2026

Q3

This report is a translation of the original Finnish verion "Oma Säästöpankki Oyj-konsernin osavuosikatsaus 1.1.-30.9.2026". If discrepancies occur, the FInnish version is dominant.

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Oma Savings Bank Group´s Interim Report January– September 2026

On 9 July 2026, S-Bank Plc announced a voluntary recommended public cash tender offer for all shares in Oma Savings Bank Plc. S-Bank's tender offer was completed on 7 October 2026, since when Oma Savings Bank has been operating as a subsidiary of S-Bank. In the third quarter, the Company continued working in line with the strategy to create an even stronger and more sustainable bank while focusing on advancing the measures related to the tender offer.

- For January—September, profit before taxes was EUR 28.8 (37.2) million. Comparable profit before taxes for January—September was EUR 33.2 (39.7) million.
- For the third quarter of the year, profit before taxes was EUR 6.6 (15.5) million and comparable profit before taxes was EUR 9.5 (16.1) million.
- The Company updated outlook for the financial year and issued a negative profit warning in September. According to the updated guidance, the Group's comparable profit before taxes will decrease significantly compared to the comparison period.
- On 9 July 2026, S-Bank Plc announced a voluntary recommended public cash tender offer for all issued and outstanding shares in Oma Savings Bank Plc. On 28 September 2026, S-Bank announced that the tender offer has been validly withdrawn with approximately 96.78% of all outstanding shares and votes. On 30 September 2026, S-Bank announced that it will complete the tender offer and commence the subsequent offer period. For more information on the tender offer, see page 20.
- The Company's total capital (TC) ratio strengthened further and was 19.6 (19.3)% at the end of September.
- During January—September, net interest income decreased by 16.3% compared to the comparison period. As a result of the decline in the loan portfolio, net interest income decreased compared to the comparison period by 6.4% in the third quarter.
- Mortgage portfolio decreased by 2.2% during the previous 12 months. Business customers' loan portfolio decreased by 8.5% during the previous 12 months.
- The amount of loans granted in January-September increased by 39.3% compared to the comparison period and was EUR 679.5 (487.7) million. The amount of loans granted during the third quarter decreased by 6.7% compared to the previous quarter.
- The deposit portfolio decreased during the previous 12 months by 4.1%.
- In January—September, fee and commission income and expenses (net) increased by 5.3% compared to the

Comparable profit before taxes

33.2
EUR mill.

1-9/2026

Comparable return on equity (ROE)

5.6%

1-9/2026

Comparable cost/income ratio

59.0%

1-9/2026

Common Equity Tier 1 (CET1) capital ratio

19.0%

1-9/2026

comparison period and was EUR 39.3 (37.3) million. In the third quarter, fee and commission income and expenses (net) increased by 2.0% and were in total EUR 12.7 (12.5) million. Commission income from fund savings, card and payment transactions as well as from loan protection insurances increased from the comparison period.

- In January—September, total operating income decreased by 11.0% compared to the comparison period. Total operating income decreased by 3.8% in the third quarter. During the third quarter, comparable total operating income decreased by 4.5 % and were EUR 50.8 (53.2) million.

- In January-September, total operating expenses increased by 3.1% compared to the comparison period. Personnel expenses increased by 9.6% compared to the previous year. In the third quarter, total operating expenses increased by 11.2% compared to the comparison period. Personnel expenses increased by 5.8% in the third quarter. The number of personnel at the end of the period was 625 (651). Comparable total operating expenses increased by 1.3% in the third quarter and were EUR 26.7 (26.3) million.

- Impairment losses on financial assets decreased by 29.7% during January—September. In the third quarter, impairment losses on financial assets increased by 40.8% and were in total EUR -14.2 (-10.1) million.

- In January—September, comparable cost/income ratio was 59.0 (52.3)%. In the third quarter, comparable cost/income ratio was 52.9 (50.1)%.

- In January—September, comparable return on equity (ROE) was 5.6 (7.1)%, and in the third quarter 4.8 (8.5)%.

The Group's key figures

(1,000 euros)	1-9/2026	1-9/2025	Δ %	1-12/2025	2026 Q3	2025 Q3	Δ %
Net interest income	109,749	131,119	-16%	168,637	37,652	40,223	-6%
Fee and commission income and expenses, net	39,299	37,337	5%	50,651	12,736	12,483	2%
Total operating income	153,483	172,493	-11%	221,408	51,064	53,079	-4%
Total operating expenses	-94,816	-91,939	3%	-123,066	-29,842	-26,838	11%
Impairment losses on financial assets, net	-29,186	-41,525	-30%	-47,111	-14,247	-10,116	41%
Profit before taxes	28,764	37,246	-23%	49,248	6,645	15,524	-57%
Cost/income ratio, %	62.1%	53.9%	15%	56.1%	58.8%	51.1%	15%
[1] Balance sheet total	7,067,639	7,524,344	-6%	7,462,363	7,067,639	7,524,344	-6%
Equity	626,916	605,224	4%	618,829	626,916	605,224	4%
[1] Return on assets (ROA) %	0.4%	0.5%	-19%	0.5%	0.3%	0.7%	-56%
Return on equity (ROE) %	4.9%	6.6%	-26%	6.6%	3.3%	8.2%	-59%
Earnings per share (EPS), EUR	0.69	0.89	-23%	1.19	0.16	0.37	-58%
Total capital (TC) ratio %	19.6%	19.2%	2%	19.3%	19.6%	19.2%	2%
Common Equity Tier 1 (CET1) capital ratio %	19.0%	18.2%	4%	18.3%	19.0%	18.2%	4%
Comparable profit before taxes	33,153	39,726	-17%	56,896	9,530	16,123	-41%
Comparable cost/income ratio, %	59.0%	52.3%	13%	53.5%	52.9%	50.1%	6%
Comparable return on equity (ROE) %	5.6%	7.1%	-20%	7.6%	4.8%	8.5%	-44%

[1] The Company revised the official balance sheet formula during the first quarter of 2026. The changes are described in more detail in the note 2. The comparison periods have been retrospectively adjusted.

Outlook for financial year 2026 (updated 29 September 2026)

The business outlook for OmaSp for the financial year 2026 is influenced by overall uncertainty, demand for housing loans, and the continued low investment appetite among SMEs. These factors negatively affect the loan portfolio, and net interest income decreases compared with the previous financial year. In line with its strategy, the Company is focusing on diversified earnings generation and growth in fee income. Due to changes in the operating environment, fee and commission income is, however, estimated to grow more slowly than anticipated. While the growth in the Company's cost base has slowed down compared with the previous financial year, the tender offer process is resulting in unforeseen expenses. The Company estimates that impairment losses on financial assets will remain below the level of the previous financial year, but non-performing loans are declining more slowly than anticipated and are having a more negative impact on the development of impairment losses than previously estimated.

Oma Savings Bank Plc provides earnings guidance for comparable profit before taxes for 2026. The earnings guidance is based on the forecast for the entire year, which takes into account the current market and business situation. The forecast is based on the management's assessment of the Group's business development.

We estimate that the Group's comparable profit before taxes for the financial year 2026 will decrease significantly compared with the previous financial year (comparable profit before taxes was EUR 56.9 million in the financial year 2025).



CEO’s review

On 9 July 2026, S-Bank Plc announced a voluntary recommended public cash tender offer for all shares in Oma Savings Bank Plc. S-Bank’s tender offer was completed on 7 October 2026, since when Oma Savings Bank has been operating as a subsidiary of S-Bank. During the third quarter, we continued to build an even stronger and more sustainable bank in line with our strategy, while our activities were focused on advancing measures related to the tender offer. Our result for July—September reflects this exceptional situation, with subdued sales performance and the quality of the legacy loan portfolio. However, the Company’s financial position is strong, and its capital adequacy strengthened further.

Result impacted by subdued new lending, higher costs and impairment losses

The comparable profit before tax for the third quarter was EUR 9.5 million (EUR 16.1 million). The comparable return on equity was 4.8% (8.5%).

Comparable operating income decreased by 4.5% year on year to EUR 50.8 million (EUR 53.2 million).

The decline in net interest income resulting from the contraction of the loan portfolio has levelled off. In Q3, net interest income decreased by 6.4% to EUR 37.7 million (EUR 40.2 million). Interest income amounted to EUR 62.0 million (EUR 61.5 million). During the reporting period, the average margin on the loan portfolio remained virtually unchanged.

Comparable operating expenses increased by 1.3% in the third quarter to stand at EUR 26.7 million (EUR 26.3 million). The comparable cost-to-income ratio was 52.9% (50.1%).

On 29 September 2026, we updated our business outlook, issuing a negative profit warning. We expect the Group’s comparable profit before tax to decrease significantly year on year, reflecting uncertainty regarding new lending, cost developments and impairment losses.

Impairment losses remain elevated

The slow recovery of the Finnish economy, particularly in the property market, was reflected in increases in non-performing exposures and expected credit losses. The increase in non-performing exposures was concentrated mainly in the SME customer segment, particularly the real estate sector. Debt recovery processes continued to take a long time, primarily due to prolonged realisation periods for real estate collateral.

At the end of September, non-performing exposures amounted to EUR 551 million (EUR 525 million), representing 9.5% (8.9%) of the loan portfolio.

Impairment losses on financial assets increased by 40.8% in the third quarter to EUR -14.2 million (EUR -10.1 million).

Continued growth in fee and commission income

In line with our strategy, we increased our net fee and commission income by 2.0% in the third quarter to EUR 12.7 million (EUR 12.5 million). Fee and commission income from fund savings, card and payment services, and loan protection products increased compared with the corresponding period.

By contrast, the volume of loans granted during the third quarter decreased by 6.7% compared with the previous quarter due to weakness in new lending resulting from the tender offer process. The mortgage loan portfolio decreased by 2.2% over the preceding 12 months, and the SME loan portfolio fell by 8.5% in the same period.

The deposit portfolio decreased by 4.1% over the preceding 12 months.

S-Bank's public tender offer for OmaSp shares was completed on 7 October

On 9 July 2026, S-Bank Plc announced a voluntary recommended public cash tender offer for all issued and outstanding shares in Oma Savings Bank Plc.

S-Bank's takeover was completed on 7 October 2026, and Oma Savings Bank has been operating as a subsidiary of S-Bank since that date. The Board of Directors of OmaSp has convened an Extraordinary General Meeting to be held on 5 November 2026.

The completion of the takeover will have no significant immediate impact on OmaSp's business operations or operating locations.

Through determined work, we have built a strong OmaSp

In recent years, we at OmaSp have worked hard to systematically implement significant changes, and we have considerably improved our operational efficiency. Our strategy, updated in January, guides our work towards building an even stronger and more sustainable bank.

Our improved capital adequacy is evidence of this progress. At the end of September, the total capital ratio stood at 19.6% (19.3%).

In early October, S&P Global Ratings also upgraded our long-term issuer credit rating to BBB+ and revised our long-term outlook to stable. S&P considers OmaSp a strongly strategic subsidiary of S-Bank and expects us to benefit significantly from being part of a larger concern.

I believe that, as part of S-Bank, OmaSp is on a path towards even stronger and more sustainable performance.

I am extremely proud of how our skilled employees have contributed to the Company's success through seamless collaboration, building a sustainable foundation for the future. I leave behind a strong company ready for the next phase in its development. We have achieved this transformation together, and I would like to extend my warmest thanks to our employees for their commitment and valuable work for OmaSp. It has been an honour to lead this team.

I would also like to offer our customers my sincere thanks for placing their trust in us. Our mission is to serve our customers with expertise and responsibility.

Karri Alameri

CEO

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Operating environment

According to the Bank of Finland's forecast, growth in the Finnish economy has gathered pace, driven by exports and investment, and growth is projected to continue at a brisker rate compared with earlier years. Inflation will be pushed up temporarily by energy prices, but the extent of this impact will depend on the duration of energy supply disruptions. [1] The year-on-year change in consumer prices calculated by Statistics Finland was 2.5% in September. Compared with one year ago, inflation was particularly boosted by increases in the prices of fuel and heating oil, while lower prices of electricity and owner-occupied flats curbed the rise. [2]

The Middle East conflict is estimated to maintain inflationary pressures, which is why inflation is expected to remain higher than the target level for longer. The Governing Council of the European Central Bank (ECB) is committed to ensuring, through its monetary policy, that inflation stabilises in the medium term at the level of the ECB's 2% target. In September, the ECB raised all three key interest rates by 0.25 percentage points. [3] During January-September, the 12-month Euribor rate increased by about 1.1 percentage points. [4]

The performance of the Finnish economy in the first part of the year was stronger than previously forecast, and growth has been supported especially by exports and private investment. With the strengthening of economic growth, unemployment is expected to gradually decline. However, the growth outlook is overshadowed by the uncertainty surrounding energy prices that have risen as a result of the conflict in the Middle East. According to the Bank of Finland's September interim forecast, the Finnish economy will grow by 1.7% in 2026, after which economic growth is estimated to slow to 1.6% in 2027 and 1.3% in 2028. [1]

According to Statistics Finland, households' saving remained on a higher level than usual in the second quarter of 2026, and seasonally adjusted saving rate was 4%. The prolonged decline in the indebtedness ratio on households seems to have evened out. In the second quarter, households' indebtedness ratio was 108%, on the same level as in the first quarter. [5]

According to Statistics Finland, the number of employed people aged 15 to 74 was 11,000 lower and the number of unemployed persons was 39,000 higher in September than one year ago. In September, the employment rate was 75.1% (20 to 64 years) and the unemployment rate was 10.4% (15 to 74 years). [6]

According to Statistics Finland's preliminary data, the prices of old dwellings in housing companies decreased by 3.3% in the whole country in August compared to the previous year. In August, prices of old dwellings in housing companies decreased by 2.9% in the six largest towns and in the rest of Finland, by 3.8% compared to last year. At the same time, 8.5% less sales of old dwellings in blocks of flats and terraced houses were made through real estate agents than one year earlier. [7]

In August, new drawdowns on housing loans amounted to EUR 1.1 billion, which is EUR 20 million more than in the same period a year earlier. At the same time, new corporate loans were drawn down by EUR 1.8 billion. The average interest rate on new housing loans was 3.35% in August. The annual growth rate of loans to households strengthened by 0.2% year-on-year. The corporate loan stock increased by 5.4% during the same period. Households' deposit stock grew by a total of 2.0% over a 12-month period. [8]

According to Statistics Finland, number of petitions for restructuring of debts increased in January to September by 17.1% compared to the previous year. [9] The 12-month moving annual change in instigated bankruptcy proceedings was 8.0% in September 2026. [10] In August 2026, the cubic volume of building permits granted for new buildings grew by 19.0% compared to one year ago. Between September 2025 and August 2026, 37 million cubic metres of building permits were granted. During the same period, 26 million cubic metres of construction projects were completed, which was 16.0% less than one year earlier. [11]

1) Bank of Finland, Positive track in Finland's economy will continue. Published on 15 September 2026.

2) Statistics Finland, Inflation 2.5 per cent in September 2026. Published on 14 October 2026.

3) Bank of Finland, European Central Bank's monetary policy decisions. Published on 10 September 2026.

4) Bank of Finland, Euribor interest rates. Published on 1 October 2026.

5) Statistics Finland, Households' saving rate positive in the second quarter of 2026. Published on 18 September 2026.

6) Statistics Finland, Fewer employed persons and more unemployed persons in September 2026 compared to one year ago. Published on 20 October 2026.

7) Statistics Finland, Prices of old dwellings in housing companies decreased by 3.3 per cent year-on-year in August 2026. Published on 29 September 2026.

8) Bank of Finland, MFI balance sheet (loans and deposits) and interest rates. Growth rate of the corporate loan stock accelerated in summer 2026. Published on 28 September 2026.

9) Statistics Finland, Number of petitions for restructuring of debts increased by 17.1 per cent in January to September 2026 from the previous year. Published on 14 October 2026.

10) Statistics Finland, Altogether 344 bankruptcies were instigated in September 2026. Published on 20 October 2026.

11) Statistics Finland, Cubic volume of granted building permits increased by 19 per cent in August 2026 from one year back. Published on 20 October 2026.

Results and balance sheet

For income statement items, the comparison period is last year's corresponding period, for balance sheet and capital adequacy the comparison date is 31 December 2025.

Result 7—9 / 2026

For the third quarter, the Group's profit before taxes was EUR 6.6 (15.5) million and the profit was EUR 5.2 (12.3) million. The cost/income ratio was 58.8 (51.1)%.

Comparable profit before taxes amounted to EUR 9.5 (16.1) million in the third quarter and comparable cost/income ratio was 52.9 (50.1)%. The comparable profit has been adjusted for the net income on financial assets and liabilities as well as costs incurred in the investigation of non-compliance with the guidelines and costs related to the tender offer.

Income

Total operating income was EUR 51.1 (53.1) million. Total operating income decreased by 3.8% compared to the comparable period. Comparable operating income was EUR 50.8 (53.2) million, a decrease of 4.5% compared to the previous year. Net income on financial assets and liabilities of EUR -0.3 million has been adjusted from the operating income as an item affecting comparability.

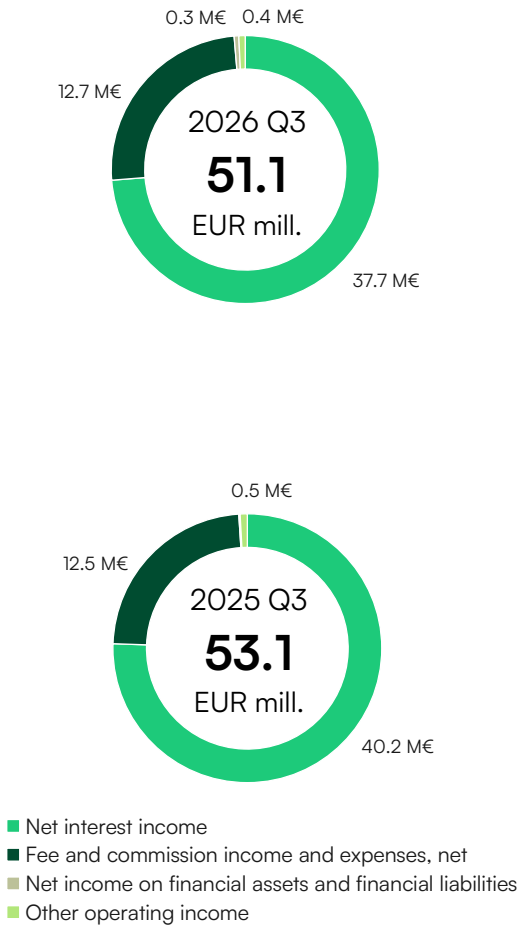
Net interest income decreased by 6.4% compared to the comparison period, totalling EUR 37.7 (40.2) million. During the third quarter, interest income was EUR 62.0 (61.5) million. During the reporting period, the average margin of the loan portfolio has remained almost unchanged.

Interest expenses increased by 14.2%, totalling EUR 24.3 (21.3) million during the third quarter. The development of interest expenses was mainly affected by interest rates on bonds issued and the impact of interest rate hedges. At the end of the period, the average interest on deposits paid to the Company's customers was 0.79 (0.71)%.

Fee and commission income and expenses (net) increased in the third quarter by 2.0% and was EUR 12.7 (12.5) million. Net fee and commission income from cards and payment transactions increased by 5.5% compared to the comparison period and was EUR 9.3 (8.8) million. Fund commissions increased by 13.4% compared to the comparison period and were EUR 2.3 (2.0) million. The amount of commission income from lending was EUR 2.0 (2.3) million, a decrease of 11.6% compared to the previous year. Total amount of fee and commission income was EUR 15.3 (14.8) million.

Net income on financial assets and liabilities was EUR 0.3 million (-0.1) during the period. Other operating income was EUR 0.4 (0.5) million.

Operating income



Expenses

Operating expenses were in total EUR 29.8 (26.8) million and they increased by 11.2% compared to the previous year's corresponding period. In the comparison period, costs related to risk management development measures and measures taken based on observations given by the supervisor were recorded at EUR 1.7 million. Comparable operating expenses increased by 1.3 % and were EUR 26.7 (26.3) million. A total of EUR 2.6 million of items affecting comparability related to the tender offer were recorded for the reporting period. During the comparison period, a total of EUR 0.5 million was recorded for the work related to the controlled winding-down measures.

Personnel expenses increased by 5.8% and were EUR 10.4 (9.8) million. At the end of the period, the number of employees was 625 (651), of which 48 (60) worked under fixed-term contract.

Other operating expenses increased by 12.6% and were EUR 16.7 (14.8) million. The item includes external expert fees, office, PR and marketing costs and expenses stemming from the business premises in own use. Expenses for the reporting period included a total of EUR 2.6 million related to the tender offer.

Depreciation, amortisation and impairments on tangible and intangible assets were EUR 2.7 (2.1) million.

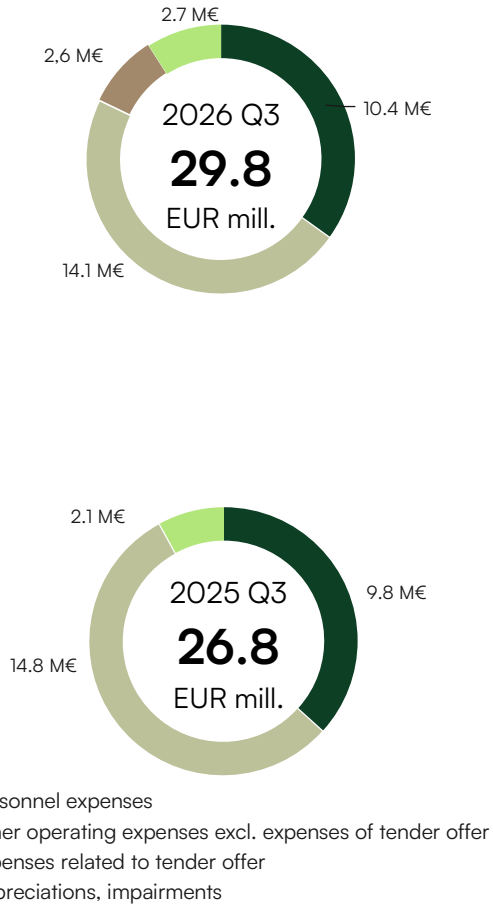
Impairment losses on financial assets

During the third quarter impairment losses on financial assets increased and were in total EUR -14.2 million. In the comparison period, impairment losses on financial assets amounted to EUR -10.1 million. During the reporting period, the level of impairment losses was particularly affected by an increase in default expectations, the management's discretionary adjustments to individual agreements and the increase in the number of defaulted exposures. During the third quarter, impairment losses on the controlled winding-down portfolio were EUR 1.6 million and on another credit portfolio, EUR 12.6 million. The development of impairment losses in the comparison period was affected by provisions made in the controlled winding-down portfolio, of which a total of EUR 5.1 million was recorded.

During the third quarter, expected credit losses (ECL) amounted to EUR 12.5 (9.2) million. The entries were allocated to receivables from customers and off-balance sheet items.

The net amount of incurred credit losses increased compared with the comparison period and was EUR 1.8 (0.9) million in the third quarter.

Operating expenses



Result 1—9 / 2026

The Group's profit before taxes was EUR 28.8 (37.2) million in January—September and the profit for the period was EUR 22.8 (29.4) million. The cost/income ratio was 62.1 (53.9)%.

Comparable profit before taxes amounted to EUR 33.2 (39.7) million for January—September and comparable cost/income ratio was 59.0 (52.3)%. Comparable profit before taxes has been adjusted for the net income on financial assets and liabilities as well as expenses incurred in investigating non-compliance with the guidelines and costs related to tender offer.

Income

Total operating income was EUR 153.5 (172.5) million. Total operating income decreased 11.0% compared to the comparison year.

Comparable total operating income was EUR 152.9 (172.1) million and the decrease was 11.1% compared to the previous year. During the reporting period, net income on financial assets and liabilities of EUR 0.6 (0.4) million has been adjusted from operating income as an item affecting comparability.

Net interest income decreased 16.3%, totalling EUR 109.7 (131.1) million. Interest income for the reporting period decreased by 13.0% and was EUR 178.2 (204.9) million. The development of interest income during the reporting period was mainly affected by changes in market interest rates during the period and a decrease in the loan portfolio. Over the period, the average margin on the loan portfolio remained almost unchanged.

Interest expenses decreased compared to the previous year 7.3% and were EUR 68.4 (73.8) million. Compared to the comparison period, interest expenses were mainly reduced by lower interest expenses on the deposit portfolio due to lower market interest rates in the early part of the year, as well as the impact of interest rate hedges. The average interest on deposits paid to the Company's customers was 0.73 (0.77)% at the end of the period.

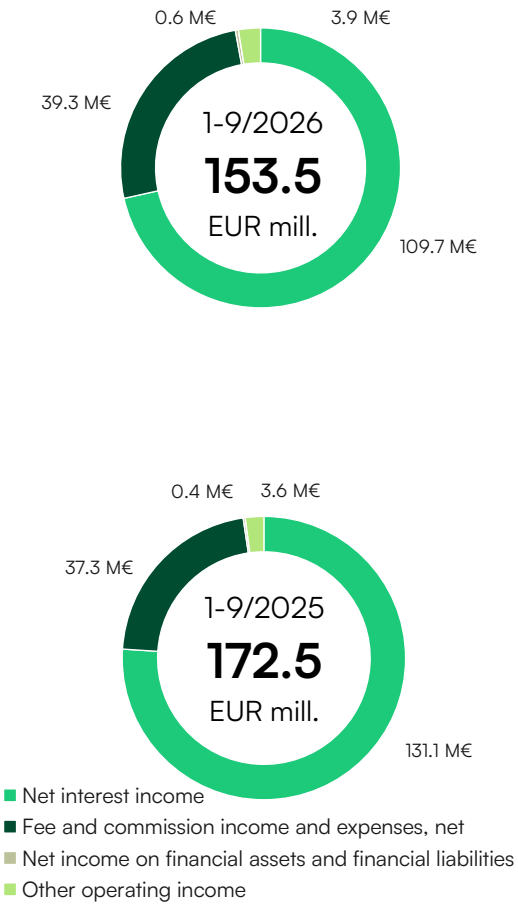
Fee and commission income and expenses (net) increased by 5.3% during the reporting period and was EUR 39.3 (37.3) million. The total amount of fee and commission income was EUR 46.7 (44.4) million.

Net fee and commission income from cards and payment transactions increased by 7.4% compared to the comparison period and were in total EUR 28.5 (26.6) million. Fund commissions increased by 9.7% year-on-year and were EUR 6.6 (6.0) million. The amount of commission income on lending decreased by 7.9% compared to the comparison period and was EUR 6.4 (6.9) million.

Net income on financial assets and liabilities was EUR 0.6 (0.4) million during the reporting period.

Other operating income increased by 7.1% and was EUR 3.9 (3.6) million. Other operating income includes a deposit guarantee fee of EUR 0.7 (0.6) million recorded during the reporting period as well as a positive change in fair value of EUR 2.2 (2.2) million from the revaluation of joint debts recorded in connection with the business acquisitions of Eurajoen Savings Bank and Liedon Savings Bank.

Operating income



Expenses

Operating expenses increased by 3.1% and were in total EUR 94.8 (91.9) million. A total of EUR 2.8 million expenses related to the tender offer were recorded for the reporting period. In the comparison period, the share of risk management development measures and operational costs of observations given by the supervisor, as well as the costs of the “Noste” development project, totalled EUR 7.6 million. Comparable operating expenses were EUR 89.9 (89.0) million.

Personnel expenses increased 9.6%, totalling EUR 34.3 (31.3) million. The number of employees at the end of the period was 625 (651), of which 48 (60) were fixed-term.

Other operating expenses decreased 2.6% to EUR 52.8 (54.3) million. The item includes authority fees, external expert fees, office, IT, PR and marketing costs and those stemming from the business premises in own use. During the reporting period, other operating expenses were increased by a penalty payment of EUR 0.4 million imposed by the Finnish Financial Supervisory Authority (FIN-FSA) due to failures related to maintaining insider lists and an expense provision of EUR 2.5 million related to the FIN-FSA’s possible sanctioning processes concerning credit risk management, governance and management system, and reporting of large customer exposures. In the comparison period, a total of EUR 10.4 million was recorded in expenses related to risk management development measures, measures taken based on the supervisor's observations, the work for controlled winding-down plan, and the ‘Noste' risk management action plan. In addition, EUR 3.0 million was recorded for the comparison period, a provision for possible sanctions imposed by the Finnish Financial Supervisory Authority due to deficiencies identified in the final inspection report on preventing money laundering and terrorist financing.

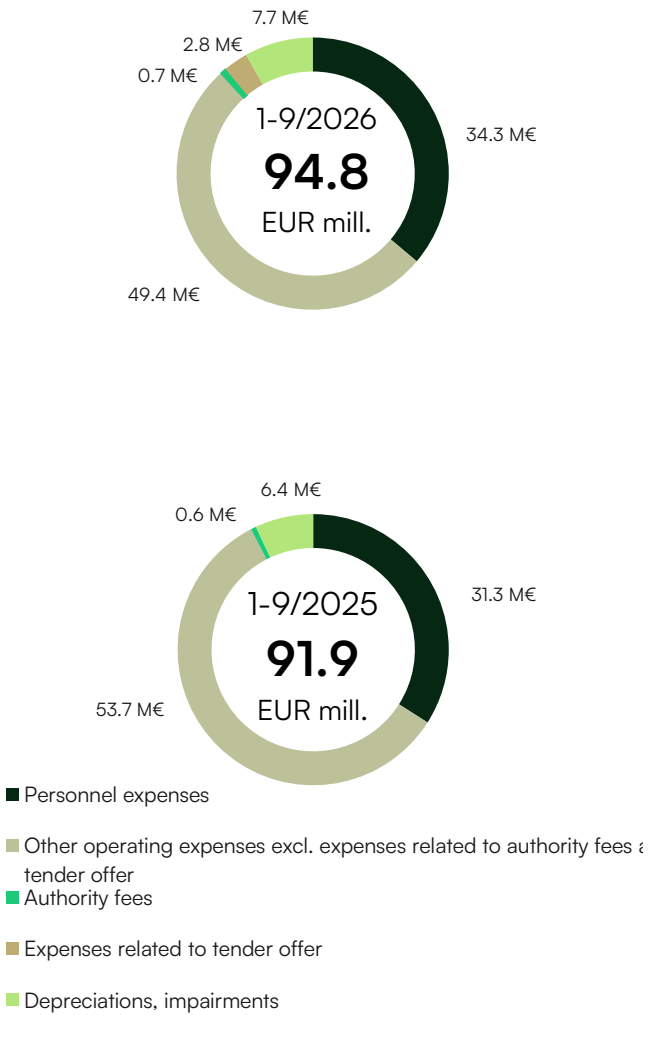
A total of EUR 0.7 million was recorded in the deposit guarantee payment for the reporting period, which was covered by refunds from the old deposit guarantee fund. During the comparison period, a total of EUR 0.6 million of deposit guarantee payment was recorded.

Depreciation, amortisation and impairments on tangible and intangible assets were EUR 7.7 (6.4) million.

Impairment losses on financial assets

Impairment losses of financial assets decreased compared to the comparison period and were EUR -29.2 million, while the impairment losses of financial assets recorded in the comparison period were EUR -41.5 million. During the reporting period, the level of impairment losses was particularly affected by the increase in the number of defaulted exposures, the update of the ECL calculation model implemented in the second quarter, and the increase in default expectations for defaulted agreements. In addition, impairment losses were affected by adjustments made to individual agreements based on the management's judgement. An update of the calculation model for expected credit losses (ECL) during the comparison period increased the amount of ECL by a total of approximately EUR 8.5 million. Furthermore, the amount of impairment losses during the comparison period was increased by an increase in the provisions related to the controlled winding-down portfolio totaling approximately EUR 12.7 million.

Operating expenses



During January-September, the amount of expected credit losses (ECL) decreased in relation to the comparison period and was EUR 26.2 million targeting receivables from customers and off-balance sheet items. The amount of expected credit losses in the comparison period was EUR 36.7 million.

The net amount of incurred credit losses decreased compared to the comparison period and was EUR 3.0 (4.8) million during January—September.

Condensed consolidated income statement (quarterly trend)

Note	(1,000 euros)	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
	Interest income	61,968	58,459	57,757	60,597	61,515
	Interest expenses	-24,316	-22,135	-21,983	-23,079	-21,291
10	**Interest income, net**	**37,652**	**36,324**	**35,774**	**37,518**	**40,223**
	Fee and commission income	15,277	15,620	15,805	16,367	14,786
	Fee and commission expenses	-2,541	-2,413	-2,449	-3,053	-2,303
11	**Fee and commission income and expenses, net**	**12,736**	**13,207**	**13,356**	**13,314**	**12,483**
12	Net income on financial assets and financial liabilities	284	-246	513	-4,576	-85
	Other operating income	393	2,511	980	2,659	457
	Operating income, total	**51,064**	**51,796**	**50,623**	**48,915**	**53,079**
	Personnel expenses	-10,421	-12,716	-11,138	-10,988	-9,848
	Other operating expenses	-16,715	-20,642	-15,482	-17,641	-14,845
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-2,706	-2,650	-2,346	-2,497	-2,144
	Operating expenses, total	**-29,842**	**-36,009**	**-28,966**	**-31,127**	**-26,838**
13	Impairment losses on financial assets, net	-14,247	-7,539	-7,401	-5,586	-10,116
	Share of profit from joint ventures and associated companies	-331	-28	-358	-199	-601
	Profit before taxes	**6,645**	**8,220**	**13,898**	**12,002**	**15,524**
	Income taxes	-1,429	-1,708	-2,796	-1,932	-3,261
	Profit for the accounting period	**5,216**	**6,513**	**11,103**	**10,071**	**12,263**
	Of which:					
	Shareholders of Oma Savings Bank Plc	5,216	6,513	11,103	10,071	12,263
	Total	**5,216**	**6,513**	**11,103**	**10,071**	**12,263**
	Earnings per share (EPS), EUR	**0.16**	**0.20**	**0.33**	**0.30**	**0.37**
	Earnings per share (EPS) after dilution, EUR	**0.16**	**0.20**	**0.33**	**0.30**	**0.37**

Balance sheet

The Group's balance sheet total decreased by 5.3% during January-September and was EUR 7,067.6 (7,462.4) million.

Loans and receivables

Loans and receivables in total, EUR 5,668.4 (5,836.0) million decreased by 2.9% compared to the comparison period. At the end of the reporting period, loans and receivables from credit institutions were EUR 78.9 (103.3) million and loans and receivables from the public and public sector entities were in total EUR 5,589.5 (5,732.7) million. The development of the loan portfolio during the year was affected by the weak market situation and the uncertainties stemming from the tender offer process associated with the new sale. The loan portfolio (excluding credit institutions) before expected credit losses decreased by 0.6% in the first quarter and by 0.9% in the second quarter and by 0.6% in the third quarter.

The average size of loans issued over the past 12 months increased and was approximately EUR 126 (109) thousand.

Loan portfolio by customer group (excl. credit institutions), before the expected credit losses

Credit balance * (1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Private customers	3,535,118	3,622,010	3,650,017
SME customers	1,062,884	1,085,896	1,162,163
Housing associations	644,799	658,888	646,389
Agricultural customers	274,372	287,363	294,428
Other	219,110	205,757	197,006
Total	**5,736,283**	**5,859,914**	**5,950,004**

* The credit balance does not include accrued interest on contracts.

Investment assets

The Group's investment assets decreased compared to the comparison period totalling EUR 493.9 (505.3) million. The primary purpose of managing investment assets is securing the Company's liquidity position.

Intangible assets and goodwill

At the end of the period, intangible assets recorded in the balance sheet totalled EUR 31.7 (24.3) million and a goodwill of EUR 20.1 (20.1) million. The growth in intangible assets is mainly explained by investments in system development of lending as well as other IT projects.

Liabilities to credit institutions and to the public and public sector entities

During the period, liabilities to credit institutions and to the public and public sector entities decreased by 5.3% to EUR 3,778.3 (3,989.3) million. The item consists mostly of deposits received from the public, which came to EUR 3,752.9 (3,831.7) million at the end of September. Fixed-term deposits accounted for 16.4% of these and their average remaining maturity was about five months. The deposit portfolio decreased by 2.1% during January-September. Liabilities to credit institutions were EUR 53.5 (125.0) million.

Debt securities issued to the public

Total debt securities issued to the public decreased during the period and was EUR 2,517.1 (2,710.7) million. An unsecured senior-term bond of EUR 50 million matured in February. During the first quarter, the Company repurchased and cancelled its outstanding covered bonds, in the aggregate nominal amount of EUR 100 million. In September, EUR 50 million senior-term bond matured. Additionally, the Company issued a EUR 200 million floating rate covered bond, which it retained in its own possession. A more detailed breakdown of debt securities issued to the public is given in Note 9.

At the end of the period, covered bonds were secured by loans to the value of EUR 2,700.0 (3,008.0) million.

Equity

The Group's equity EUR 626.9 (618.8) million increased by 1.3% during the period. The change in equity is mainly explained by the result of the period and dividend payment.

Own shares

On 30 September 2026, the number of own shares held by Oma Savings Bank was 133,741.

Share capital	30 Sep 2026	31 Dec 2025	30 Sep 2025
Weighted number of shares on average (excl. own shares)	33,206,096	33,173,184	33,167,885
Number of shares at the end of the period (excluding own shares)	33,222,988	33,204,349	33,184,889
Number of own shares	133,741	132,200	132,200
Share capital (1,000 euros)	24,000	24,000	24,000

Off-balance-sheet commitments

Off-balance-sheet commitments include commitments given to a third party on behalf of a customer and irrevocable commitments given to a customer. Commitments given to a third party on behalf of a customer, EUR 26.3 (26.0) million, consisted mainly of bank guarantees and other guarantees. Irrevocable commitments given to a customer, which totalled EUR 374.8 (301.9) million at the end of September, consisted mainly of undrawn credit facilities.

Group's key figures

(1,000 euros)	1-9/2026	1-9/2025	Δ %	1-12/2025	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Net interest income	109,749	131,119	-16%	168,637	37,652	36,324	35,774	37,518	40,223
Fee and commission income and expenses, net	39,299	37,337	5%	50,651	12,736	13,207	13,356	13,314	12,483
Total operating income	153,483	172,493	-11%	221,408	51,064	51,796	50,623	48,915	53,079
Total operating expenses	-94,816	-91,939	3%	-123,066	-29,842	-36,009	-28,966	-31,127	-26,838
1) Cost/income ratio, %	62.1%	53.9%	15%	56.1%	58.8%	69.6%	57.6%	63.9%	51.1 %
Impairment losses on financial assets, net	-29,186	-41,525	-30%	-47,111	-14,247	-7,539	-7,401	-5,586	-10,116
Profit before taxes	28,764	37,246	-23%	49,248	6,645	8,220	13,898	12,002	15,524
Profit/loss for the accounting period	22,831	29,408	-22%	39,479	5,216	6,513	11,103	10,071	12,263
2) Balance sheet total	7,067,639	7,524,344	-6%	7,462,363	7,067,639	7,229,858	7,224,216	7,462,363	7,524,344
Equity	626,916	605,224	4%	618,829	626,916	623,193	628,702	618,829	605,224
2) Return on assets (ROA) %	0.4%	0.5%	-19%	0.5%	0.3%	0.4%	0.6%	0.5%	0.7%
Return on equity (ROE) %	4.9%	6.6%	-26%	6.6%	3.3%	4.2%	7.1%	6.6%	8.2%
Earnings per share (EPS), EUR	0.69	0.89	-23%	1.19	0.16	0.20	0.33	0.30	0.37
2) Equity ratio %	8.9%	8.0%	10%	8.3%	8.9%	8.6%	8.7%	8.3%	8.0%
Total capital (TC) ratio %	19.6%	19.2%	2%	19.3%	19.6%	19.4%	19.4%	19.3%	19.2%
Common Equity Tier 1 (CET1) capital ratio %	19.0%	18.2%	4%	18.3%	19.0%	18.7%	18.5%	18.3%	18.2%
Tier 1 (T1) capital ratio %	19.0%	18.2%	4%	18.3%	19.0%	18.7%	18.5%	18.3%	18.2%
Liquidity coverage ratio (LCR) %	313.5%	838.9%	-63%	391.1%	313.5%	320.3%	339.3%	391.1%	838.9%
Net Stable Funding Ratio (NSFR) %	128.8%	130.6%	-1%	129.6%	128.8%	128.4%	129.5%	129.6%	130.6%
Average number of employees	643	642	0%	642	641	655	633	643	658
Employees at the end of the period	625	651	-4%	642	625	662	634	642	651
Alternative performance measures excluding items affecting comparability:									
1) Comparable profit before taxes	33,153	39,726	-17%	56,896	9,530	9,897	13,725	17,169	16,123
1) Comparable cost/income ratio, %	59.0%	52.3%	13%	53.5%	52.9%	66.5%	57.5%	57.3%	50.1%
1) Comparable earnings per share (EPS), EUR	0.79	0.95	-16%	1.37	0.23	0.24	0.33	0.43	0.38
1) Comparable return on equity (ROE) %	5.6%	7.1%	-20%	7.6%	4.8%	5.0%	7.0%	9.3%	8.5%

1) The reconciliation of the comparable result is presented below in the report section of the Half-Year Report.

2) The Company revised the official balance sheet formula during the first quarter of 2026. The changes are described in more detail in Note 2. The comparison periods have been retrospectively adjusted.

Calculation and reconciliation of key figures

Calculation of key figures

Alternative Performance Measures (APM)

Oma Savings Bank Plc's financial reporting presents Alternative Performance Measures (APM) that describe the Company's historical financial result, financial position or cash flows. The APMs are drawn up in line with the guidelines set by the European Securities and Markets Authority (ESMA). APMs are not key figures defined or specified in IFRS standards, capital adequacy regulation (CRD/CRR) or Solvency II (SII) regulations. The Company presents APMs as supplementary information to the key figures that are presented in the Group's IFRS-compliant income statement, Group balance sheets and cash flow statements.

In the Company's view, alternative key figures provide meaningful and useful information to investors, securities market analysts and others concerning Oma Savings Bank Plc's performance, financial position and cash flows.

Operating income, total

Net interest income, net fee and commission income and expenses, net income on financial assets and liabilities, other operating income

Total operating expenses

Personnel expenses, other operating expenses, depreciation, amortisation and impairment losses on tangible and intangible assets

Cost/income ratio, %

Total operating expenses / (Total operating income + share of profit from joint ventures and associated companies (net)) x 100

Comparable cost/income ratio, %

Total operating expenses without items affecting comparability / (Total operating income without items affecting comparability + share of profit from joint ventures and associated companies (net)) x 100

Comparable profit before taxes

Profit/loss before taxes without net income from financial assets and liabilities and other items affecting comparability

Return on equity, ROE %

Profit/loss for the accounting period / Equity (average of the beginning and the end of the year) x 100

Comparable return on equity, ROE %

Comparable profit/loss for the accounting period / Equity (average of the beginning and end of the year) x 100

Total return on assets, ROA %

Profit/loss of the accounting period / Average balance sheet total (average of the beginning and the end of the year) x 100

Equity ratio, %

Equity / Balance sheet total x 100

Comparable earnings per share (EPS), EUR

Comparable profit/loss — Share of non-controlling interests / Average number of shares outstanding

Other key figures

Liquidity coverage ratio (LCR), %

High quality liquid assets / Net outflows during the following 30 days

Net stable funding ratio (NSFR), %

Available amount of stable funding / Required amount of stable funding x 100

Total capital (TC), %

Own funds total (TC) / Risk-weighted assets (RWA) total x 100

Common Equity Tier (CET1) capital ratio, %

Common Equity Tier 1 (CET1) capital / Risk-weighted assets (RWA) total x 100

Tier 1 (T1) capital ratio, %

Tier 1 (T1) capital / Risk-weighted assets (RWA) total x 100

Leverage ratio, %

Tier 1 (T1) capital / Exposures total x 100

Earnings per share (EPS), EUR

Profit/loss for the accounting period belonging to the parent company owners / Average number of shares outstanding x 100

Earnings per share after dilution (EPS), EUR

Profit/loss for the accounting period belonging to the parent company / Average number of shares outstanding after dilution of share-based rewarding x 100

Reconciliation calculation of comparable profit

(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Profit before taxes	**28,764**	**37,246**	**49,248**	**6,645**	**8,220**	**13,898**	**12,002**	**15,524**
Operating income:								
Net income on financial assets and liabilities	-551	-409	4,167	-284	246	-513	4,576	85
Operating expenses								
Costs relating to business arrangements	-	41	41	-	-	-	-	-
Other one-off items	2,152	2,849	3,440	545	1,266	341	591	514
Costs relating to the tender offer	2,789	-	-	2,624	165	-	-	-
Comparable profit before taxes	**33,153**	**39,726**	**56,896**	**9,530**	**9,897**	**13,725**	**17,169**	**16,123**
Income taxes in income statement	-5,932	-7,837	-9,769	-1,429	-1,708	-2,796	-1,932	-3,261
Change of deferred taxes	-878	-496	-1,530	-577	-335	35	-1,033	-120
Comparable profit/loss for the accounting period	**26,343**	**31,393**	**45,597**	**7,524**	**7,854**	**10,964**	**14,204**	**12,742**

Other non-recurring items relate to expenses incurred in determining non-compliance with the guidelines. Comparable profit before taxes excluding net income from financial assets and liabilities describes the comparable development of the Company's core business by removing the impact of investment income from the result. The change in imputed income tax consists of the tax effect of items affecting comparability.

Significant events during the period

- The Company updated its business outlook and issued a negative profit warning on 29 September 2026. In accordance with the updated guidance, the Group's comparable profit before taxes will decrease significantly compared to the comparison period.

- On 9 July 2026, S-Bank Plc announced a voluntary recommended public cash tender offer for all issued and outstanding shares in Oma Savings Bank Plc. S-Bank believes that, upon completion, the combination will create a larger business entity which strengthens the position of the combined bank as a competitive player and which has stronger capabilities to offer high-quality services to its customers and to respond to the growing requirements of the banking sector. The Board of Directors of Oma Savings Bank Plc, represented by a quorum comprising the non-conflicted members of the Board of Directors, unanimously decided to recommend that the shareholders of Oma Savings Bank Plc accept the tender offer. The recommendation is supported by a fairness opinion provided by EY Advisory Oy to the Board of Directors of Oma Savings Bank Plc. The tender offer was completed during October 2026.

- On 15 September 2026, S-Bank announced that it has obtained the approval required from the competent authority, European Central Bank, for the acquisition of a qualifying holding in Oma Savings Bank in accordance with the Act on Credit Institutions (610/2014, as amended). Consequently, S-Bank announced that the condition to completion of the tender offer concerning the receipt of regulatory approvals has been fulfilled. On 28 September 2026, S-Bank announced that the tender offer has been validly accepted with approximately 96.78% of all outstanding shares and votes. On 30 September 2026, S-Bank announced that it completes the tender offer and commenced a subsequent offer period.

- The Company issued a covered bond of EUR 200 million in September. The maturity date of the bond is 2 October 2029 and is a floating rate loan.

- In September, the Board of Directors of the Company decided to terminate all ongoing share-based incentive schemes and to pay rewards based on them upon the completion of the tender offer.

- In June, the Company received a notice of hearing in accordance with the Administrative Procedure Act from the Finnish Financial Supervisory Authority (FIN-FSA). The notice of hearing is related to the Company's credit risk management, governance and management system, and reporting of large customer exposures. The FIN-FSA has assessed the Company's operations for the period 19 December 2018 — 4 February 2025. According to the assessment presented in the notice of hearing, in the view of FIN-FSA, the 25% regulatory limit relating to the largest customer exposure was exceeded during the period from the last quarter of 2022 to the third quarter of 2024. The FIN-FSA is assessing whether the conditions for imposing administrative sanctions, such as an administrative fine or a public warning, have been met. The Company is preparing for possible sanctions issued by the FIN-FSA and made a provision of EUR 2.5 million in the second quarter of 2026. The Company will issue a separate release relating to the Finnish Financial Supervisory Authority's decision once the decision has been issued.

- In June, S&P Global Ratings affirmed that the short term and long-term issuer credit ratings of the Company remain unchanged and are BBB/A-2. At the same time, S&P assigned BBB+/A-2 short-term and long-term resolution counterparty ratings (RCRs) to the Company. S&P also decided to maintain the negative outlook for the Company's credit rating.

- In May, the FIN-FSA notified the Company of a combined penalty payment of EUR 0.4 million, relating to failure to draw up insider lists from 7 January 2021 to 23 June 2021 and from 13 April 2022 to 13 May 2022.

- In May, the Board of Directors of the Company launched a share-based incentive plan for key employees for the new earning period for financial years 2026-2028. The structure of the share-based incentive scheme was reformed so that instead of the two (2) year-long plans starting every two years, the Company introduces three (3) year-long share-based incentive schemes starting annually. The purpose of the plan is to combine the objectives of the

owners and key employees to increase the value of the Company in the long term and to commit the key employees to implementing the Company's strategy, objectives and the Company's long-term interest and to offer them a competitive incentive plan based on earning of the Company's shares.

- In February, the Board of Directors of the Company decided to continue the employee share savings plan (OmaOsake) established in 2024. The OmaOsake offers personnel opportunity to invest part of their regular salary in the Company's shares.
- The Financial Stability Authority set an updated level for the Company for the minimum amount of own funds and eligible liabilities (MREL requirement) on 19 March 2026. The updated MREL requirement entered into force on 17 April 2026.
- In January 2026, the Board of Directors confirmed the Company's updated strategy and financial targets for the 2026-2029 period. The goal is to grow responsibly and profitably, utilising personalised service as a competitive advantage. For more information on the strategy of growth and financial targets of the Company, see page 23 of the Interim Report.

Progress of key development projects

In 2024, the Company launched a development project for loan, collateral and customer information systems, which updates the systems and adds automation and control to the customer information system, among other things. The aim of the system project is to improve efficiency, reduce the amount of manual work and improve credit quality controls. The key objective of the project is to further develop excellent customer experience in all service channels. The first stages of the project have progressed according to schedule and plans. Approximately EUR 10 million will be invested in the project during 2024—2027 and the development project will be carried out in cooperation with Oy Samlink Ab and Evitec Oy.

In addition, the Company is currently undertaking reforms of regulatory reporting to improve reporting systems together with partners.

Ongoing investigations by the authorities

In June 2026, the Company received a notice of hearing in accordance with the Administrative Procedure Act from FIN-FSA. The notice of hearing is related to the Company’s credit risk management, governance and management system, and reporting of large customer exposures. The FIN-FSA has assessed the Company’s operations for the period 19 December 2018 — 4 February 2025. According to the assessment presented in the notice of hearing, in the view of FIN-FSA, the 25% regulatory limit relating to the largest customer exposure was exceeded during the period from the last quarter of 2022 to the third quarter of 2024. Based on the revised data reviewed by FIN-FSA, the liabilities of the largest customer group have been below the 25% threshold since the last quarter of 2024. FIN-FSA is assessing whether the conditions for imposing administrative sanctions, such as an administrative fine or a public warning, have been met. In 2024, the Company has taken steps to develop credit risk management, reporting practices and internal processes. The Company is preparing for potential future sanctions imposed by FIN-FSA and has made a provision of EUR 2.5 million for the second quarter of 2026. The Company will inform separately of FIN-FSA's decision once FIN-FSA has issued a decision on the matter.

In June 2024, the Company announced that it would file a request for an investigation with the police in relation to non-compliance with the guidelines. This investigation is proceeding according to the schedules of the authorities, and the Company will report on the progress of the investigation in accordance with its disclosure policy. At the time of the reporting period, the Company has no further information on the matter.

At the end of the year 2024, the Company filed an investigation request with police regarding suspicion of breach of banking secrecy regulation in a public debate. At the time of the reporting period, the Company has no further information in this regard.

In April 2025, the Company announced that it had received the final inspection report from FIN-FSA on anti-money laundering and terrorist financing. The implementation of corrective actions is proceeding as planned. The Company is preparing for possible sanctions imposed by FIN-FSA and has made a provision of EUR 3.0 million for the first quarter of 2025.

Credit rating and liquidity

On 1 October 2026, S&P Global Ratings (S&P) raised the long-term issuer credit rating on Oma Savings Bank Plc to BBB+ from BBB and long-term resolution counterparty rating (RCR) to A- from BBB+ and affirmed the A-2 short-term rating and short-term RCR on the Company. On 1 October 2026, S&P removed the rating from CreditWatch positive and at the same time assessed the long-term outlook stable.

S&P Global Ratings has affirmed an AAA rating for the Company's bond program.

	30 Sep 2026	31 Dec 2025	30 Sep 2025
LCR	313.5%	391.1%	838.9%
NSFR	128.8%	129.6%	130.6%

The Group’s liquidity coverage ratio (LCR) remained at the level of the previous quarter, being 313.5% at the end of the third quarter of the year. Also, the net stable funding ratio (NSFR) remained at a high level, being 128.8%. The Company also met the additional liquidity requirement imposed by FIN-FSA and the Company’s survival horizon was over 90 days on 30 September 2026.

Finland's economy is expected to strengthen gradually, but the continued geopolitical uncertainty will have a negative impact on the return of the economy to a growth path. The activity of financial markets has been at a normal level, but investors are still more cautious than normal. The Company's most significant financial concentration in 2026 is the EUR 500 million covered bond due in December.

Related party disclosures

Related party is defined as key persons in a leading position at Oma Savings Bank Plc and their family members, subsidiaries, associated companies and joint ventures, joint operations and companies in which a key person in a leading position has control or significant influence, and organisations that have significant influence in Oma Savings Bank Plc. Key persons are members of the Board of Directors, the CEO and deputy CEO and the rest of the management team. After the end of the period, Oma Savings Bank Plc's parent company S-Bank Plc is a related party of the Company. Loans and guarantees have been granted to the related party with conditions that are applied to similar loans and guarantees granted to customers. More detailed information on related parties is given in Note G31 of the 2025 Financial Statements.

More detailed information on the share-based incentive schemes for key people is given in note G32 of the Financial Statements for 2025 and in note 16 of the Interim Report.

The strategy of growth and financial targets

The Strategy of Growth

The goal of Oma Savings Bank Plc is to provide the most personalised banking service in Finland by being expert support at different stages of customers' lives and throughout the life cycle of the company. Oma Savings Bank Plc's strategy of growth is based on more diverse earnings. A good customer understanding enables products and services with which the bank increases commission income and deepens customer relationships in both households and growing companies. Growth is controlled; solvency is kept strong and excess capital is returned to owners as anticipated.

Financial targets

The Company has financial targets confirmed by the Board of Directors on 14 January 2026 for the strategy period 2026-2029. Financial targets are set for the medium term (3-5 years)

- Comparable ROE: over 14%
- Comparable cost/income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score (NPS): over 50
- CET1: at least +2 percentage points above regulatory requirement

Significant events after the period

S-Bank's tender offer was completed, and Oma Savings Bank Plc has continued as a subsidiary of S-Bank as of 7 October 2026, when the offer price was paid. According to the final result of the tender offer of 30 September 2026, the 32,152,993 shares for which the tender offer has been validly accepted represent approximately 96.78 percent of all issued and outstanding shares and votes in Oma Savings Bank Plc. The result of the subsequent offer period was announced on 23 October 2026. Based on the preliminary result of the subsequent offer period, the 162,531 shares for which the tender offer has been validly accepted represent approximately 0.49 per cent of all issued and outstanding shares and votes in Oma Savings Bank Plc (excluding treasury shares held by Oma Savings Bank Plc). The shares offered during the subsequent offer period together with the shares offered during the original offer period and the shares otherwise acquired by the offeror represent approximately 97.32 percent of all of the issued and outstanding shares and votes of Oma Savings Bank Plc (excluding treasury shares held by Oma Savings Bank Plc).

In October, the Company invited the shareholders to an Extraordinary General Meeting to be held on 5 November 2026. The Extraordinary Annual General Meeting discusses the amendment of the Articles of Association, the number of members of the Board of Directors, the election of the members of the Board of Directors, and the remuneration of the members of the Board of Directors. The Annual General Meeting also discusses the election of the auditor and the certification authority for sustainability reporting. Matters related to the Annual General Meeting are available on the Company's website.

On 14 October 2026, the Company announced that Karri Alameri, the Company's CEO, will leave his position as CEO on 5 November 2026, with his term of office ending on 5 May 2027. At the same time, Alameri ran as a member of the Company's Board of Directors.

In accordance with the combination agreement and after consulting S-bank, the Board of Directors decided on the premature termination of the ongoing share-based incentive schemes upon the completion of the tender offer. S-Bank has given its consent to the treatment and expedited termination of the programmes on 2 September 2026. The decisions were conditional on the completion of the tender offer, including obtaining the required regulatory approvals and achieving a minimum acceptance requirement of more than 90%. In accordance with the solution agreed by Oma Savings Bank Plc and S-Bank, the programmes will be decided upon when the tender offer is completed and the rewards earned on the basis of them, to which the right has been obtained, will be paid in cash when regulation allows.

In accordance with the combination agreement and after consulting S-bank, the Board of Directors decided on the premature termination of the ongoing OmaOsake programmes upon the completion of the tender offer. S-Bank has given its consent to the treatment and expedited termination of the programmes on 2 September 2026. The decisions were conditional on the completion of the tender offer, including obtaining the required regulatory approvals and achieving a minimum acceptance requirement of more than 90%.

In accordance with the solution agreed by Oma Savings Bank Plc and S-Bank, the programmes will be decided upon when the tender offer is completed and the rewards earned on the basis of them, to which the right has been obtained, will be paid in cash when regulation allows.

On 1 October 2026, S&P Global Ratings (S&P) raised the long-term issuer credit rating on Oma Savings Bank Plc to BBB+ from BBB and long-term resolution counterparty rating (RCR) to A- from BBB+ and affirmed the A-2 short-term rating and short-term RCR on the Company. On 1 October 2026, S&P removed the rating from CreditWatch positive and at the same time assessed the long-term outlook stable.

Other events after the end of the reporting period that would require disclosure of additional information or materially affect the Company's financial position are unknown.

Outlook for financial year 2026 (updated 29 September 2026)

New business outlook and guidance for the financial year 2026 (updated 29 September 2026):

The business outlook for the Company for the financial year 2026 is influenced by overall uncertainty, demand for housing loans, and the continued low investment appetite among SMEs. These factors negatively affect the loan portfolio, and net interest income decreases compared with the previous financial year. In line with its strategy, the Company is focusing on diversified earnings generation and growth in fee income. Due to changes in the operating environment, fee and commission income is, however, estimated to grow more slowly than anticipated. While the growth in the Company's cost base has slowed down compared with the previous financial year, the tender offer process is resulting in unforeseen expenses. The Company estimates that impairment losses on financial assets will remain below the level of the previous financial year, but non-performing loans are declining more slowly than anticipated and are having a more negative impact on the development of impairment losses than previously estimated.

Oma Savings Bank Plc provides earnings guidance for comparable profit before taxes for 2026. The earnings guidance is based on the forecast for the entire year, which takes into account the current market and business situation. The forecast is based on the management's assessment of the Group's business development.

We estimate that the Group's comparable profit before taxes for the financial year 2026 will decrease significantly compared with the previous financial year (comparable profit before taxes was EUR 56.9 million in the financial year 2025).

Dividend policy and dividend payment

The Company aims to pay a steady and growing dividend, at least 30% of net income. The Company's Board of Directors assesses the balance between the dividend or capital return to be distributed, and the amount of own funds required by the Company's capital adequacy requirements and target on an annual basis and makes a proposal on the amount of dividend or capital return to be distributed. The Company has the preparedness to pay additional dividends.

Financial reporting in 2027

The Company will announce separately the release dates of the financial information for 2027.

Capital adequacy

The total capital (TC) ratio of Oma Savings Bank Group strengthened slightly and was 19.6 (19.3)% at the end of the period. The Common Equity Tier 1 capital (CET1) ratio was 19.0 (18.3)%, exceeding by 7.7 percentage points the minimum level of the medium-term financial goal set by the Company's Board of Directors (at least 2 percentage points above the regulatory requirement).

Risk-weighted assets decreased from the level of the comparison period and were EUR 2,930.0 (3,007.9) million at the end of the reporting period. The reduction was largely due to a decrease in exposures. Oma Savings Bank Group applies the standardised approach in the capital requirement calculation for credit risk and for operational risk the new standardised approach. The capital requirement for market risk is calculated using the simplified standard approach for foreign exchange position.

At the end of the review period, the capital structure of the Group was strong and consisted mostly of Common Equity Tier 1 capital (CET1). The Group's own funds (TC) of EUR 575.4 (581.4) million decreased slightly from the comparison period and exceeded by EUR 172.1 million the total capital requirement for own funds EUR 403.3 (414.0) million. Taking into account the indicative additional capital recommendation, the surplus of own funds was EUR 128.1 million. The earnings for the financial year 2026 have been included in the Common Equity Tier 1 capital with the permission granted by

(1,000 euros)	**30 Sep 2026**	**31 Dec 2025**	**30 Sep 2025**
Common Equity Tier 1 capital before regulatory adjustments	619,744	601,998	598,479
Regulatory adjustments on Common Equity Tier 1	-64,336	-50,159	-43,047
Common Equity Tier 1 (CET1) capital, total	**555,409**	**551,839**	**555,432**
Additional Tier 1 capital before regulatory adjustments	-	-	-
Regulatory adjustments on additional Tier 1 capital	-	-	-
Additional Tier 1 (AT1) capital, total	-	-	-
Tier 1 capital (T1 = CET1 + AT1), total	**555,409**	**551,839**	**555,432**
Tier 2 capital before regulatory adjustments	20,581	29,551	32,574
Regulatory adjustments on Tier 2 capital	-600	-	-
Tier 2 (T2) capital, total	**19,981**	**29,551**	**32,574**
Total capital (TC = T1 + T2), total	**575,389**	**581,389**	**588,006**
Risk-weighted assets			
Credit and counterparty risk	2,551,186	2,628,458	2,703,467
Credit valuation adjustment risk (CVA)	12,433	18,565	19,595
Market risk (foreign exchange risk)	-	-	-
Operational risk	366,390	360,859	335,540
Risk-weighted assets, total	**2,930,009**	**3,007,882**	**3,058,603**
Common Equity Tier 1 (CET1) capital ratio, %	18.96%	18.35%	18.16%
Tier 1 (T1) capital ratio, %	18.96%	18.35%	18.16%
Total capital (TC) ratio, %	19.64%	19.33%	19.22%

Leverage ratio (1,000 euros)	**30 Sep 2026**	**31 Dec 2025**	**30 Sep 2025**
Tier 1 capital	555,409	551,839	555,432
Total amount of exposures	7,152,262	7,515,757	7,577,301
Leverage ratio	**7.77%**	**7.34%**	**7.33%**

the Finnish Financial Supervisory Authority (FIN-FSA). The Group´s leverage ratio was 7.8 (7.3)% at the end of the period.

The total capital requirement for banks' own funds consists of the Pillar I minimum capital requirement (8.0%) and various buffer requirements. Buffer requirements are, among other things, the capital conservation buffer (2.5%) set by the Credit Institution Act, the discretionary SREP requirement according to Pillar II, the countercyclical buffer requirement and the systemic risk buffer.

The SREP requirement imposed by the Finnish Financial Supervisory Authority (FIN-FSA) on Oma Savings Bank Plc based on the supervisory authority's assessment 2.25% is valid until further notice, however until 30 June 2028 at the latest. According to the overall assessment based on risk indicators, there are no grounds for applying a countercyclical buffer, and thus FIN-FSA maintained the requirement of countercyclical buffer at its basic level of 0%. The systemic risk buffer requirement of 1.0% strengthens the risk-bearing capacity of the banking sector. In addition to capital requirements, FIN-FSA issued an indicative capital recommendation for Oma Savings Bank Plc under the Credit Institutions Act, which rose to 1.5% (previously 1.0%) as of 31 March 2026. The indicative additional capital recommendation to be covered by Common Equity Tier 1 capital is valid until further notice.

As part of the permanent supervisory review and evaluation process (SREP), FIN-FSA has set the leverage ratio requirement (P2R-LR) of 0.25% set for Oma Savings Bank Plc. The requirement is valid until further notice, however until 30 June 2028 at the latest. The P2R-LR requirement must be covered by Tier 1 capital. The binding leverage ratio based on the Capital Requirements Regulation (CRR) is 3.0%.

In accordance with the updated decision issued by the Financial Stability Authority on 19 March 2026, the MREL requirement based on Oma Savings Bank Plc's total risk is 23.10% (previously 20.88%) and the requirement based on the total amount of exposures used in the calculation of the leverage ratio is 7.92% (previously 7.89%). The updated MREL requirement entered into force on 17 April 2026. At the end of the review period 30.9.2026, Oma Savings Bank Group meets the requirement with its own funds.

The Group publishes information on capital adequacy and risk management compliant with Pillar III in its Capital and Risk Management Report. The document will be released as a separate report in connection with the Annual Report and it provides a more detailed description of Oma Savings Bank Group's capital adequacy and risk position. The substantial information in accordance with Pillar III will be published as a separate report alongside the Half-Year Financial Report.

Group`s total capital requirement

30 Sep 2026 (1,000 euros)		Buffer requirements						
Capital	Pillar I minimum capital requirement*	Pillar II (SREP) capital requirement*	Capital conservation buffer	Countercyclical buffer**	O-SII	Systemic risk buffer		Total capital requirement
CET1	4.50%	1.27%	2.50%	0.01%	0.00%	1.00%	9.28%	271,897
AT1	1.50%	0.42%					1.92%	56,311
T2	2.00%	0.56%					2.56%	75,081
Total	**8.00%**	**2.25%**	**2.50%**	**0.01%**	**0.00%**	**1.00%**	**13.76%**	**403,289**

* AT1 and T2 capital requirements are possible to fill with CET1 capital
**Taking into account the geographical distribution of the Group's exposures

MREL requirement

(1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Total risk exposure amount (TREA)	2,930,009	3,007,882	3,058,603
of which MREL requirement	676,832	285,749	290,567
Leverage ratio exposures (LRE)	7,152,262	7,515,757	7,577,301
of which MREL requirement	566,459	225,473	227,319
MREL requirement	**676,832**	**285,749**	**290,567**
Common Equity Tier 1 (CET1)	555,409	551,839	555,432
AT1 instruments	-	-	-
T2 instruments	19,981	29,551	32,574
Other liabilities	288,393	280,929	275,905
Total MREL eligible assets	**863,782**	**862,318**	**863,911**

Tables and notes

Consolidated condensed income statement

Note	(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
	Interest income	178,183	204,917	265,514	61,968	61,515
	Interest expenses	-68,434	-73,799	-96,877	-24,316	-21,291
10	**Net interest income**	**109,749**	**131,119**	**168,637**	**37,652**	**40,223**
	Fee and commission income	46,702	44,428	60,796	15,277	14,786
	Fee and commission expenses	-7,403	-7,091	-10,144	-2,541	-2,303
11	**Fee and commission income and expenses, net**	**39,299**	**37,337**	**50,651**	**12,736**	**12,483**
12	Net income on financial assets and financial liabilities	551	409	-4,167	284	-85
	Other operating income	3,884	3,628	6,287	393	457
	Total operating income	**153,483**	**172,493**	**221,408**	**51,064**	**53,079**
	Personnel expenses	-34,275	-31,283	-42,271	-10,421	-9,848
	Other operating expenses	-52,839	-54,277	-71,918	-16,715	-14,845
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-7,702	-6,380	-8,877	-2,706	-2,144
	Total operating expenses	**-94,816**	**-91,939**	**-123,066**	**-29,842**	**-26,838**
13	Impairment losses on financial assets, net	-29,186	-41,525	-47,111	-14,247	-10,116
	Share of profit of equity accounted entities	-717	-1,784	-1,983	-331	-601
	Profit before taxes	**28,764**	**37,246**	**49,248**	**6,645**	**15,524**
	Income taxes	-5,932	-7,837	-9,769	-1,429	-3,261
	Profit for the accounting period	**22,831**	**29,408**	**39,479**	**5,216**	**12,263**
	Of which:					
	Shareholders of Oma Savings Bank Plc	22,831	29,408	39,479	5,216	12,263
	Total	**22,831**	**29,408**	**39,479**	**5,216**	**12,263**
	Earnings per share (EPS), EUR	**0.69**	**0.89**	**1.19**	**0.16**	**0.37**
	Earnings per share (EPS) after dilution, EUR	**0.68**	**0.88**	**1.18**	**0.16**	**0.37**

Consolidated condensed statement of comprehensive income

(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
Profit for the accounting period	**22,831**	**29,408**	**39,479**	**5,216**	**12,263**
Other comprehensive income before taxes					
Items that will not be reclassified through profit or loss					
Gains and losses on remeasurements from defined benefit pension plans	-	-	-46	-	-
Items that may later be reclassified through profit or loss					
Measured at fair value, net	2,034	13,734	17,632	-2,120	2,560
Transferred to Income Statement as a reclassification change	72	261	428	-	-2
Other comprehensive income before taxes	**2,106**	**13,995**	**18,015**	**-2,120**	**2,558**
Income taxes					
For items that will not be reclassified to profit or loss					
Gains and losses on remeasurements from defined benefit pension plans	-	-	9	-	-
Items that may later be reclassified to profit or loss					
Measured at fair value	-421	-2,799	-3,612	424	-512
Income taxes	**-421**	**-2,799**	**-3,603**	**424**	**-512**
Other comprehensive income for the accounting period after taxes	**1,685**	**11,196**	**14,412**	**-1,696**	**2,047**
Comprehensive income for the accounting period	**24,516**	**40,604**	**53,891**	**3,520**	**14,310**
Attributable to:					
Shareholders of Oma Savings Bank Plc	24,516	40,604	53,891	3,520	14,310
Total	**24,516**	**40,604**	**53,891**	**3,520**	**14,310**

Consolidated condensed balance sheet

Note	Assets (1,000 euros)	30 Sep 2026	Adjusted 31 Dec 2025	Adjusted 30 Sep 2025
	Cash and central bank deposits	760,238	941,103	660,359
5	Loans and receivables to credit institutions	78,877	103,315	142,398
5	Loans and receivables to the public and public sector entities	5,589,513	5,732,702	5,829,755
6	Financial derivatives	10,020	55,180	66,335
7	Investment assets	493,866	505,317	507,859
7	Investment properties	1,087	1,181	901
17	Equity accounted entities	14,563	15,068	18,282
	Tangible assets	40,369	39,683	38,045
	Intangible assets	31,720	24,269	19,236
	Other assets	14,632	15,388	214,255
	Current income tax assets	12,509	8,957	6,688
	Deferred tax assets	155	109	141
	Goodwill	20,090	20,090	20,090
	Assets, total	**7,067,639**	**7,462,363**	**7,524,344**

Note	Liabilities (1,000 euros)	30 Sep 2026	Adjusted 31 Dec 2025	Adjusted 30 Sep 2025
8	Liabilities to credit institutions	53,467	124,996	123,328
8	Liabilities to the public and public sector entities	3,724,856	3,864,300	3,960,688
6	Financial derivatives	16,136	3,954	10,055
9	Debt securities issued to the public	2,517,067	2,710,660	2,686,665
	Deferred tax liabilities	11,457	17,794	19,185
	Provisions and other liabilities	56,568	60,830	58,026
	Subordinated liabilities	61,172	61,001	61,172
	Liabilities, total	**6,440,723**	**6,843,533**	**6,919,120**

	Equity	30 Sep 2026	Adjusted 31 Dec 2025	Adjusted 30 Sep 2025
	Share capital	24,000	24,000	24,000
	Reserves	174,643	172,742	169,289
	Retained earnings	428,273	422,087	411,935
	Shareholders of Oma Savings Bank Plc	**626,916**	**618,829**	**605,224**
	Shareholders of Oma Savings Bank Plc	626,916	618,829	605,224
	Equity, total	**626,916**	**618,829**	**605,224**
	Liabilities and equity, total	**7,067,639**	**7,462,363**	**7,524,344**

Consolidated condensed statement of changes in equity

(1,000 euros)

30 Sep 2026	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2026	**24,000**	**-38,620**	**211,361**	**172,742**	**422,087**	**618,829**	**618,829**
Comprehensive income							
Profit for the accounting period	-	-	-	-	22,831	22,831	22,831
Other comprehensive income	-	1,685	-	1,685	-	1,685	1,685
Comprehensive income, total	**-**	**1,685**	-	**1,685**	**22,831**	**24,516**	**24,516**
Transactions with owners							
Repurchase/sale of own shares	-	-	-	-	265	265	265
Distribution of dividends	-	-	-	-	-16,601	-16,601	-16,601
Share-based incentive schemes	-	-	217	217	-309	-93	-93
Transactions with owners, total	**-**	**-**	**217**	**217**	**-16,646**	**-16,429**	**-16,429**
Equity total, 30 September 2026	**24,000**	**-36,935**	**211,578**	**174,643**	**428,273**	**626,916**	**626,916**

31 Dec 2025	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2025	**24,000**	**-53,068**	**210,979**	**157,911**	**394,232**	**576,143**	**576,143**
Comprehensive income							
Profit for the accounting period	-	-	-	-	39,479	39,479	39,479
Other comprehensive income	-	14,449	-	14,449	-37	14,412	14,412
Comprehensive income, total	**-**	**14,449**	-	**14,449**	**39,442**	**53,891**	**53,891**
Transactions with owners							
Repurchase/sale of own shares	-	-	-	-	75	75	75
Distribution of dividends	-	-	-	-	-11,936	-11,936	-11,936
Share-based incentive schemes	-	-	382	382	274	656	656
Transactions with owners, total	**-**	**-**	**382**	**382**	**-11,587**	**-11,205**	**-11,205**
Equity total, 31 December 2025	**24,000**	**-38,620**	**211,361**	**172,742**	**422,087**	**618,829**	**618,829**

30 Sep 2025	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2025	**24,000**	**-53,068**	**210,979**	**157,911**	**394,232**	**576,143**	**576,143**
Comprehensive income							
Profit for the accounting period	-	-	-	-	29,408	29,408	29,408
Other comprehensive income	-	11,196	-	11,196	-	11,196	11,196
Comprehensive income, total	**-**	**11,196**	**-**	**11,196**	**29,408**	**40,604**	**40,604**
Transactions with owners							
Repurchase/sale of own shares	-	-	-	-	75	75	75
Distribution of dividends	-	-	-	-	-11,936	-11,936	-11,936
Share-based incentive scheme	-	-	183	183	156	338	338
Transactions with owners, total	**-**	**-**	**183**	**183**	**-11,705**	**-11,523**	**-11,523**
Equity total, 30 September 2025	**24,000**	**-41,873**	**211,162**	**169,289**	**411,935**	**605,224**	**605,224**

Consolidated condensed cash flow statement

Note	(1,000 euros)	1-9/2026	Adjusted 1-9/2025	Adjusted 1-12/2025
	Cash flow from operating activities			
	Profit/loss for the accounting period	22,831	29,408	39,479
	Changes in fair value	258	-833	3,773
17	Share of profit of equity accounted entities	717	1,784	1,983
12	Depreciation and impairment losses on investment properties	54	30	73
	Depreciation, amortisation and impairment losses on tangible and intangible assets	7,702	6,380	8,877
13	Impairment and expected credit losses	29,186	41,525	47,111
	Income taxes	5,932	7,837	9,769
	Other adjustments	15,402	9,869	13,482
	Adjustments to the profit/loss of the accounting period	59,252	66,592	85,068
	Cash flow from operations before changes in receivables and liabilities	**82,083**	**96,000**	**124,547**
	Increase (-) or decrease (+) in operating assets			
	Debt securities	1,656	13,898	16,110
5	Loans and receivables to credit institutions	-12,430	-	-
5	Loans and receivables to customers	114,372	442,131	534,468
7	Investment assets	-	5,012	5,012
	Other assets	4,804	1,906	694
	Total	**108,402**	**462,948**	**556,284**
	Increase (+) or decrease (-) in operating liabilities			
8	Liabilities to credit institutions	-71,530	-116,419	-114,131
8	Deposits	-78,843	-34,192	-117,430
	Provisions and other liabilities	-8,964	-17,045	-16,337
	Total	**-159,336**	**-167,655**	**-247,897**
	Paid income taxes	**-16,288**	**-26,750**	**-33,114**
	Total cash flow from operating activities	**14,860**	**364,543**	**399,820**

Note	(1,000 euros)	1-9/2026	Adjusted 1-9/2025	Adjusted 1-12/2025
	Cash flow from investments			
	Investments in tangible and intangible assets	-11,568	-11,192	-18,234
	Proceeds from sales of tangible and intangible assets	-	-	44
17	Acquisition of associated companies and joint ventures	-	-66	-66
	Total cash flow from investments	**-11,568**	**-11,258**	**-18,256**
	Cash flows from financing activities			
9	Debt securities issued to the public, proceeds	24,615	-	214,460
9	Debt securities issued to the public, repayments	-224,807	-214,568	-214,568
	Payments of lease liabilities	-3,363	-3,213	-4,290
	Dividends paid	-16,601	-11,936	-11,936
	Total cash flows from financing activities	**-220,156**	**-229,717**	**-16,334**
	Net change in cash and cash equivalents	**-216,863**	**123,568**	**365,230**
	Cash and cash equivalents at the beginning of the accounting period	**1,043,918**	**678,688**	**678,688**
	Cash and cash equivalents at the end of the accounting period	**827,055**	**802,256**	**1,043,918**
	Cash and cash equivalents are formed by the following items			
	Cash and central bank deposits	760,238	660,359	941,103
5	Receivables from credit institutions repayable on demand	66,817	141,898	102,815
	Total	**827,055**	**802,256**	**1,043,918**
	Received interest	**172,247**	**200,224**	**262,927**
	Paid interest	**-64,986**	**-71,330**	**-97,996**
	Dividends received	**8**	**234**	**237**

Note 1 Accounting principles for the Interim Report

About the accounting principles

The Group's parent company is Oma Savings Bank Plc, whose domicile is in Seinäjoki and head office is in Lappeenranta, Valtakatu 32, 53100 Lappeenranta. Copies of the Financial Statements, Financial Statements Release, Interim and Half-Year Financial Reports are available on the Company's website www.omasp.fi.

Oma Savings Bank Group is formed as follows:

Subsidiary
- Real estate company Lappeenrannan Säästökeskus holding 100%%

Associated companies
- GT Invest Oy holding 48.7%
- City Kauppapaikat Oy holding 45.3%

Joint ventures
- Figure Taloushallinto Oy holding 25%
- Deleway Projects Oy holding 49%
- SAV-Rahoitus Oyj holding 48.2%

Joint operations
- Housing company Seinäjoen Oma Savings Bank house holding 30.5%

The Interim Report is drawn up in accordance with the IAS 34 Interim Financial Reporting standard. The accounting principles for the Interim Report are the same as in the Financial Statements for 2025, except for the amendments in Note 2.

The figures for the Interim Report are presented in thousands of euros unless otherwise specified. The figures in the notes are rounded off, so the combined sum of single figures may deviate from the grand total presented in a table or a calculation. The accounting and functional currency of the Group and its companies is the euro.

The Board of Directors has approved the Interim Report Report 1 January — 30 September 2026 in its meeting on 5 November 2026. The Interim Report has been the subject of a general review.

Changes to the accounting principles

The IFRS 9 and IFRS 7 standards published by the IASB effective from 1 January 2026 are not expected to have material impact on the consolidated financial statements. Other standards or standard changes or interpretations published by the IASB are not expected to have a material impact on the consolidated financial statements.

With effect from 1 January 2027, the IASB issued IFRS 18 Presentation and Disclosure in Financial Statements standard is expected to have an impact on consolidated financial statements. IFRS 18 changes the presentation of the income statement when income and expenses are to be classified into three new categories, i.e. business, investment or finance. In addition, companies must present a new sub-total in the profit and loss account, called 'Profit or loss' and provide notes on the management-defined performance measures. The Company's main business is to provide financing to customers and most of the income statement items are expected to be part of the main business.

Other future standards or standard changes published by the IASB are not expected to have a material impact on the consolidated financial statements.

Accounting principles and uncertainties related to estimates requiring management's judgement

The preparation of this Interim Report in accordance with IFRS has required certain estimates and assumptions from the Group's management that affect the number of items presented in the Interim Report and the information provided in the note. The management's key estimates concern the future and key uncertainties about the reporting date. They are central to, among other things, fair value assessment, impairment of financial assets, loans and other assets, investment assets, tangible and intangible assets. Although the estimates are based on the management's current best view, it is possible that the outcome differs from the estimates used in the Interim Report.

Accounting policies that require management judgement and uncertainties included in estimates are described in the Financial Statements for 2025. Uncertainty in the economic

operating environment due to the effects of inflation, interest rates and changes in the trade policy may bring changes to the estimates presented in the Financial Statements that require management judgement.

The application of the impairment losses on financial assets model under IFRS 9 requires the management to make estimates and assumptions about whether the credit risk associated with the financial instrument has increased significantly since the initial recognition and requires forward-looking information to be considered in the recognition of on-demand credit losses. Information related to these judgements and assumptions of management is presented in Note 3.

The following items from business acquisition, which are recognised in the balance sheet under Other liabilities, are open.

In December 2021, in connection with the acquisition of Eurajoen Savings Bank's business operations, a liability measured at fair value through profit or loss, totalling EUR 6.5 million, was recognised concerning the five-year fixed-term liability of Eurajoen Savings Bank as a credit institution member leaving the consortium of Savings Bank. In the second quarter, the amount of liability measured in profit or loss is re-assessed and reduced by EUR 0.7 million. During the reporting period, the amount of liability did not change, and EUR 0.7 million liability remains.

In connection with the acquisition of Liedon Savings Bank's business in March 2023, a liability at fair value through profit or loss, totalling EUR 15.0 million, was recognised concerning the five-year fixed-term liability of Liedon Savings Bank as a credit institution member leaving the consortium of Savings Bank. In the second quarter, the amount of liability measured in profit or loss is re-assessed and reduced by EUR 1.5 million. During the reporting period, the amount of liability did not change, and EUR 5.8 million debt remains at the end of the reporting period.

Note 2 Changes in the presentation of the Interim Report and Financial Statements

Correcting the presentation of the balance sheet formula

Oma Savings Bank Group revised the official balance sheet formula during the first quarter of 2026. The new balance sheet formula describes the Company's operations better than before. The changes have been made retrospectively for 2025.

Changes in the balance sheet formula and cash flow statement on 31 December 2025 and 30 September 2025

a) In the balance sheet, the previously presented Cash and cash equivalents was changed to Cash and central bank deposits. The previously presented Cash and cash equivalents in the cash flow statement were changed to Cash and central bank deposits.

b) Uncollected interests on loans have previously been presented as Other assets in the balance sheet. Uncollected interests on loans (EUR 25.4 million on 31 December 2025 and EUR 28.1 million on 30 September 2025) were transferred to Loans and receivables from public and public sector entities in the balance sheet. In addition, Advance interest payments received (EUR -0.3 million on 31 December 2025 and EUR -0.1 million on 30 September 2025) were transferred to the Loans and receivables from credit institutions in the balance sheet, which previously were presented in the balance sheet under Provisions and other liabilities. Changes in interest receivables on Loans and receivables from customers have previously been presented in Other assets in the cash flow statement. Interest rate changes on Loans and receivables from customers (1-9/2025 EUR -3.1 million and 1-12/2025 EUR -0.2 million) were transferred to cash flow statement, Loans and receivables from customers.

c) Transferring interests on debt securities have previously been presented in the balance sheet in Other assets. Transferring interests on debt securities (31 December 2025, EUR 3.2 million and 30 September 2025, EUR 2.6 million) were transferred to Investment assets. Changes in interest receivables in Loans and receivables from customers were previously presented in Other assets in the cash flow statement. Changes in interest receivables in Loans and receivables from customers (1-9/2025, EUR 0.7 million and 1-12/2025, EUR 0.0 million) were transferred to Loans and receivables from customers in the cash flow statement.

d) Investment properties have previously been presented on the balance sheet as part of Investment. Investment properties (EUR 1.2 million on 31 December 2025 and EUR 0.9 million on 30 September 2025), were segregated into a separate line on the balance sheet Investment properties.

e) Deferred tax assets and liabilities have previously been presented as unnetted. Deferred taxes were netted by company and counterparty.

f) The outstanding interest on individual loans and TLTRO deposits has previously been shown in the balance sheet line Provisions and other liabilities. The outstanding interest on special loans and TLTRO deposits (EUR 0.1 million on 31 December 2025 and EUR 0.5 million on 30 September 2025) was transferred to the balance sheet line Liabilities to credit institutions. The change in interest liabilities on Liabilities to credit institutions has previously been presented in Provisions and other liabilities in the balance sheet. Liabilities to credit institutions interest rate changes (1-9/2025 EUR 0.0 million and 1-12/2025 EUR -0.3 million) were transferred to the line Liabilities to credit institutions in the cash flow statement.

g) The outstanding interest on deposits has previously been shown in the balance sheet Provisions and other liabilities. The outstanding interest on deposits (EUR 10.1 million on 31 December 2025 and EUR 18.0 million on 30 September 2025) was transferred to the balance sheet line Liabilities to the public and public sector entities. The change in interest liabilities on deposits has previously been presented in the Provisions and other liabilities in the cash flow statement. Changes in interest payables on deposits (1-9/2025 EUR 8.8 million and 1-12/2025 EUR 0.8 million) were transferred to Deposits in the cash flow statement.

h) The outstanding interest on bonds issued has previously been shown in the line Provisions and other liabilities on the balance sheet. The outstanding interest on the bonds issued (EUR 30.1 million on 31 December 2025 and EUR 25.0 million on 30 September 2025) was transferred to the balance sheet Debt securities issued to the public.

i) The outstanding interest on debentures has previously been presented in Provisions and other liabilities on the balance sheet. The outstanding interest on debentures (EUR 1.0 million on 31 December 2025 and EUR 1.2 million on 30 September 2025) was transferred to the balance sheet Subordinated debts.

j) The order in which the balance sheet rows were presented was changed to better reflect the order of liquidity. The balance sheet is presented starting with the most liquid item.

Change calculation

Reference	Assets (1,000 euros)	Reported 31 Dec 2025	Changes	Adjusted 31 Dec 2025
a)	Cash and central bank deposits	941,103	-	941,103
	Loans and receivables to credit institutions	103,315	-	103,315
b)	Loans and receivables to the public and public sector entities	5,707,576	25,125	5,732,702
	Financial derivatives	55,180	-	55,180
c) d)	Investment assets	503,262	2,055	505,317
d)	Investment properties	-	1,181	1,181
	Equity accounted entities	15,068	-	15,068
	Tangible assets	39,683	-	39,683
	Intangible assets	24,269	-	24,269
b) c)	Other assets	44,016	-28,628	15,388
	Current income tax assets	8,957	-	8,957
e)	Deferred tax assets	11,484	-11,375	109
	Goodwill	20,090	-	20,090
	Assets, total	**7,474,004**	**-11,642**	**7,462,363**

Reference	Liabilities (1,000 euros)	Reported 31 Dec 2025	Changes	Adjusted 31 Dec 2025
f)	Liabilities to credit institutions	124,899	97	124,996
g)	Liabilities to the public and public sector entities	3,854,224	10,075	3,864,300
	Financial derivatives	3,954	-	3,954
h)	Debt securities issued to the public	2,680,549	30,111	2,710,660
e)	Deferred tax liabilities	29,169	-11,375	17,794
b) f) g) h) i)	Provisions and other liabilities	102,381	-41,551	60,830
i)	Subordinated liabilities	60,000	1,001	61,001
	Liabilities, total	**6,855,175**	**-11,642**	**6,843,533**

	Equity	Reported 31 Dec 2025	Changes	Adjusted 31 Dec 2025
	Share capital	24,000	-	24,000
	Reserves	172,742	-	172,742
	Retained earnings	422,087	-	422,087
	Shareholders of Oma Savings Bank Plc	**618,829**	**-**	**618,829**
	Shareholders of Oma Savings Bank Plc	618,829	-	618,829
	Equity, total	**618,829**	**-**	**618,829**
	Liabilities and equity, total	**7,474,004**	**-11,642**	**7,462,363**

Reference	Assets (1,000 euros)	Reported 30 September 2025	Changes	Adjusted 30 September 2025
a)	Cash and central bank deposits	660,359	-	660,359
	Loans and receivables to credit institutions	142,398	-	142,398
b)	Loans and receivables to the public and public sector entities	5,801,672	28,083	5,829,755
	Financial derivatives	66,335	-	66,335
c) d)	Investment assets	506,162	1,697	507,859
d)	Investment properties	-	901	901
	Equity accounted entities	18,282	-	18,282
	Tangible assets	38,045	-	38,045
	Intangible assets	19,236	-	19,236
b) c)	Other assets	245,077	-30,822	214,255
	Current income tax assets	6,688	-	6,688
e)	Deferred tax assets	11,791	-11,650	141
	Goodwill	20,090	-	20,090
	Assets, total	**7,536,135**	**-11,790**	**7,524,344**

Reference	Liabilities (1,000 euros)	Reported 30 September 2025	Changes	Adjusted 30 September 2025
f)	Liabilities to credit institutions	122,848	480	123,328
g)	Liabilities to the public and public sector entities	3,942,649	18,039	3,960,688
	Financial derivatives	10,055	-	10,055
h)	Debt securities issued to the public	2,661,621	25,044	2,686,665
e)	Deferred tax liabilities	30,835	-11,650	19,185
b) f) g) h) i)	Provisions and other liabilities	102,901	-44,875	58,026
i)	Subordinated liabilities	60,000	1,172	61,172
	Liabilities, total	**6,930,910**	**-11,790**	**6,919,120**

	Equity	Reported 30 September 2025	Changes	Adjusted 30 September 2025
	Share capital	24,000	-	24,000
	Reserves	169,289	-	169,289
	Retained earnings	411,935	-	411,935
	Shareholders of Oma Savings Bank Plc	**605,224**	**-**	**605,224**
	Shareholders of Oma Savings Bank Plc	605,224	-	605,224
	Equity, total	**605,224**	**-**	**605,224**
	Liabilities and equity, total	**7,536,135**	**-11,790**	**7,524,344**

Note 3 Risk management

Risk management strategy

The Company's overall risk management system is described in the risk management strategy confirmed by the Board of Directors. The risk management strategy describes all risk categories company-wide, covering the most key arrangements to ensure that the observations and findings of the independent risk control are regularly discussed by committees consisting of business operations and independent functions. The practical implementation and documentation of the risk management strategy is supported by the uniform control and observation recording systems.

Liquidity risk

Liquidity risk can be defined as the difference between the balance of incoming and outgoing cash flows. The risk may materialise if the Company is unable to meet its outstanding payment obligations or an acceptable balance cannot be achieved within the tolerable cost limits. The Company's largest liquidity risks arise from the maturity gap between borrowing and lending and from the refinancing of larger bonds.

The management of Oma Savings Bank Plc's liquidity risk is based on the Company's ability to procure sufficient cash that is competitive in price in both the short and long term. An important part of liquidity risk management is planning the Company's financial position for different times in the future. Liquidity risk management is supported by active risk management, balance sheet and cash flow monitoring, and internal calculation models. Constant monitoring of liquidity is important for the Company to be able to manage cash outflows. The Company's liquidity risk is also managed by monitoring and forecasting changes in market factors and market developments.

Liquidity management includes liquidity reserve management to ensure that the Company has sufficient liquid assets available. The purpose of the Company's liquidity reserve is, under exceptional circumstances, to cover the Company's maturing payment obligations for at least one month. In addition, liquidity reserve planning prepares for unexpected events such as deteriorating market conditions. The Company's liquidity buffer consists of highly liquid central bank eligible securities and cash in accordance with the LCR regulation. The size of the liquidity buffer was EUR 1207.4 (1 404.8) million at the end of the third quarter.

The Company's main measures of liquidity risk assessment are the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and as a new measure, a minimum survival horizon of at least 90 days. The survival horizon is based on the additional liquidity requirement set by the Finnish Financial Supervisory Authority (FIN-FSA) for the Company to maintain a minimum survival horizon of at least three months, applying the risk weights according to the stress test methodology of the European Central Bank. The Group's LCR remained strong, standing at 313.5% at the end of the third quarter. At the end of the third quarter, the NSFR was 128.8%. The Company met the additional liquidity requirement and the survival horizon set by FIN-FSA was over 90 days at the end of the third quarter.

	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
LCR	313.5%	320.3%	339.3%	391.1%	838.9%
NSFR	128.8%	128.4%	129.5%	129.6%	130.6%

The Company's liquidity risk position remained at a good level throughout the third quarter. The Company's covered bond of EUR 500 million matures in December 2026.

Credit risk

Credit risk refers to the risk that a contracting party to a financial instrument will not be able to meet its obligations, thereby causing the other party financial loss. Oma Savings Bank Plc's credit risk primarily consists of exposures secured by immovable property, retail exposures and SME customer loans. The goal of credit risk management is to limit the profit and loss and capital adequacy effects of risks resulting from customer exposures to an acceptable level. Credit risk management and procedures have been described in Note G2 of the 2025 Financial Statements.

The Finnish economy and especially the real estate market, are in a slow recovery phase, which has been reflected in the growth in non-performing exposures and expected credit losses. The growth of non-performing exposures has mainly focused on the corporate customer segment, especially the real estate industry. The lead times of debt collection process

are still long, which is especially affected by prolonged realisation periods of real estate collateral.

The update of the non-performing exposures strategy prepared in the third quarter of 2025 was launched during the third quarter. The objective of the update is to enhance measures related to the reduction of non-performing exposures and to ensure that the targets are met within the planned schedule. In addition, the Company continuously evaluates the possibilities of reducing the amount of non-performing exposures through various arrangements. The progress of the strategy and the effectiveness of the measures are monitored regularly as part of risk management processes.

The Company has continued to develop credit risk management processes with particular emphasis on improving the efficiency, monitoring and early identification of risks of credit granting processes. In particular, the Company has invested in improving the efficiency of early-stage collection operations by strengthening the resources of the early-recovery unit and developing lending processes for new loans to ensure favourable development of credit quality. The aim of these measures and developments has been to improve process efficiency, reduce risk and ensure the quality of customer experience at all stages of the credit life cycle.

The share of non-performing exposures of total loan portfolio increased and was 9.5 (8.9)% on 30 September 2026. The share of the portfolio related to non-compliance with the guidelines was 2.4 (2.9)%. The Company monitors the development of possible payment delays and repayment exemption applications as well as the development of values of collaterals. The share of the forbearances was 4.4 (3.4)% at the end of the third quarter and the share of the portfolio related to non-compliance with the guidelines was 0.3 (0.3)%. Non-performing exposures with forbearances was 2.6 (1.9)%. The changes are explained by the slow economic recovery described above and its effects.

Impairment losses on financial assets

Impairment losses on loan portfolio were EUR 14.2 (10.1) million in the third quarter. During the reporting period, the level of impairment losses was particularly affected by an increase in the number of defaulted exposures, adjustments to individual agreements based on the management's judgement and an increase in the number of defaulted exposures.

During the third quarter, credit losses amounted to EUR 1.8 (0.9) million.

The calculation of expected credit loss (ECL) involves in part management judgement, in particular with regard to factors relating to forward-looking macroeconomic assumptions. Economic forecasts are subject to estimation uncertainty, as actual economic development may differ from the used assumptions.

Distribution by risk class

The Company classifies all its customers into risk classes based on information available on the counterparty. The classification uses its own internal assessment and external credit rating data. Monitoring is continuous and can lead to a transfer from one risk class to another.

In lending, risk concentration may occur, for example, when the loan portfolio includes large amounts of loans and other liabilities:

- to a single counterparty
- to groups that are made up of individual counterparties or entities tied to them
- to specific sectors
- against certain collateral
- whose maturity is the same or
- whose product/instrument is the same.

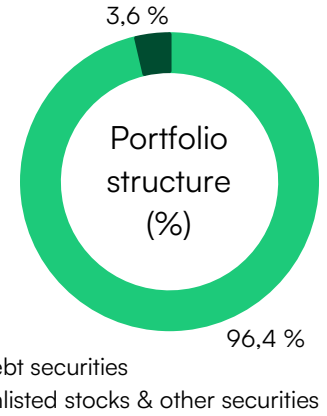
Interest rate risk

The interest rate risk in the banking book forms most of the Company's interest rate risk. The interest rate risk arises from differences in the interest rate levels and maturities of assets and liabilities. In line with the Company's business model, most of the lending is linked to variable market rates, with borrowing being mainly fixed rate. Due to the structure of the Company's balance sheet, the net interest income decreases as market interest rates fall and increases as market interest rates rise. In addition, market interest rates affect the market prices of the securities in the investment portfolio. The amount of interest rate risk is reported regularly to the Board of Directors, which has set an upper limit for the interest rate risk. The interest rate risk arising from the structure of the balance sheet is mainly hedged by interest rate swaps, which improve the interest margin as market interest rates fall. The Company can acquire hedges to manage its deposit funding and bond interest rate risk. Moreover, the Company uses interest rate swaps to protect against fluctuations in the value of the market interest rates of the investment portfolio. The Company's systematic interest rate risk management balances the interest rate based on receivables and liabilities and reduces fluctuations in interest margin as market interest rates change.

During the third quarter, the European Central Bank raised its key interest rates by 25 basis points. During the third quarter, market interest rates rose, especially in the case of long-term interest rates. Despite the changes in the interest rate level, the Company's interest rate risk position remained at a good level throughout the review period, and the development of market interest rates did not cause any material changes in the interest rate risk position.

Market risk

The Company is primarily exposed to market risk in the form of spread risk, arising from fluctuations in the market prices of bonds held in its investment portfolio. The spread risk is related to the credit ratings of the instruments' issuers and the markets' general sentiment towards credit risk-linked instruments. Spread risk is managed by, among other things, decentralising the content of the investment portfolio to a sufficient extent. Diversification of investments reduces the risk of concentration arising from individual investments. The Company's spread risk is calculated regularly using an internal calculation model and the amount of spread risk is reported to the Board of Directors on a regular basis. The calculation model is based on the Value at Risk (VaR) model, whichcalculates the maximum loss at a 95 percent confidence level on a 12-month horizon. In addition, the allocations used



in the model are monitored regularly to avoid tail risk. Separate monitoring limits and a maximum amount are set for VaR risk. In accordance with the Company's investment strategy, the liquidity buffer is partially hedged with interest rate derivatives to smooth the variation in the price of securities. The Company regularly monitors the market value of securities acquired for investment purposes and the cash flows related to their transactions.

The Company's liquidity buffer investments are mainly in EU countries' government bonds with good ratings and covered bonds. The Company complies with counterparty risks approved by the Board of Directors, which are reported together with the composition of the investment portfolio to the Company's management on a regular basis. On 30 September 2026, the market value of the investment portfolio was EUR 509.0 (521.9) million. Oma Savings Bank Plc does not trade shares for trading purposes, and the price risk of the shares does not have a material impact on the Group's financial position.

Interest rate risk sensitivity to 1% change in interest rate

	30 Sep 2026		31 Dec 2025		30 Sep 2025	
(1,000 euros)	-1% change	+ 1% change	-1% change	+ 1% change	-1% change	+ 1% change
Change 1-12 mos	-176	325	-6,777	3,321	-7,638	4,123
Change 13-24 mos	-12,728	13,669	-20,821	17,481	-22,755	18,119

Matured and non-performing exposures and forbearances

(1,000 euros)	30 Sep 2026	% of credit portfolio	31 Dec 2025	% of credit portfolio	30 Sep 2025	% of credit portfolio
Matured exposures, 31-90 days	27,342	0.5%	26,312	0.4%	22,353	0.4%
Non-matured or matured less than 91 days, non-repayment likely	192,904	3.3%	197,662	3.4%	190,721	3.2%
Non-performing exposures, 91-180 days	39,285	0.7%	39,216	0.7%	86,398	1.4%
Non-performing exposures, 181 days - 1 year	52,267	0.9%	142,526	2.4%	112,127	1.9%
Non-performing exposures, > 1 year	266,477	4.6%	145,644	2.5%	125,540	2.1%
Matured and non-performing exposures total	**578,276**	**10.0%**	**551,360**	**9.4%**	**537,139**	**9.0%**
Non-performing exposures total	**550,933**	**9.5%**	**525,048**	**8.9%**	**514,786**	**8.6%**
of which portfolio related to non-compliance with the guidelines, total	140,264	2.4%	168,877	2.9%	169,896	2.8%
of which other portfolio, total	410,669	7.1%	356,171	6.1%	344,890	5.8%
Performing exposures and matured exposures with forbearances	101,035	1.7%	87,000	1.5%	86,352	1.4%
Non-performing exposures with forbearances	151,972	2.6%	111,393	1.9%	90,661	1.5%
Forbearances total	**253,007**	**4.4%**	**198,393**	**3.4%**	**177,013**	**3.0%**
of which portfolio related to non-compliance with the guidelines, total	17,107	0.3%	16,984	0.3%	17,247	0.3%
of which other portfolio total	235,900	4.1%	181,409	3.1%	159,766	2.7%

Figures include interest due on items.

The Company has refined the FINREP calculation underlying the figures in the table during 2025 and transferred to a new reporting system as of 31 December 2025. The key figures for the comparison period are not fully comparable with each other. The updated calculation takes into account all overdue expenses, capital and interest related to the loan more extensively than before. In addition, the Company has updated the customer relationships of the portfolio of the non-compliance with the guidelines in the reporting of that table in the first quarter. The comparison figures have not been calculated retrospectively and are therefore not fully comparable.

Geographic breakdown of collaterals

(1,000 euros)	30 Sep 2026		31 Dec 2025		30 Sep 2025	
Region	**Collateral value**	**Share (%)**	**Collateral value**	**Share (%)**	**Collateral value**	**Share (%)**
Southwest Finland	1,824,461	23.6%	1,870,822	23.9%	1,892,193	24.2%
Uusimaa	1,064,636	13.8%	1,077,361	13.8%	1,052,100	13.4%
South Ostrobothnia	1,041,964	13.5%	1,076,178	13.8%	1,085,859	13.9%
Pirkanmaa	756,184	9.8%	783,402	10.0%	783,882	10.0%
Satakunta	502,384	6.5%	507,638	6.5%	513,927	6.6%
South Karelia	476,156	6.2%	484,990	6.2%	489,485	6.3%
Kanta-Häme	278,694	3.6%	276,408	3.5%	279,075	3.6%
Kymenlaakso	255,491	3.3%	265,096	3.4%	267,701	3.4%
Central Finland	251,409	3.3%	245,851	3.2%	245,915	3.1%
South Savo	213,354	2.8%	219,384	2.8%	221,132	2.8%
North Ostrobothnia	212,595	2.8%	207,339	2.7%	200,833	2.6%
North Karelia	209,689	2.7%	183,784	2.4%	182,679	2.3%
Päijät-Häme	195,202	2.5%	184,739	2.4%	184,389	2.4%
Other regions	446,472	5.8%	430,439	6.0%	435,605	6.0%
Total	**7,728,692**	**100.0%**	**7,813,432**	**100.0%**	**7,834,775**	**100.0%**

Geographic breakdown of loan portfolio

(1,000 euros)	30 Sep 2026		31 Dec 2025		30 Sep 2025	
Region	**Credit balance**	**Share (%)**	**Credit balance**	**Share (%)**	**Credit balance**	**Share (%)**
South Ostrobothnia	1,102,178	19.2%	1,172,181	20.0%	1,179,358	19.8%
Southwest Finland	1,037,033	18.1%	1,105,132	18.9%	1,132,005	19.0%
Uusimaa	931,093	16.2%	910,473	15.5%	894,554	15.0%
Pirkanmaa	602,816	10.5%	598,274	10.2%	611,721	10.3%
Satakunta	390,237	6.8%	401,179	6.8%	410,393	6.9%
South Karelia	225,977	3.9%	237,581	4.1%	243,386	4.1%
Central Finland	225,738	3.9%	217,395	3.7%	219,976	3.7%
North Ostrobothnia	203,447	3.5%	187,463	3.2%	188,186	3.2%
Kanta-Häme	183,493	3.2%	194,627	3.3%	197,749	3.3%
South Savo	157,769	2.8%	163,866	2.8%	162,177	2.7%
Päijät-Häme	148,306	2.6%	138,707	2.4%	140,857	2.4%
North Karelia	131,857	2.3%	130,186	2.2%	131,635	2.2%
Kymenlaakso	126,076	2.2%	135,439	2.3%	137,774	2.3%
Other regions	270,262	4.7%	267,411	4.6%	300,234	5.0%
Total	**5,736,283**	**100.0%**	**5,859,914**	**100.0%**	**5,950,004**	**100.0%**

Figures do not include interest due on items.

Industry breakdown of loan portfolio (excluding private customers)

	30 Sep 2026		31 Dec 2025		30 Sep 2025	
Industry	**Share of the loan portfolio**	**Collateral gap**	**Share of the loan portfolio**	**Collateral gap**	**Share of the loan portfolio**	**Collateral gap**
Real Estate	49.1%	13.6%	47.8%	12.9%	46.8%	12.8%
Agriculture, forestry, fishing industry	12.1%	6.3%	12.5%	5.7%	12.4%	11.4%
Finance and insurance	7.2%	36.6%	6.1%	37.1%	6.1%	37.3%
Construction	5.1%	19.8%	5.7%	19.9%	5.9%	20.4%
Trade	4.5%	45.3%	5.5%	38.7%	5.5%	39.5%
Professional, scientific and technical activities	3.6%	26.5%	3.5%	25.9%	3.6%	25.6%
Industry	3.1%	27.2%	3.0%	29.1%	3.0%	26.3%
Transportation and storage	2.6%	8.9%	2.7%	10.8%	2.8%	11.5%
Art, entertainment and recreation	2.5%	17.5%	2.6%	18.6%	2.6%	13.2%
Accommodation and food service activities	2.1%	17.5%	2.5%	13.4%	2.4%	19.5%
Other lines of business, total	8.0%	13.5%	8.2%	16.0%	8.8%	20.0%
Total	**100%**	**17.1%**	**100.0%**	**16.6%**	**100%**	**17.6%**

The collateral gap describes the share of the loan portfolio that is not covered by collateral security. Figures do not include interest due on items.

Large exposures (as set in part four in capital requirements regulation)

Groups (1,000 euros)	Exposure before adjustments	Adjustments	Exposure after adjustments	Share of capital (Tier 1)
Customer group 1	147,571	-61,505	86,066	15.5%
Customer group 2	22,984	-	22,984	4.1%
Customer group 3	22,886	-1,961	20,925	3.8%
Customer group 4	20,614	-22	20,592	3.7%
Customer group 5	17,253	-	17,253	3.1%
Sum	**231,309**	**-63,488**	**167,820**	
Total exposure of customer groups	**231,309**	**-63,488**	**167,820**	

The table shows the total amount of exposure of the five largest customer entities and its share of Tier 1 Equity. Different customer groups may include the same individual customer relationships, i.e. the total exposure of different customer groups may include the same individual customer exposure. Total exposure of customer groups is presented on two different lines. The line "Sum" adds up the exposure of all customer entities. The line "Total exposure of customer groups" shows the total amount of exposure so that the individual customer's exposures are calculated only once. If the lines match, there are no identical individual customers within the customer entities. Adjustments include acceptable credit risk mitigation techniques and exemptions in accordance with part four.

Group's loan portfolio and expected credit losses by customer group

Private customer	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Private customer	3,535,118	3,557,530	3,580,444	3,622,010	3,650,017	3,671,986
-Expected credit losses	-39,379	-38,507	-36,678	-33,920	-31,324	-30,882
Corporate customer	1,062,884	1,065,150	1,077,328	1,085,896	1,162,163	1,194,962
-Expected credit losses	-72,543	-65,779	-62,570	-58,819	-60,604	-52,020
Housing company	644,799	643,784	656,474	658,888	646,389	655,548
-Expected credit losses	-27,792	-24,002	-23,497	-23,442	-23,065	-23,575
Agricultural customer	274,372	279,986	284,527	287,363	294,428	295,225
-Expected credit losses	-11,250	-10,388	-10,171	-9,752	-9,598	-8,712
Other	219,110	223,643	225,827	205,757	197,006	200,444
-Expected credit losses	-27,302	-27,101	-26,432	-26,405	-23,741	-23,665
Credit balance total	**5,736,283**	**5,770,094**	**5,824,599**	**5,859,914**	**5,950,004**	**6,018,165**
Expected credit losses total	**-178,266**	**-165,778**	**-159,347**	**-152,338**	**-148,332**	**-138,854**

Figures do not include interest due on items.

Loans and receivables and off-balance sheet commitments by risk rating and credit risk concentrations

Risk rating 1: Low-risk items are considered to include the Company's internal credit rating of AAA level private, SME customers, housing association and other customers and AAA-AA+ level agricultural customers.
Risk rating 2: Reasonable risk items include the Company's internal credit rating of AA-B+ level private customers, AA-A+ level SME customers, housing associations and other customers and AA-A level agricultural customers.
Risk rating 3: Increased risk items include the Company's internal credit rating of B-C-level private customers and A-B-level SME customers and housing associations, as well as B+-B-level agricultural and other customers
Risk rating 4: The highest risk items are considered to be the Company's internal credit rating of D-level private customers, C-level SME customers and housing associations, C-D-level agricultural customers, C-D-level other customers and defaulted customers.

The 'No rating' item includes loans and debt securities for which the Company has not defined credit ratings or for which there are no external credit ratings available.
Figures do not include interest due on items.

Private customers

	30 Sep 2026					
Loans and receivables and off-balance sheet commitments (1,000 euros)	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**31 Dec 2025**	**30 Sep 2025**
Risk rating 1	1,474,729	16,031	-	1,490,761	1,482,744	1,513,613
Risk rating 2	1,689,625	200,328	-	1,889,953	1,962,568	1,970,218
Risk rating 3	5,813	122,319	-	128,132	142,713	142,019
Risk rating 4	2,523	60,027	157,443	219,993	213,867	205,683
No rating	46	8,187	-	8,233	3,626	3,259
Capital items by risk category, total	**3,172,737**	**406,892**	**157,443**	**3,737,072**	**3,805,518**	**3,834,793**
Loss allowance (ECL)	770	6,634	32,619	40,023	34,352	31,443
Total	**3,171,967**	**400,258**	**124,824**	**3,697,049**	**3,771,165**	**3,803,349**

Loss allowance (ECL) (1,000 euros)	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	770	803	853	872	894
Stage 2	6,634	5,811	6,015	5,916	6,421
Stage 3	32,619	32,386	30,269	27,564	24,128
Total	**40,023**	**39,000**	**37,138**	**34,352**	**31,443**

Coverage ratio, %	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	0.02	0.03	0.03	0.03	0.03
Stage 2	1.6	1.4	1.4	1.4	1.7
Stage 3	20.7	20.3	19.5	18.7	17.9

SMEs

Loans and receivables and off-balance sheet commitments (1,000 euros)	30 Sep 2026 Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	30 Sep 2025
Risk rating 1	352,847	17,230	-	370,077	415,810	428,669
Risk rating 2	325,805	89,917	-	415,722	416,906	420,539
Risk rating 3	30,817	144,078	-	174,895	103,068	146,053
Risk rating 4	3,133	7,005	231,963	242,101	227,293	239,667
No rating	28	1,134	-	1,162	656	549
Capital items by risk category, total	**712,629**	**259,365**	**231,963**	**1,203,958**	**1,163,733**	**1,235,477**
Loss allowance (ECL)	231	1,599	72,133	73,964	60,151	61,740
Total	**712,398**	**257,766**	**159,830**	**1,129,994**	**1,103,583**	**1,173,737**

Loss allowance (ECL) (1,000 euros)	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
Stage 1	231	273	242	243	268
Stage 2	1,599	1,305	1,393	1,620	2,200
Stage 3	72,133	65,723	62,416	58,288	59,272
Total	**73,964**	**67,301**	**64,051**	**60,151**	**61,740**

Coverage ratio, %	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
Stage 1	0.03	0.04	0.03	0.03	0.03
Stage 2	0.6	0.6	0.7	0.8	1.1
Stage 3	31.1	29.9	28.1	27.1	25.9

Housing associations

30 Sep 2026

Loans and receivables and off-balance sheet commitments (1,000 euros)	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**31 Dec 2025**	**30 Sep 2025**
Risk rating 1	419,386	1,087	-	420,473	542,233	521,138
Risk rating 2	134,467	25,571	-	160,038	44,673	52,085
Risk rating 3	3,113	17,285	-	20,398	12,687	13,294
Risk rating 4	2	989	63,292	64,283	69,402	69,690
No rating	20	-	-	20	-	2
Capital items by risk category, total	**556,988**	**44,933**	**63,292**	**665,212**	**668,995**	**656,210**
Loss allowance (ECL)	130	218	27,496	27,844	23,450	23,067
Total	**556,858**	**44,714**	**35,796**	**637,368**	**645,545**	**633,143**

Loss allowance (ECL) (1,000 euros)	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	130	115	90	229	221
Stage 2	218	232	81	92	267
Stage 3	27,496	23,665	23,330	23,129	22,579
Total	**27,844**	**24,012**	**23,501**	**23,450**	**23,067**

Coverage ratio, %	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	0.02	0.02	0.02	0.04	0.04
Stage 2	0.5	0.7	0.5	0.5	1.7
Stage 3	43.4	34.7	33.6	33.3	33.1

Agriculture

30 Sep 2026

Loans and receivables and off-balance sheet commitments (1,000 euros)	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**31 Dec 2025**	**30 Sep 2025**
Risk rating 1	84,421	1,488	-	85,909	89,861	92,405
Risk rating 2	120,408	8,484	-	128,892	138,113	139,888
Risk rating 3	8,719	14,956	-	23,676	22,834	25,450
Risk rating 4	52	9,610	25,048	34,709	30,301	30,677
No rating	177	13,149	-	13,326	16,454	16,735
Capital items by risk category, total	**213,777**	**47,687**	**25,048**	**286,512**	**297,563**	**305,156**
Loss allowance (ECL)	182	669	10,461	11,312	9,815	9,619
Total	**213,595**	**47,018**	**14,587**	**275,200**	**287,748**	**295,537**

Loss allowance (ECL) (1,000 euros)	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	182	181	169	177	237
Stage 2	669	814	593	552	539
Stage 3	10,461	9,469	9,459	9,086	8,843
Total	**11,312**	**10,463**	**10,221**	**9,815**	**9,619**

Coverage ratio, %	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	0.09	0.08	0.08	0.08	0.10
Stage 2	1.4	1.5	1.2	1.1	1.5
Stage 3	41.8	41.9	40.3	40.4	39.3

Others

30 Sep 2026

Loans and receivables and off-balance sheet commitments (1,000 euros)	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**31 Dec 2025**	**30 Sep 2025**
Risk rating 1	69,954	4,652	-	74,606	33,777	36,378
Risk rating 2	85,113	3,208	-	88,322	117,164	117,512
Risk rating 3	-	1,253	-	1,253	2,538	2,646
Risk rating 4	4	39	62,571	62,615	58,333	49,102
No rating	5	116	-	121	87	37
Capital items by risk category, total	**155,076**	**9,269**	**62,571**	**226,916**	**211,900**	**205,675**
Loss allowance (ECL)	55	59	27,217	27,331	26,464	23,758
Total	**155,021**	**9,210**	**35,354**	**199,585**	**185,436**	**181,917**

Loss allowance (ECL) (1,000 euros)	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	55	49	112	109	133
Stage 2	59	184	147	87	29
Stage 3	27,217	26,962	26,184	26,268	23,596
Total	**27,331**	**27,195**	**26,444**	**26,464**	**23,758**

Coverage ratio, %	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	0.04	0.04	0.08	0.08	0.09
Stage 2	0.6	0.4	0.5	0.9	0.7
Stage 3	43.5	42.9	45.3	45.1	48.1

Debt securities

30 Sep 2026

Debt securities (1,000 euros)	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**31 Dec 2025**	**30 Sep 2025**
Risk rating 1	464,765	867	-	465,632	476,549	478,330
Risk rating 2	-	-	-	-	1,027	1,043
Risk rating 3	-	941	-	941	-	-
No rating	17,195	1,859	-	19,054	15,501	15,483

Capital items by risk category, total	**481,960**	**3,666**	**-**	**485,626**	**493,077**	**494,856**
Loss allowance (ECL)	220	29	-	248	275	286
Total	**481,741**	**3,638**	**-**	**485,378**	**492,802**	**494,569**

Loss allowance (ECL) (1,000 euros)	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	220	234	240	260	279
Stage 2	29	33	36	15	7
Total	**248**	**268**	**276**	**275**	**286**

Coverage ratio, %	**30 Sep 2026**	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**
Stage 1	0.05	0.05	0.05	0.05	0.06
Stage 2	0.8	0.7	0.8	0.7	0.6

Loans and receivables and off-balance sheet commitments by industry (1,000 euros)	**Risk rating 1**	**Risk rating 2**	**Risk rating 3**	**Risk rating 4**	**No rating**	**30 Sep 2026**	**31 Dec 2025**	**30 Sep 2025**
Enterprises	798,184	625,047	193,163	321,362	13,800	**1,951,557**	**1,919,730**	**1,967,526**
Real estate	488,200	358,431	85,003	195,903	69	**1,127,606**	**1,094,883**	**1,097,260**
Agriculture	939	49,488	264	2,286	12,724	**65,700**	**68,023**	**69,780**
Construction	66,022	35,441	16,407	20,805	147	**138,822**	**126,757**	**134,361**
Accommodation and food service activities	8,664	20,763	7,596	14,147	100	**51,269**	**56,092**	**59,628**
Wholesale and retail	38,277	43,618	10,859	25,360	168	**118,281**	**131,821**	**134,230**
Finance and insurance	14,301	9,360	19,429	11,861	46	**54,998**	**49,048**	**50,642**
Others	181,781	107,947	53,605	51,001	546	**394,880**	**393,106**	**421,625**
Public entities	135	15,604	-	-	10	**15,749**	**15,997**	**15,776**
Non-profit communities	56,487	10,785	483	1,653	14	**69,422**	**71,351**	**72,523**
Financial and insurance institutions	7,958	56,649	770	47,154	91	**112,622**	**91,627**	**95,289**
Households	1,579,062	1,974,841	153,938	253,533	8,947	**3,970,320**	**4,049,003**	**4,086,199**
Total	**2,441,826**	**2,682,926**	**348,354**	**623,702**	**22,862**	**6,119,670**	**6,147,709**	**6,237,311**

Operational risk

Operational risks cover, among other things, risks related to manual processes, internal controls systems and personnel dependencies, among other things. Oma Savings Bank Plc has continued to develop risk management practices and strengthen monitoring as part of normal operations, with the aim of preventing and managing operational risks. Operational risks continue to emphasise risks related to process quality, control efficiency and continuity of operations.

Cyber risks remain a key part of the operational risk field. Investments have been made in the prevention and management of cyber threats through technological solutions, the competence of personnel and cooperation with service providers. Particular attention has been paid to ensuring the resilience and continuity and resilience of critical systems. The risk assessment has been carried out using a scenario-based approach, which examines the likelihood and impact of threats on the Company's operations.

The management of personnel-related risks has been strengthened by supporting competence development, the retention of key competencies, and the continuity of resources in critical functions. Changes in the operating environment have highlighted the importance of staff availability and retention in operational risk management.

The prevention against financial crime has been strengthened by developing system support, processes and personnel skills. The measures support the Company's ability to detect and prevent misconduct and to respond effectively to observed deviations.

Note 4 Classification of financial assets and liabilities

Assets (1,000 euros) 30 Sep 2026	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and central bank deposits	760,238	-	-	-	760,238	760,238
Loans and receivables to credit institutions	78,877	-	-	-	78,877	78,877
Loans and receivables to customers*	5,589,513	-	-	-	5,589,513	5,589,513
Derivatives, hedge accounting	-	-	-	10,020	10,020	10,020
Debt instruments	-	488,575	1,213	-	489,788	489,788
Equity instruments	-	-	4,078	-	4,078	4,078
Financial assets, total	**6,428,627**	**488,575**	**5,291**	**10,020**	**6,932,513**	**6,932,513**
Investments in associated companies					14,563	14,563
Investment properties					1,087	1,087
Other assets					119,476	119,476
Assets, total	**6,428,627**	**488,575**	**5,291**	**10,020**	**7,067,639**	**7,067,639**

Liabilities (1,000 euros) 30 Sep 2026	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions*	53,467	-	53,467	53,467
Liabilities to customers*	3,724,856	-	3,724,856	3,724,856
Derivatives, hedge accounting	-	16,136	16,136	16,136
Debt securities issued to the public	2,517,067	-	2,517,067	2,457,585
Subordinated liabilities	61,172	-	61,172	61,172
Financial liabilities, total	**6,356,562**	**16,136**	**6,372,698**	**6,313,216**
Non-financial liabilities			68,025	68,025
Liabilities, total	**6,356,562**	**16,136**	**6,440,723**	**6,381,241**

* Fair value is considered to be materially equivalent to book value.

Assets (1,000 euros) 31 Dec 2025	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and central bank deposits	941,103	-	-	-	941,103	941,103
Loans and receivables to credit institutions	103,315	-	-	-	103,315	103,315
Loans and receivables to customers*	5,732,702	-	-	-	5,732,702	5,732,702
Derivatives, hedge accounting	-	-	-	55,180	55,180	55,180
Debt instruments	-	496,588	1,116	-	497,704	497,704
Equity instruments	-	-	7,614	-	7,614	7,614
Financial assets, total	**6,777,120**	**496,588**	**8,729**	**55,180**	**7,337,617**	**7,337,617**
Investments in associated companies					15,068	15,068
Investment properties					1,181	1,181
Other assets					108,496	108,496
Assets, total	**6,777,120**	**496,588**	**8,729**	**55,180**	**7,462,363**	**7,462,363**

Liabilities (1,000 euros) 31 Dec 2025	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions*	124,996	-	124,996	124,996
Liabilities to customers*	3,864,300	-	3,864,300	3,864,300
Derivatives, hedge accounting	-	3,954	3,954	3,954
Debt securities issued to the public	2,710,660	-	2,710,660	2,710,660
Subordinated liabilities	61,001	-	61,001	61,001
Financial liabilities, total	**6,760,957**	**3,954**	**6,764,910**	**6,764,910**
Non-financial liabilities			78,623	78,623
Liabilities, total	**6,760,957**	**3,954**	**6,843,533**	**6,843,533**

* Fair value is considered to be materially equivalent to book value.

Assets (1,000 euros) 30 Sep 2025	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and central bank deposits	660,359	-	-	-	660,359	660,359
Loans and receivables to credit institutions	142,398	-	-	-	142,398	142,398
Loans and receivables to customers*	5,829,755	-	-	-	5,829,755	5,829,755
Derivatives, hedge accounting	-	-	-	66,335	66,335	66,335
Debt instruments	-	497,735	1,088	-	498,824	498,824
Equity instruments	-	-	9,036	-	9,036	9,036
Financial assets, total	**6,632,511**	**497,735**	**10,124**	**66,335**	**7,206,705**	**7,206,705**
Investments in associated companies					18,282	18,282
Investment properties					901	901
Other assets					298,456	298,456
Assets, total	**6,632,511**	**497,735**	**10,124**	**66,335**	**7,524,344**	**7,524,344**

Liabilities (1,000 euros) 30 Sep 2025	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions*	123,328	-	123,328	123,328
Liabilities to customers*	3,960,688	-	3,960,688	3,960,688
Derivatives, hedge accounting	-	10,055	10,055	10,055
Debt securities issued to the public	2,686,665	-	2,686,665	2,686,665
Subordinated liabilities	61,172	-	61,172	61,172
Financial liabilities, total	**6,831,854**	**10,055**	**6,841,908**	**6,841,908**
Non-financial liabilities			77,211	77,211
Liabilities, total	**6,831,854**	**10,055**	**6,919,120**	**6,919,120**

* Fair value is considered to be materially equivalent to book value.

Note 5 Loans and receivables

(1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Loans and receivables to credit institutions			
Deposits	66,817	102,815	141,898
Other	12,060	500	500
Loans and receivables to credit institutions, total	**78,877**	**103,315**	**142,398**
Loans and receivables to the public and public sector entities			
Loans	5,462,630	5,607,701	5,703,204
Utilised overdraft facilities	68,505	65,121	67,862
Loans intermediated through the State's assets	6	7	10
Credit cards	57,530	58,983	57,777
Bank guarantee receivables	843	891	903
Loans and receivables to the public and public sector entities, total	**5,589,513**	**5,732,702**	**5,829,755**
Loans and receivables, total	**5,668,390**	**5,836,017**	**5,972,153**

Reconciliations from the opening and the closing balances of the expected credit losses are presented in the notes 13 Impairment losses on financial assets.

Note 6 Financial derivatives

Assets (1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Fair value hedge			
Interest rate derivatives	10,020	55,180	66,335
Derivative assets, total	**10,020**	**55,180**	**66,335**

Liabilities (1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Fair value hedge			
Interest rate derivatives	16,136	3,954	10,055
Derivative liabilities, total	**16,136**	**3,954**	**10,055**

Fair value of hedge items on hedge accounting (1,000 euros)	30 Sep 2026		31 Dec 2025		30 Sep 2025	
	Book value on hedge item	of which the change in the fair value of the hedged item	Book value on hedge item	of which the change in the fair value of the hedged item	Book value on hedge item	of which the change in the fair value of the hedged item
Fair value portfolio hedge						
Loans and receivables to credit institutions	179,444	-5,556	187,836	2,836	223,822	5,822
Assets, total	**179,444**	**-5,556**	**187,836**	**2,836**	**223,822**	**5,822**
Liabilities to the public and public sector entities	2,021,973	-28,027	2,182,568	32,568	2,195,719	45,719
Liabilities, total	**2,021,973**	**-28,027**	**2,182,568**	**32,568**	**2,195,719**	**45,719**

Nominal values of underlying items and fair values of derivatives (1,000 euros)	Remaining maturity				Fair values	
30 Sep 2026	Less than 1 year	1-5 years	Over 5 years	Total	Assets	Liabilities
Fair value hedge	**300,000**	**1,540,000**	**395,000**	**2,235,000**	**10,020**	**16,136**
Interest rate swaps	300,000	1,540,000	395,000	2,235,000	10,020	16,136
Derivatives, total	**300,000**	**1,540,000**	**395,000**	**2,235,000**	**10,020**	**16,136**

Nominal values of underlying items and fair values of derivatives (1,000 euros)	Remaining maturity				Fair values	
31 Dec 2025	Less than 1 year	1-5 years	Over 5 years	Total	Assets	Liabilities
Fair value hedge	**200,000**	**1,540,000**	**595,000**	**2,335,000**	**55,180**	**3,954**
Interest rate swaps	200,000	1,540,000	595,000	2,335,000	55,180	3,954
Derivatives, total	**200,000**	**1,540,000**	**595,000**	**2,335,000**	**55,180**	**3,954**

Nominal values of underlying items and fair values of derivatives (1,000 euros)	Remaining maturity				Fair values	
30 Sep 2025	Less than 1 year	1-5 years	Over 5 years	Total	Assets	Liabilities
Fair value hedge	**133,000**	**1,640,000**	**595,000**	**2,368,000**	**66,335**	**10,055**
Interest rate swaps	133,000	1,640,000	595,000	2,368,000	66,335	10,055
Derivatives, total	**133,000**	**1,640,000**	**595,000**	**2,368,000**	**66,335**	**10,055**

Profit and loss from hedge accounting and ineffectiveness of hedge accounting (1, 000 euros)	Interest rate risk		
	Fair value hedge		
	30 Sep 2026	31 Dec 2025	30 Sep 2025
Derivative assets fair value change *	-32,640	-26,651	-14,301
Derivative liabilities fair value change *	-18,964	7,210	4,951
Derivative contracts fair value change *	**-51,603**	**-19,441**	**-9,350**
Debt securities entitling to Central Bank funding change in book value adjustment	-8,392	-8,063	-5,078
Liabilities to the public and public sector entities change in book value adjustment	60,396	28,225	15,074
Change in book value adjustment of hedge item	**52,004**	**20,161**	**9,996**
Ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting	**400**	**720**	**646**

* As of 1 January 2026, a change in the base value without interest is proposed for derivative contracts, including CVA adjustments. The comparison periods have been adjusted retrospectively.

Note 7 Investment assets and investment properties

(1,000 euros) Investment assets	30 Sep 2026	31 Dec 2025	30 Sep 2025
Measured at fair value through profit or loss			
Debt securities	1,213	1,116	1,088
Shares and other equity instruments	4,078	7,614	9,036
Assets measured at fair value through profit or loss, total	**5,291**	**8,729**	**10,124**
Measured at fair value through other comprehensive income			
Debt securities	488,575	496,588	497,735
Measured at fair value through other comprehensive income, total	**488,575**	**496,588**	**497,735**
Investment properties	**1,087**	**1,181**	**901**
Investment assets and investments properties, total	**494,953**	**506,498**	**508,760**

Reconciliations from the opening and the closing balances of the expected credit losses are presented in Note 13 Impairment losses on financial assets.

Changes in investment properties (1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Cost January 1	**4,118**	**3,785**	**3,785**
+ Increases	31	11	11
+/- Transfers	-111	323	-
Cost at the end of the period	**4,039**	**4,118**	**3,796**
Accumulated depreciation and impairment losses January 1	**-2,938**	**-2,865**	**-2,865**
+/- Accumulated depreciation of decreases and transfers	39	-25	-
- Depreciation	-54	-48	-30
Accumulated depreciation and impairment at the end of the period	**-2,952**	**-2,938**	**-2,895**
Opening balance January 1	**1,181**	**920**	**920**
Closing balance	**1,087**	**1,181**	**901**

30 Sep 2026	Equity instruments	Debt-based			
Measured at fair value through profit or loss and measured at fair value through other comprehensive income (1,000 euros)	Fair value through profit or loss	Fair value through other comprehensive income	Fair value through profit or loss	Total	**All total**
Quoted					
Public sector entities	-	159,927	-	159,927	159,927
From others	-	328,648	-	328,648	328,648
Non-quoted					
From others	4,078	-	1,213	1,213	5,291
Total	**4,078**	**488,575**	**1,213**	**489,788**	**493,866**

31 Dec 2025	Equity instruments	Debt-based			
Measured at fair value through profit or loss and measured at fair value through other comprehensive income (1,000 euros)	Fair value through profit or loss	Fair value through other comprehensive income	Fair value through profit or loss	Total	**All total**
Quoted					
Public sector entities	-	164,524	-	164,524	164,524
From others	-	331,829	-	331,829	331,829
Non-quoted					
From others	7,614	235	1,116	1,351	8,964
Total	**7,614**	**496,588**	**1,116**	**497,704**	**505,317**

30 Sep 2025	Equity instruments	Debt-based			
Measured at fair value through profit or loss and measured at fair value through other comprehensive income (1,000 euros)	Fair value through profit or loss	Fair value through other comprehensive income	Fair value through profit or loss	Total	**All total**
Quoted					
Public sector entities	-	165,527	-	165,527	165,527
From others	-	331,973	-	331,973	331,973
Non-quoted					
From others	9,036	235	1,088	1,323	10,359
Total	**9,036**	**497,735**	**1,088**	**498,824**	**507,859**

Note 8 Liabilities to the public and public sector entities and liabilities to credit institutions

(1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Liabilities to credit institutions			
Repayable on demand	10,334	25,998	8,462
Other than repayable on demand	43,133	98,999	114,866
Liabilities to credit institutions, total	**53,467**	**124,996**	**123,328**
Liabilities to the public and public sector entities			
Deposits	3,752,878	3,831,724	3,914,960
Repayable on demand	3,119,554	3,206,062	3,236,812
Other	633,324	625,663	678,148
Other financial liabilities	5	7	9
Other than repayable on demand	5	7	9
Changes in fair value in terms of borrowing	-28,027	32,568	45,719
Liabilities to the public and public sector entities, total	**3,724,856**	**3,864,300**	**3,960,688**
Liabilities to the public and public sector entities and liabilities to credit institutions, total	**3,778,323**	**3,989,296**	**4,084,016**

Note 9 Debt securities issued

(1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Bonds	2,502,221	2,695,709	2,686,665
Certificates of deposit	14,846	14,950	-
Debt securities issued to the public, total	**2,517,067**	**2,710,660**	**2,686,665**

(1,000 euros)	Nominal value				Closing balance*		
Bond	**30 Sep 2026**	**Interest**	**Year of issue**	**Due date**	**30 Sep 2026**	**31 Dec 2025**	**30 Sep 2025**
OmaSp Plc 25.11.2027, covered bond	650,000	0.01%/fixed	2020-2023	25/11/2027	641,380	635,905	634,160
OmaSp Plc 18.12.2026, covered bond**	500,000	1.5%/fixed	2022	18/12/2026	504,931	596,164	601,817
OmaSp Plc 15.6.2028, covered bond	600,000	3.125%/fixed	2023-2024	15/06/2028	603,104	606,838	601,801
OmaSp Plc 15.1.2029, covered bond	500,000	3.5%/fixed	2023	15/01/2029	510,845	514,858	510,245
OmaSp Plc 27.2.2026	-	0% (zero coupon)	2024	27/02/2026	-	49,645	49,087
OmaSp Plc 18.9.2026	-	4.28%/fixed	2024	18/09/2026	-	50,573	50,032
OmaSp Plc 30.9.2027	40,000	margin 2%/variable	2024	30/09/2027	39,987	39,981	39,974
OmaSp Plc 2.10.2029	200,000	margin 2,3%/variable	2025	02/10/2029	201,974	201,744	199,550
					2,502,221	**2,695,709**	**2,686,665**

* The book value includes accrued interest.

** During the first quarter of 2026, the Company repurchased and cancelled its outstanding covered bonds for a total of EUR 100 million in nominal value.

In September 2026, the Company issued a EUR 200 million floating rate covered bond, which the Company retained in its own possession.

(1,000 euros)

Maturity of deposit certificates	Less than 3 months	3-6 months	6-9 months	9-12 months	Closing balance, total
30 Sep 2026	-	14,846	-	-	**14,846**
31 Dec 2025	14,950	-	-	-	**14,950**

Note 10 Net interest income

(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
Interest income					
Loans to credit institutions	13,396	8,865	13,537	4,986	3,158
Loans and receivables to the public and public sector entities	159,276	191,494	245,780	54,928	57,032
Debt securities	3,365	2,901	3,997	1,208	995
Net interest paid or received on derivatives in hedges of assets	-1,086	-882	-1,329	-293	-445
Other interest income	3,233	2,540	3,528	1,138	775
Interest income, total	**178,183**	**204,917**	**265,514**	**61,968**	**61,515**
Interest expenses					
Liabilities to credit institutions	-1,972	-4,464	-5,295	-580	-929
Liabilities to the public and public sector entities	-19,979	-21,827	-28,543	-7,105	-7,101
Debt securities issued to the public	-53,862	-51,531	-70,285	-18,020	-16,414
Net interest paid or received on derivatives in hedges of liabilities	9,439	6,381	10,375	2,050	3,932
Subordinated liabilities	-1,421	-1,423	-1,902	-479	-481
Other interest expenses	-639	-935	-1,228	-182	-299
Interest expenses, total	**-68,434**	**-73,799**	**-96,877**	**-24,316**	**-21,291**
Net interest income	**109,749**	**131,119**	**168,637**	**37,652**	**40,223**

Note 11 Fee and commission income and expenses

(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
Fee and commission income					
Lending	6,398	6,944	9,375	2,009	2,273
Deposits	94	91	121	28	28
Card and payment transactions	28,531	26,563	36,791	9,255	8,775
Funds	6,586	6,002	8,091	2,283	2,014
Legal services	981	801	1,138	345	341
Brokered products	2,072	1,967	2,556	645	618
Granting of guarantees	958	1,139	1,500	318	390
Other fee and commission income	1,082	922	1,224	394	346
Fee and commission income, total	**46,702**	**44,428**	**60,796**	**15,277**	**14,786**
Fee and commission expenses					
Card and payment transactions	-6,132	-5,891	-8,260	-2,163	-1,933
Securities	-484	-464	-837	-137	-139
Other fee and commission expenses	-787	-737	-1,048	-241	-231
Fee and commission expenses, total	**-7,403**	**-7,091**	**-10,144**	**-2,541**	**-2,303**
Fee and commission income and expenses, net	**39,299**	**37,337**	**50,651**	**12,736**	**12,483**

Note 12 Net income on financial assets and financial liabilities

(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
Net income on financial assets measured at fair value through profit or loss					
Debt securities					
Valuation gains and losses	92	-76	-44	26	49
Debt securities, total	**92**	**-76**	**-44**	**26**	**49**
Shares and other equity instruments					
Dividend income	8	234	237	4	-
Capital gains and losses	265	-226	-226	265	-195
Valuation gains and losses	-733	211	-4,307	-174	168
Shares and other equity instruments, total	**-460**	**219**	**-4,296**	**95**	**-28**
Net income on financial assets measured at fair value through profit or loss, total	**-369**	**143**	**-4,339**	**121**	**22**
Net income on financial assets measured at fair value through other comprehensive income					
Debt securities					
Capital gains and losses	75	101	124	-	1
Difference in valuation reclassified from the fair value reserve to the income statement	-72	-126	-293	-	2
Debt securities, total	**3**	**-25**	**-170**	**-**	**3**
Net income on financial assets measured at fair value through other comprehensive income, total	**3**	**-25**	**-170**	**-**	**3**
Net income on financial assets measured at amortised cost					
Debt securities					
Capital gains and losses	441	-	-	-	-
Debt securities, total	441	-	-	-	-
Total net income on financial assets recognised at amortised cost	**441**	**-**	**-**	**-**	**-**

Net income from investment properties (1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
Rent and dividend income	130	147	193	42	49
Other gains from investment properties	7	9	10	1	2
Maintenance expenses	-43	-84	-100	-12	-33
Depreciation and impairment on investment properties	-54	-30	-73	-19	-10
Rent expenses on investment properties	-	-	-6	-	-
Net income from investment properties, total	**40**	**42**	**24**	**12**	**7**
Net income on trading in foreign currencies	**35**	**-397**	**-401**	**-51**	**-8**
Net income from hedge accounting*	**400**	**646**	**720**	**202**	**-108**
Net income on financial assets and financial liabilities, total	**551**	**409**	**-4,167**	**284**	**-85**

* As of 1 January 2026, CVA adjustments are presented as part of the change in the fair value of the instruments. The comparison periods have been adjusted retrospectively.

Note 13 Impairment losses on financial assets

(1,000 euros)	1-9/2026	1-9/2025	1-12/2025	2026 Q3	2025 Q3
ECL on receivables from customers and off-balance sheet items	-26,241	-36,776	-41,382	-12,503	-9,215
ECL from debt instruments	27	63	75	20	24
Expected credit losses, total	**-26,214**	**-36,713**	**-41,308**	**-12,483**	**-9,191**
Final credit losses					
Final credit losses	-3,353	-5,083	-6,138	-1,988	-992
Refunds on realised credit losses	381	271	335	225	68
Recognised credit losses, net	**-2,972**	**-4,812**	**-5,804**	**-1,763**	**-924**
Impairment on financial assets, total	**-29,186**	**-41,525**	**-47,111**	**-14,247**	**-10,116**

Reconciliations from the opening and closing balances of the expected credit losses have been formed from 1 January 2026 and 30 September 2026 on the basis of changes in euro denominated loan exposures and expected credit losses.

Expected credit losses, loans and receivables

Receivables from credit institutions and public and public entities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-9/2026 Total	1-9/2025 Total	1-12/2025 Total
Expected credit losses 1 January	**1,539**	**7,829**	**143,970**	**153,338**	**112,608**	**112,608**
Transfer to stage 1	108	-778	-161	-831	-3,313	-3,132
Transfer to stage 2	-138	2,589	-4,296	-1,846	590	661
Transfer to stage 3	-24	-1,661	10,856	9,171	19,735	22,855
New debt securities	131	468	2,348	2,946	3,319	4,814
Instalments and matured debt securities	-139	-719	-5,387	-6,244	-3,813	-5,230
Realised credit losses	-	-	-3,353	-3,353	-5,083	-6,138
Recoveries on previous realised credit losses	-	-	381	381	271	335
Changes in credit risk	-66	1,083	32,842	33,859	28,470	33,930
Changes in the ECL model parameters	-	-	-1,075	-1,075	8,454	8,734
Changes based on management estimates	-122	-307	-6,651	-7,080	-11,906	-16,097
Expected credit losses period end	**1,288**	**8,504**	**169,474**	**179,266**	**149,332**	**153,338**

The development of management-based ECL items during January-September reflected changes in both model-based and management-based ECL. During the first quarter, the number of management estimates decreased proportionately as a result of the growth of the model-based ECL, although the actual manual adjustments remained largely unchanged. In turn, adjustments made during the second quarter based on management's estimate increased the amount of ECL, as a result of which the line describing items based on management's estimate increased slightly in the flow calculation. During the third quarter, the amount of the management's estimate-based contribution decreased relatively as a result of the growth of the model-based ECL, although adjustments made based on the management's estimate increased the amount of ECL.

Off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	1-9/2026 Total	1-9/2025 Total	1-12/2025 Total
Expected credit losses 1 January	**91**	**438**	**366**	**895**	**243**	**243**
Transfer to stage 1	4	-39	-7	-42	-31	-25
Transfer to stage 2	-7	303	-24	272	75	243
Transfer to stage 3	-	-81	89	7	-17	113
New debt securities	31	226	116	373	71	88
Instalments and matured debt securities	-25	-183	-101	-309	-95	-104
Realised credit losses	-	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-	-
Changes in credit risk	-14	12	17	15	31	-198
Changes in the ECL model parameters	-	-	-3	-3	17	536
Changes based on management estimates	-	-	-	-	-	-
Expected credit losses period end	**80**	**675**	**453**	**1,208**	**295**	**895**

Expected credit losses, investment assets

Debt securities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-9/2026 Total	1-9/2025 Total	1-12/2025 Total
Expected credit losses 1 January	**260**	**15**	**-**	**275**	**350**	**350**
Transfer to stage 1	-	-	-	-	-58	-58
Transfer to stage 2	-15	11	-	-4	7	15
Transfer to stage 3	-	-	-	-	-	-
New debt securities	7	-	-	7	17	24
Instalments and matured debt securities	-3	-	-	-3	-9	-23
Realised credit losses	-	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-	-
Changes in credit risk	-18	3	-	-15	8	-7
Changes in the ECL model parameters	-	-	-	-	-	-
Changes based on management estimates	-13	-	-	-13	-28	-24
Expected credit losses period end	**220**	**29**	**-**	**248**	**286**	**275**

Note 14 Fair values in accordance with the valuation method

The determination of the fair value of financial instruments is set out in Note G1 Accounting principles under “Determining the fair value” of the Financial Statements for the year 2025.

The majority of equity investments recorded at level 3 consist of real estate investments, the uncertainty of which consists of a lack of daily quoted prices and a liquid market. The valuation process of real estate is based on the use of external evaluators or on the business' own valuation methods. Equity investments recorded at level 3 also include shares in unlisted companies for which there is no active market and therefore no reliable valuation level.

Financial assets and liabilities measured at fair value

	30 Sep 2026			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Equity securities	-	171	3,907	4,078
Debt securities	770	-	443	1,213
Derivatives	-	10,020	-	10,020
At fair value through other comprehensive income				
Debt securities	488,575	-	-	488,575
Financial assets, total	**489,345**	**10,191**	**4,349**	**503,886**

	30 Sep 2026			
Financial liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
Derivatives	-	16,136	-	16,136
Financial liabilities, total	**-**	**16,136**	**-**	**16,136**

	30 Sep 2026			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Payment liability related to business acquisition	-	-	6,454	6,454
Total	**-**	**-**	**6,454**	**6,454**

	31 Dec 2025				30 Sep 2025			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
Measured at fair value through profit or loss								
Equity securities	-	3,028	4,586	7,614	-	2,960	6,076	9,036
Debt securities	678	-	437	1,116	646	-	442	1,088
Derivatives	**-**	**55,180**	**-**	**55,180**	**-**	**66,335**	**-**	**66,335**
Measured at fair value through other comprehensive income								
Debt securities	496,353	-	235	496,588	497,500	-	235	497,735
Financial assets, total	**497,031**	**58,208**	**5,258**	**560,498**	**498,146**	**69,294**	**6,753**	**574,194**

	31 Dec 2025				30 Sep 2025			
Financial liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
Derivatives	**-**	**3,954**	**-**	**3,954**	**-**	**10,055**	**-**	**10,055**
Financial liabilities, total	**-**	**3,954**	**-**	**3,954**	**-**	**10,055**	**-**	**10,055**

	31 Dec 2025				30 Sep 2025			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss								
Payment liability related to business acquisition	-	-	8,658	8,658	-	-	10,808	10,808
Total	**-**	**-**	**8,658**	**8,658**	**-**	**-**	**10,808**	**10,808**

Investment transactions, categorised to Level 3

Financial assets at fair value through profit or loss (1,000 euros)	30 Sep 2026 Equity securities	30 Sep 2026 Debt securities	30 Sep 2026 Total	31 Dec 2025 Equity securities	31 Dec 2025 Debt securities*	31 Dec 2025 Total	30 Sep 2025 Equity securities	30 Sep 2025 Debt securities*	30 Sep 2025 Total
Opening balance	**4,586**	**437**	**5,023**	**6,776**	**462**	**7,239**	**6,776**	**462**	**7,239**
+ Acquisitions	-	5	5	-	-	-	-	-	-
- Sales	-	-	-	-	-	-	-	-	-
- Matured during the year	-	-	-	-	-20	-20	-	-20	-20
+/- Realised changes in value recognised on the income statement	-	-	-	-	20	20	-	20	20
+/- Unrealised changes in value recognised on the income statement	-679	-	-679	-2,190	-25	-2,215	-700	-25	-725
+ Transfers to Level 3	-	-	-	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-	-	-	-
Closing balance	**3,907**	**443**	**4,349**	**4,586**	**437**	**5,023**	**6,076**	**437**	**6,513**

* The figures do not include accrued interest on debt securities.

At fair value through other comprehensive income (1,000 euros)	30 Sep 2026 Debt securities	31 Dec 2025 Debt securities	30 Sep 2025 Debt securities
Opening balance	**235**	**929**	**929**
+ Acquisitions	-	-	-
- Sales	-	-	-
- Matured during the year	-303	-765	-765
+/- Realised changes in value recognised on the income statement	69	54	54
+/- Unrealised changes in value recognised on the income statement	-	-	-
+/- Changes in value recognised in other comprehensive income	-	17	17
+ Transfers to Level 3	-	-	-
- Transfers to Level 1 and 2	-	-	-
Closing balance	**-**	**235**	**235**

Transactions in other liabilities, categorised to Level 3

Other liabilities at fair value through profit or loss (1,000 euros)		30 Sep 2026	31 Dec 2025	30 Sep 2025
Opening balance		**8,658**	**12,958**	**12,958**
+	Acquisitions	-	-	-
-	Sales	-	-	-
-	Matured during the year	-	-	-
+/-	Realised changes in value recognised on the income statement	-	-	-
+/-	Unrealised changes in value recognised on the income statement	-2,204	-4,300	-2,150
+	Transfers to Level 3	-	-	-
-	Transfers to Level 1 and 2	-	-	-
Closing balance		**6,454**	**8,658**	**10,808**

Sensitivity analysis for financial assets on Level 3

(1,000 euros)		30 Sep 2026			31 Dec 2025			30 Sep 2025		
		Potential impact on equity			Potential impact on equity			Potential impact on equity		
Equity securities	**Hypothetical change**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**
At fair value through profit or loss	+/- 15%	3,907	586	-586	4,586	688	-688	6,076	911	-911
Total		**3,907**	**586**	**-586**	**4,586**	**688**	**-688**	**6,076**	**911**	**-911**

(1,000 euros)		30 Sep 2026			31 Dec 2025			30 Sep 2025		
		Potential impact on equity			Potential impact on equity			Potential impact on equity		
Debt securities	**Hypothetical change**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**
At fair value through profit or loss*	+/- 15%	443	66	-66	437	66	-66	437	66	-66
At fair value through other comprehensive income	+/- 15%	-	-	-	235	35	-35	235	35	-35
Total		**443**	**66**	**-66**	**672**	**101**	**-101**	**672**	**101**	**-101**

*The figures for 31 December 2025 and 30 September 2025 do not include accrued interest on debt securities.

Note 15 Group's off-balance sheet commitments

(1,000 euros)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Off-balance sheet commitments			
Guarantees and pledges	26,254	26,037	27,199
Commitments given to a third party on behalf of a customer	**26,254**	**26,037**	**27,199**
Undrawn credit facilities	374,796	301,851	298,589
Irrevocable commitments given in favour of a customer	**374,796**	**301,851**	**298,589**
Group's off-balance sheet commitments, total	**401,050**	**327,888**	**325,788**

Note 16 Share-based incentive schemes

The Company has a long-term share-based incentive plan for management and key personnel. The purpose of the plan is to combine the objectives of the owners and key employees in order to increase the value of the Company in the long term and to commit the key employees to implementing the Company's strategy, objectives and the Company's long-term interest and to offer them a competitive incentive plan based on earning the Company's shares. The share-based compensation plan is valid until further notice, and the Board of Directors always decides separately on the commencement of the earning periods, their participants, allocations and criteria. The establishment of the incentive scheme was announced on 24 February 2022.

Program 2026—2028

On 26 March 2026, the Board of Directors of the Company decided on a new performance period for the share-based incentive plan for the 2026—2028 financial years. The structure of the share-based incentive plan was revised as follows: in place of the previous two-year programmes that commenced every other year, the Company introduces three-year, share-based incentive plans commencing every year. The target group of the 2026—2028 performance period consists of approximately 45 key employees, including the Company's CEO and members of the Management Team. The potential rewards for the performance period will be primarily based on the comparable return on equity, comparable cost/income ratio, customer and employee satisfaction, and the quality of the credit portfolio.

The reward will be paid partly in shares in OmaSp and partly in cash. The cash portion is intended to cover taxes and statutory social security contributions arising from the reward to the participant. As a rule, no reward will be paid if the participant's employment or service relationship is terminated before the reward has been confirmed. The amount of the reward can be reduced due to risk-based corrections. In line with legislation governing the financial sector, the potential rewards from the performance period will be deferred and paid to the participants in five instalments over the course of approximately four years after the end of the performance period. The payment of the rewards is followed by a retention period of one year, during which the participant cannot transfer the shares paid as a reward.

Exceptionally, the Board of Directors decided to extend the short-term performance bonus for 2026 and 2027 to include participants in the share-based incentive scheme as a result of the structural reform of the share-based incentive plan. The earning opportunity is consistent with the Company's short-term incentive plan. The potential reward for earnings periods in the performance-based bonus model is based on the targets of the company-level short-term performance-based bonus model. The Board of Directors confirm the target levels for each financial year separately. Due to regulations governing the financial sector, bonuses paid to certain participants under the performance bonus model may be partially paid in shares in the Company. If the variable remuneration received by a participant exceeds the thresholds defined in the financial sector regulations, half of the bonus must be paid in shares in accordance with the legislation, and the reward payment is deferred. In case of possible share payment, the monetary reward is converted into the Company's shares on the basis of the volume-weighted average price of the share in the calendar month preceding the payment date. Bonuses paid in shares will then be subject to deferral and retention periods in accordance with financial sector regulation. In all other cases, the bonuses will be paid in cash.

Impact of S-Bank's tender offer on incentive schemes

In accordance with the combination agreement and after consulting S-Bank, the Board of Directors of Oma Savings Bank Plc decided on the accelerated termination of the ongoing share-based incentive plans upon the completion of the tender offer. S-Bank has given its consent to the treatment and to the accelerated termination of the programmes on 2 September 2026. The decisions were conditional on the completion of the tender offer, including obtaining the required regulatory approvals and achieving a minimum acceptance requirement of more than 90%. In accordance with the solution agreed by Oma Savings Bank Plc and S-Bank, the programmes are decided upon when the tender offer is completed and the rewards earned on the basis of them, to which the right has been obtained, are paid in cash when regulation allows.

Share-based incentive scheme

	1-9/2026 Program 2026-2028	1-9/2026 Program 2024-2025	1-9/2026 Program 2022-2023	1-9/2026 Program 2020-2021	1-12/2025 Program 2024-2025	1-12/2025 Program 2022-2023	1-12/2025 Program 2020-2021
Maximum estimated number of gross shares at the start of the scheme	330,000	405,000	400,000	420,000	405,000	400,000	420,000
Date of issue	26/03/2026	29/02/2024	24/02/2022	17/02/2020	29/02/2024	24/02/2022	17/02/2020
Share price at issue, weighted average fair value	12.59	20.34	16.90	8.79	20.34	16.90	8.79
Earning period begins	01/01/2026	01/01/2024	01/01/2022	01/01/2020	01/01/2024	01/01/2022	01/01/2020
Earning period ends	31/12/2028	31/12/2025	31/12/2023	31/12/2021	31/12/2025	31/12/2023	31/12/2021
Persons at the close of the financial year	23	29	18	4	36	19	4

Events for the financial year (pcs)	**1-9/2026**	**1-9/2026**	**1-9/2026**	**1-9/2026**	**1-12/2025**	**1-12/2025**	**1-12/2025**
01/01/2026	**Program 2026-2028**	**Program 2024-2025**	**Program 2022-2023**	**Program 2020-2021**	**Program 2024-2025**	**Program 2022-2023**	**Program 2020-2021**
Those who were out at the beginning of the period	-	**-**	**34,418**	**11,591**	**-**	**54,484**	**16,482**
Changes during the period							
Granted during the period	-	28,826	-	-	-	-	-
Lost during the period	-	-148	-559	-	-	-10,711	-4,891
Implemented during the period	-	-11,530	-8,471	-11,591	-	-9,355	-
Expired during the period	-	-	-	-	-	-	-
Out at the end of the period	**-**	**17,148**	**25,388**	**-**	**-**	**34,418**	**11,591**

Share savings plan OmaOsake for employees

On 29 February 2024, Oma Savings Bank Plc's Board of Directors established a share savings plan OmaOsake for all employees. By encouraging employees to acquire and own shares in the Company, the Company seeks to align the objectives of shareholders and employees in order to increase the value of the Company in the long term. The aim is also to support employee commitment and the Company's corporate culture.

The OmaOsake consists of annually commencing plan periods, each with a 12-month savings period followed by a holding period of approximately two years. At the end of the holding period, additional shares will be issued to participants based on performance criteria. Participants have the opportunity to receive one free matching share (gross) per two savings shares or one savings share, depending on the achievement of the performance criteria. If the performance criteria are not met, participants will receive one matching share per three savings shares. The Board of Directors always decides on performance criteria separately. As a rule, obtaining matching shares is subject to continued employment and the holding of the savings shares until the end of the ownership period. The additional shares will be paid partly in shares and partly in cash after the end of the holding period. The cash proportion is intended to cover taxes and statutory social security contributions arising from the reward. The matching shares are freely transferable after they have been recorded in the participant's book-entry account. During the 2026—2029 plan period, the OmaOsake was offered to approximately 610 employees including members of the management team and the CEO. Approximately 32% of the personnel participated in the share savings plan. The savings period started on 1 April 2026 and ends on 31 March 2027.

Share savings plan

Impact of S-Bank's tender offer on share savings plan OmaOsake

In accordance with the combination agreement and after consulting S-Bank, the Board of Directors of Oma Savings Bank Plc decided on the accelerated termination of the ongoing OmaOsake share savings plans. S-Bank gave its consent to the treatment and to the accelerated termination of the programmes on 2 September 2026. The decisions were conditional on the completion of the tender offer, including obtaining the required regulatory approvals and achieving a minimum acceptance requirement of more than 90%. The tender offer was completed on 7 October 2026. In accordance with the solution agreed by Oma Savings Bank Plc and S-Bank, the programmes were terminated following the completion of the tender offer and the rewards earned on the basis of them, to which the right has been obtained, are paid in cash upon regulatory approval.

The OmaOsake 2024—2027 and OmaOsake 2025—2028 programme periods were terminated prematurely upon the completion of the tender offer. The employment-based portion of the matching shares (with a ratio of 3:1) is fully paid to the participants, and the amount of matching shares (with a ratio of 3:2 for the OmaOsake 2024-2027 program and no more than a ratio of 3:2 for the OmaOsake 2025-2028 program) is proportionate to the time elapsed during the program period at the time of completion of the tender offer. Accumulated additional shares are converted into a monetary reward at the tender offer price of EUR 17.20 per share in accordance with the tender offer, and the cash reward is paid to the participants. The realisation of the earning criteria of the OmaOsake 2024-2027 programme has been confirmed in the spring of 2025 (ratio 1:1), and the realisation of the earning criteria of the OmaOsake 2025-2028 programme was assessed in connection with the completion of the tender offer.

In the OmaOsake 2026—2029 programme, the accumulation of savings discontinued after the completion of the tender offer, and the accumulated savings will be returned to the participants as soon as possible. Participants will be compensated in cash for a 10% discount on the purchase of savings shares that they would have received if the savings had been used to acquire shares in Oma Savings Bank Plc in a directed issue.

	1-9/2026 OmaOsake 2026-2029	1-9/2026 OmaOsake 2025-2026	1-9/2026 OmaOsake 2024-2025	1-12/2025 OmaOsake 2025-2026	1-12/2025 OmaOsake 2024-2025
Maximum estimated number of gross shares at the start of the scheme	134,000	138,000	56,500	138,000	56,500
Initial allocation date	01/04/2026	01/04/2025	01/04/2024	01/04/2025	01/04/2024
Release date	31/03/2027	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Eligibility conditions	Share ownership, employment relationship	Share ownership, employment relationship	Share ownership, employment relationship	Share ownership, employment relationship	Share ownership, employment relationship
Maximum validity time, in years	3	3	3	3	3
Maturity time left, in years	2.5	1.5	0.5	2.25	1.25
Persons at the end of the financial year	190	215	209	230	224
Method of payment	Cash and shares	Cash and shares	Cash and shares	Cash and shares	Cash and shares

Note 17 Investments in associates and joint ventures

Investments in significant associates and joint ventures

	Value of the investment (1,000 euros)		Main activity	The Group´s share of ownership	
	30 Sep 2026	31 Dec 2025		30 Sep 2026	31 Dec 2025
Figure Taloushallinto Oy	178	178	Other financial service	25.0%	25.0%
GT Invest Oy	6,020	6,020	Other financial service	48.7%	48.7%
Deleway Projects Oy	1,466	2,049	Trade of own real estate	49.0%	49.0%
City Kauppapaikat Oy	11,930	14,430	Renting and management of the properties	45.3%	45.3%
SAV-Rahoitus Oyj	-	-	Other lending	48.2%	48.2%
Book value (net)	**19,593**	**22,677**			

Shares in entities to be consolidated using the equity method

(1,000 euros)	30 Sep 2026	31 Dec 2025
Opening balance 1 January	**15,068**	**19,460**
Figure Taloushallinto Oy	305	264
GT Invest Oy	5,840	5,942
Deleway Projects Oy	638	1,640
City Kauppapaikat Oy	8,285	11,614
Increases	**-**	**66**
Deleway Projects Oy	-	66
Adjustments	**-50**	**-**
Deleway Projects Oy	-50	-
Share of profit from associated companies	**-455**	**-1,358**
Figure Taloushallinto Oy	16	41
GT Invest Oy	-90	-102
Deleway Projects Oy	-33	-468
City Kauppapaikat Oy	-348	-829
Impairment losses	**-**	**-3,100**
Deleway Projects Oy	-	-600
City Kauppapaikat Oy	-	-2,500
Closing balance at end of period	**14,563**	**15,068**

Report on review of consolidated interim financial information of Oma Savings Bank Plc for the nine-month period ended 30 September 2026 (Translation of the Finnish Original)

To the Board of Directors of Oma Savings Bank Plc

Introduction

We have reviewed Oma Savings Bank Plc's condensed consolidated balance sheet as of 30 September 2026, condensed consolidated income statement, condensed statement of comprehensive income, condensed statement of changes in equity and condensed cash flow statement for the nine-month-period then ended and certain explanatory notes ("condensed interim financial information"). The Board of Directors and the Managing Director are responsible for the preparation and presentation of the condensed consolidated interim financial information in accordance with International Accounting Standard (IAS) 34, "Interim Financial Reporting". Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the condensed interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard (IAS) 34, "Interim Financial Reporting".

Helsinki 5 November 2026

PricewaterhouseCoopers Oy
Authorised Public Accountants

Heini Hänninen
Authorised Public Accountant (KHT)


omadp