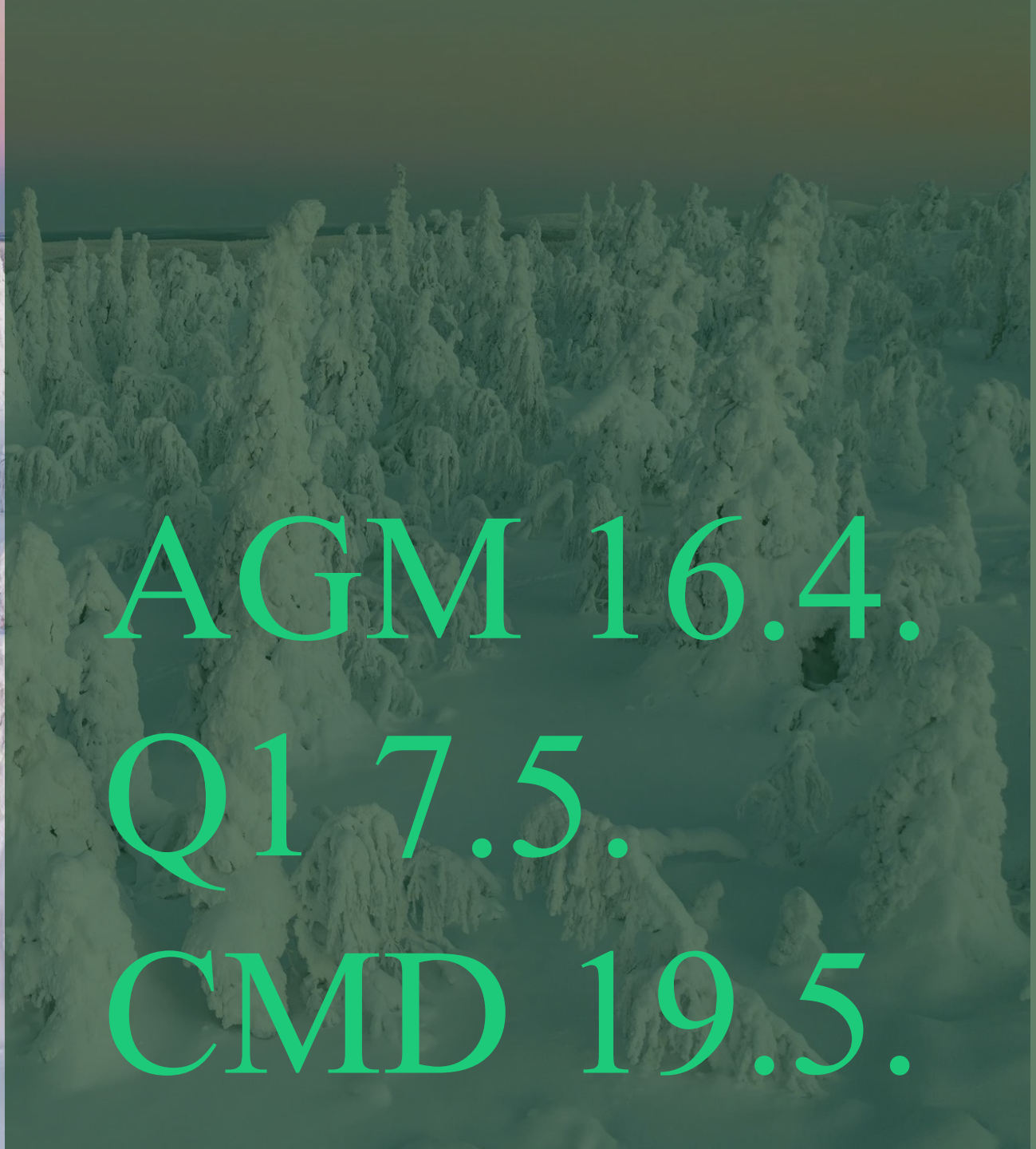
The growth in the cost structure has been halted, and the Company expects a stable cost development for 2026. The Company estimates that the impairment losses on financial assets will remain at a lower level than in the previous financial year.

**We estimate that the comparable profit before taxes for 2026 will decrease slightly from the comparison period.**

QA

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AGM 16.4.

Q1 7.5.

CMD 19.5.

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