2026 Half-Year Financial Report
13 August 2026

Karri Alameri, CEO

Key highlights for January–June

- 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 key figures

Profit before taxes
EUR 23.6 (23.6) million

Net fee and commission income
EUR 26.6 (24.9) million

Net interest income
EUR 72.1 (90.9) million

Operating expenses
EUR 63.2 (62.7) million

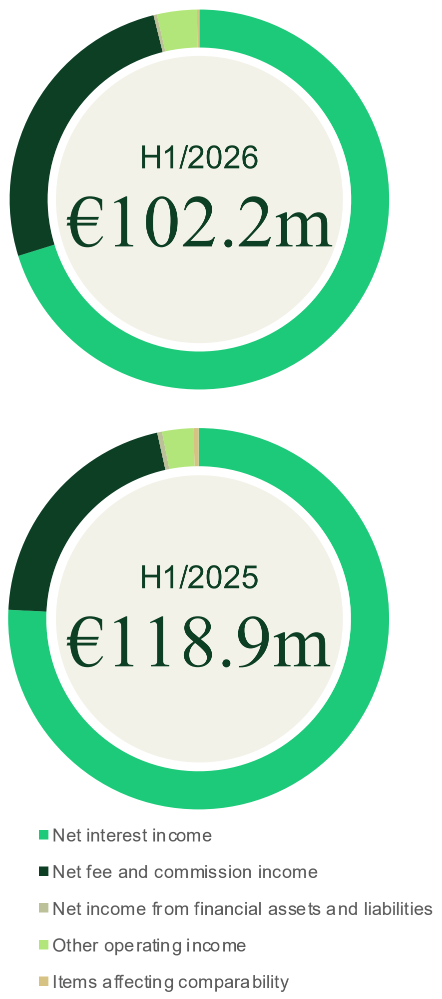
CET1 ratio
18.7% (18.3%)

ROE
6.1% (6.4%)

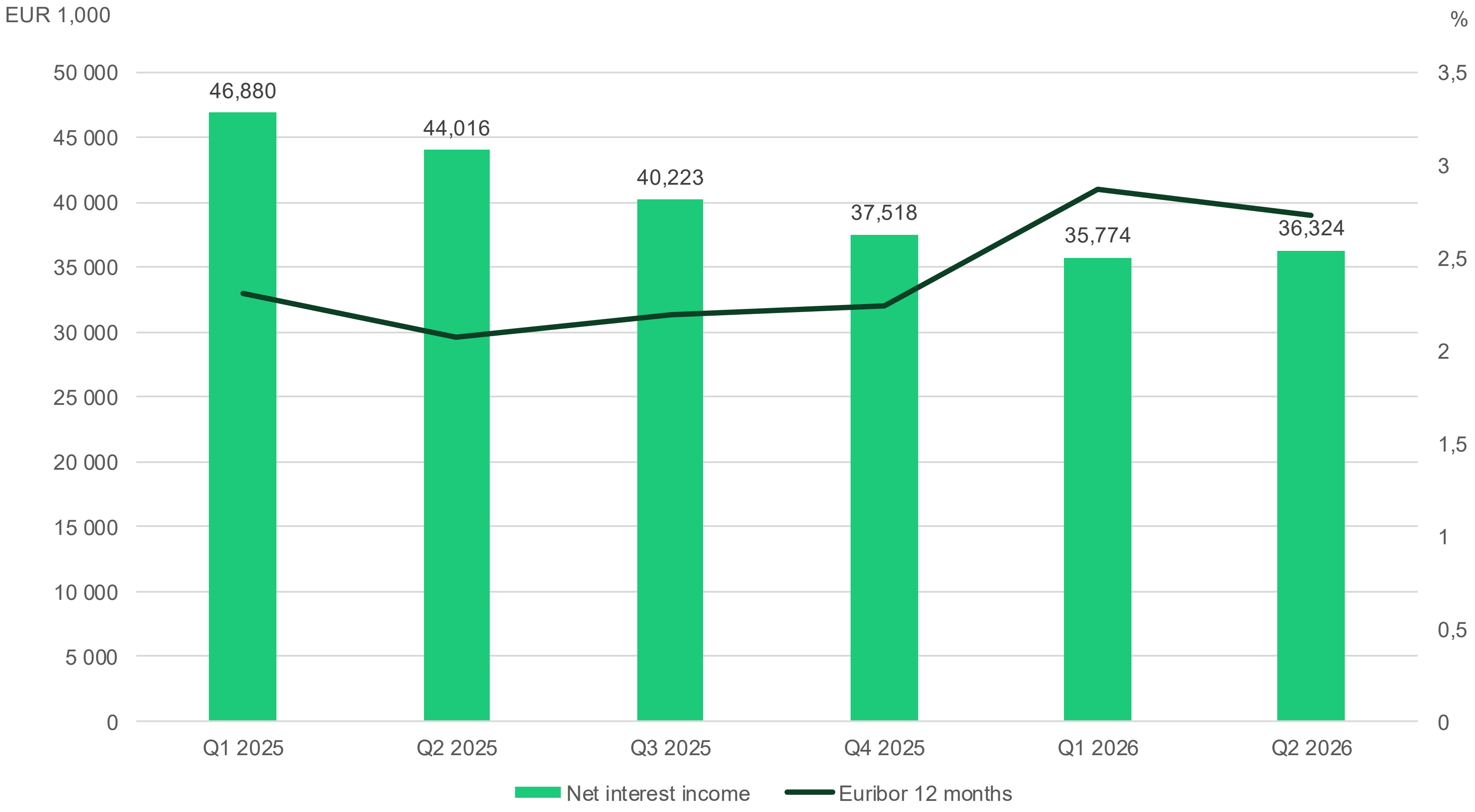
Earnings per share
EUR 0.57 (0.56)

Low market interest rates and declining loan portfolio impacted operating income

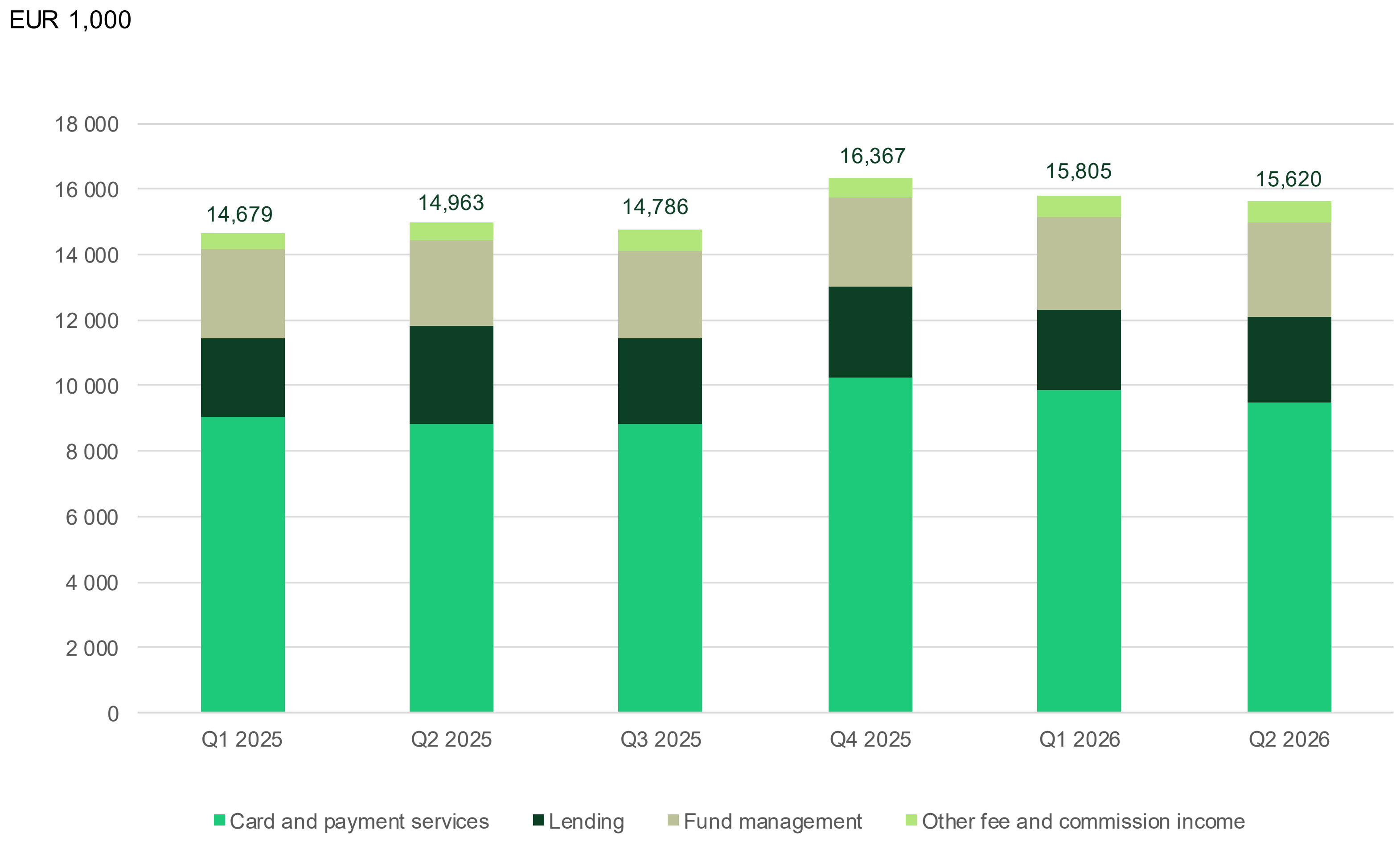
Comparable operating income



Development of net interest income

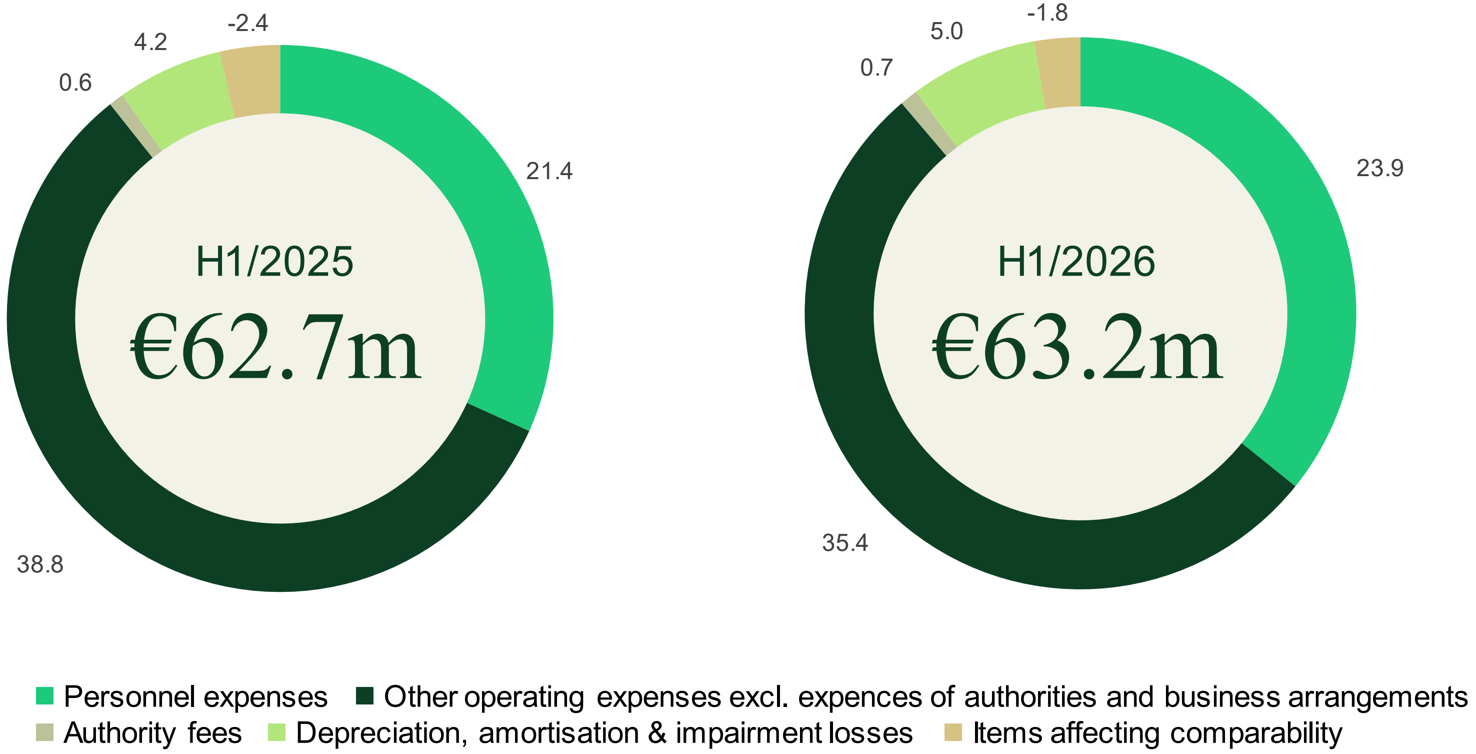


Broad-based growth in fee income

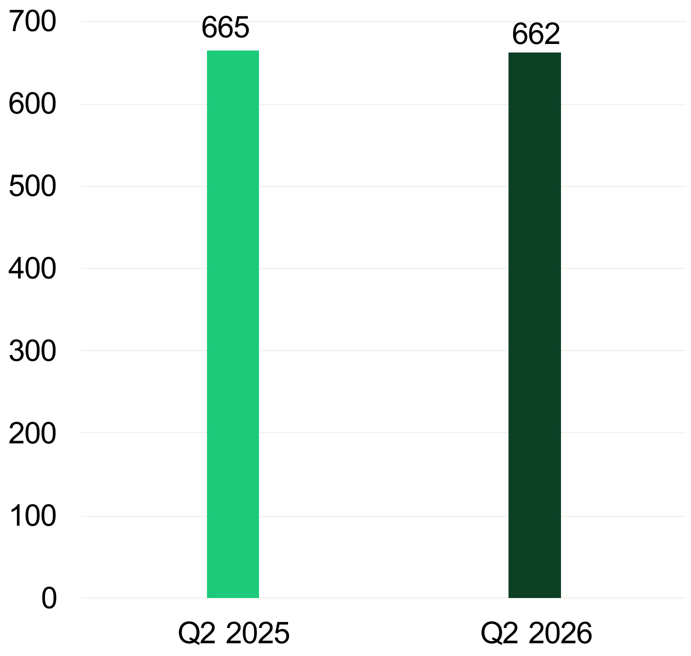


Expenses increased due to one-off items

Comparable operating expenses

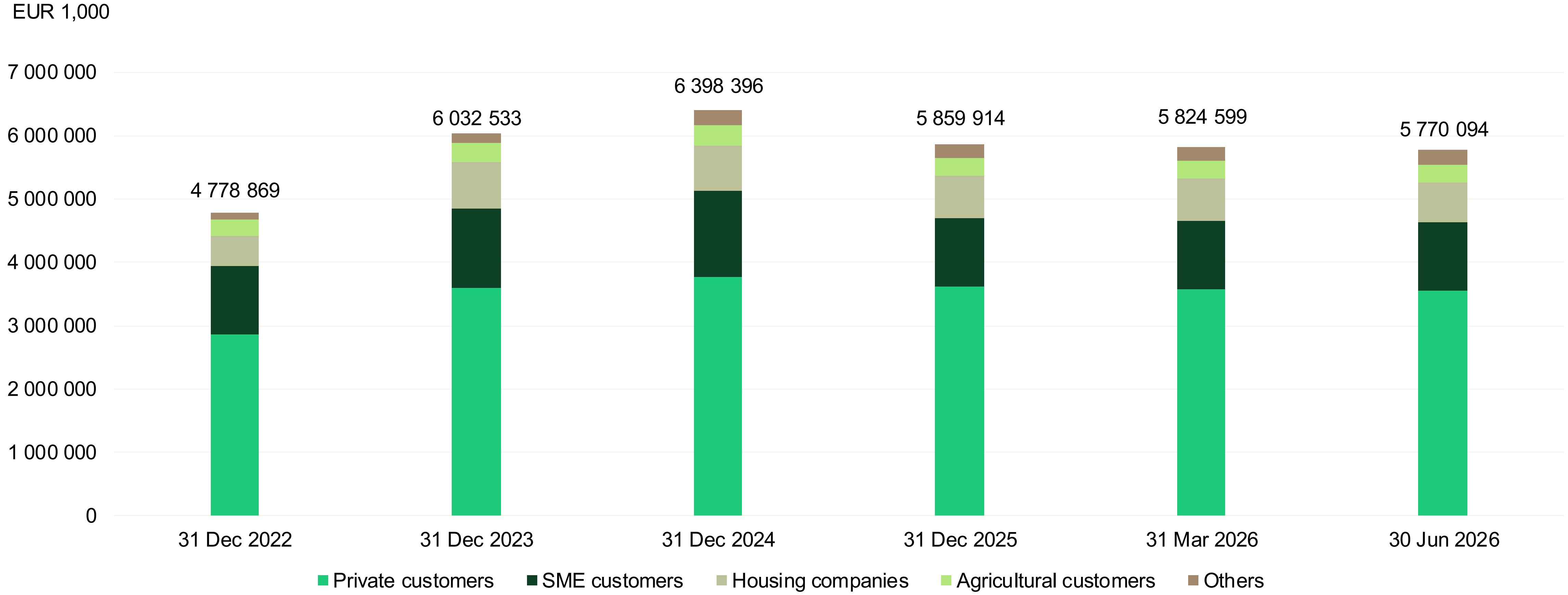


Number of employees



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

Loan portfolio by customer segment



Weak economic conditions earlier this year was reflected in non-performing exposures

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(EUR 1,000)	30 Jun 2026	% of credit portfolio	31 Dec 2025	% of credit portfolio	30 Jun 2025	% of credit portfolio
Households	188,868	3.3	173,694	3.0	152,789	2.5
Business customers	310,226	5.4	303,076	5.1	306,565	5.1
Financial institutions	48,734	0.8	48,278	0.8	50,377	0.8
Total	**547,827**	**9.4**	**525,048**	**8.9**	**509,731**	**8.4**

Impairment losses on financial assets stabilised

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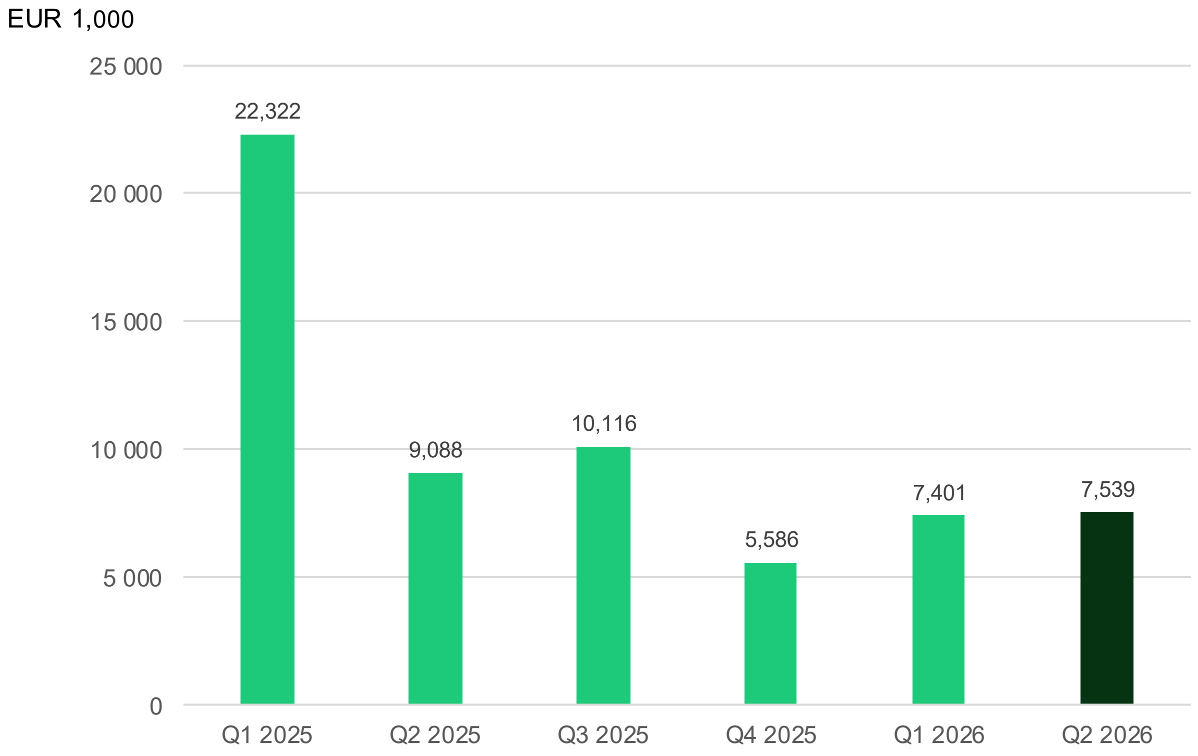
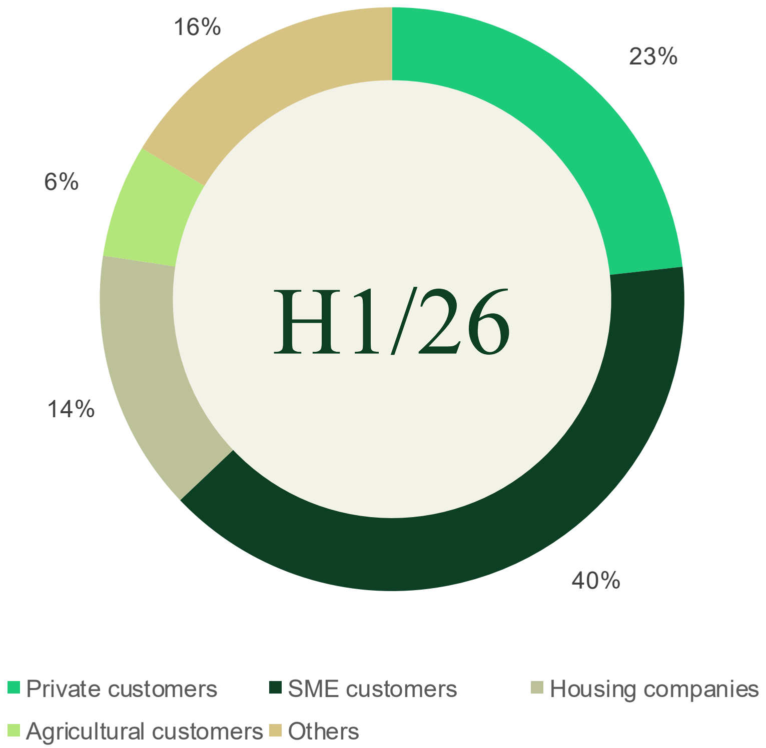
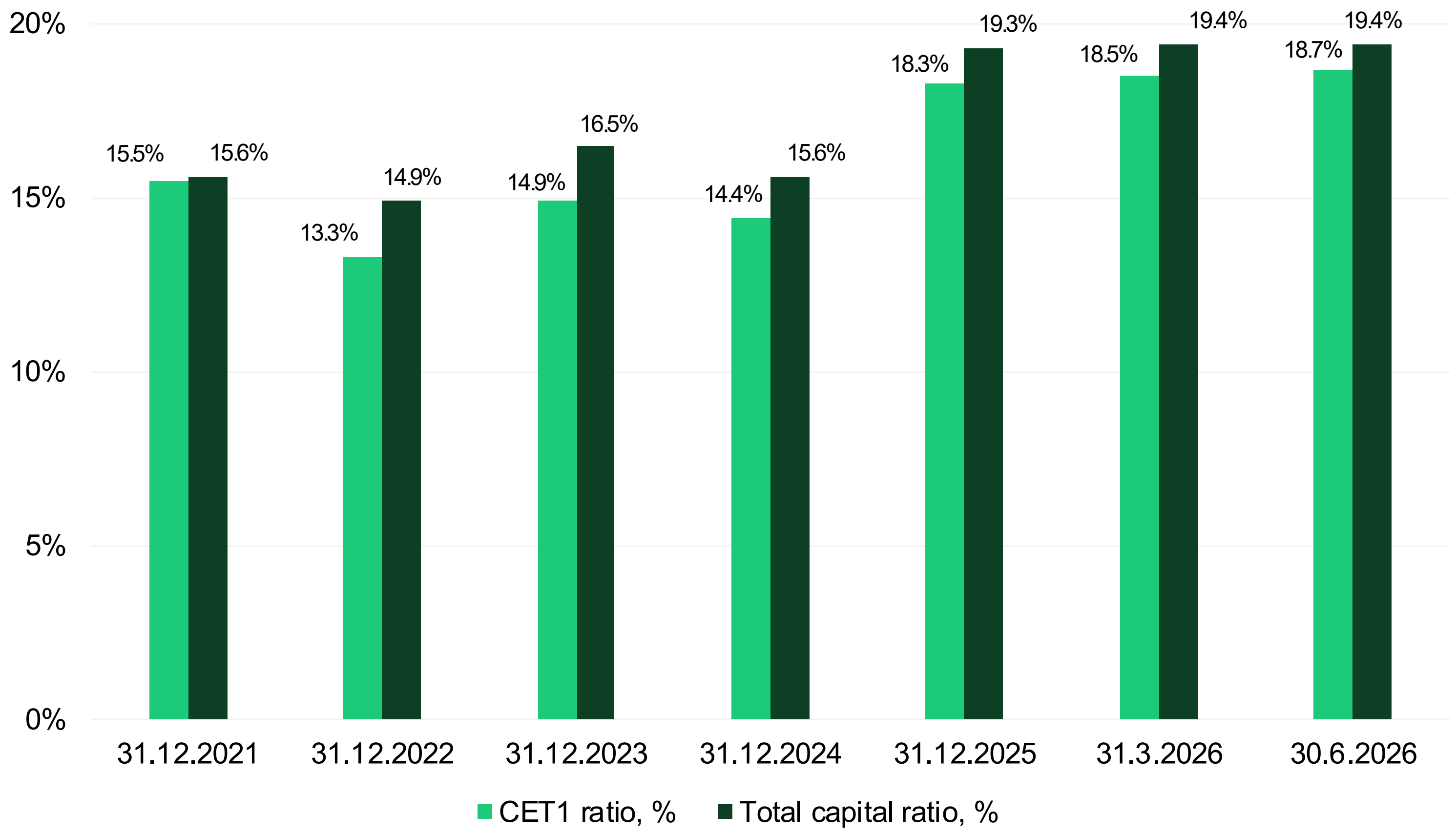
Net impairment losses on financial assets



Expected credit losses by customer segment



Our financial position remains strong



Total capital ratio

19.4% (19.3%)

CET1 ratio

18.7% (18.3%)

Accumulated equity

EUR **623** (619) million

Risk-weighted assets

EUR **2,991** (3,008) million

Total capital

EUR **582** (581) million

Progress towards financial targets 2026–2029

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	Target	Realisation in H1
Comparable ROE	Over 14%	6.1%
Comparable cost-to-income ratio	Under 50%	62.1%
Annual growth in fee income	Over 10%	6.9%
NPS	Over 50	40 (at end 2025)
CET 1	2 pp above regulatory requirement	18.7% (7.4 pp above target)

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.

Summary

- Broad-based growth in fee income
- Lending continued to grow
- Weak economic conditions reflected in non-performing exposures
- S-Bank’s tender offer for the shares of OmaSp expected to be completed during Q4 2026
- Business operations continue as normal for the time being


Q&A

Q3 Interim Report

5 November

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