

Q1 2026 Interim Report, 7 May 2026

Karri Alameri, Chief Executive Officer

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Q1 Key Highlights

- Comparable profit improved
- New loan volumes returned to growth
- Fee income increased broadly
- Operating expenses declined
- Impairment losses on financial assets decreased
- Capital adequacy strengthened further

Comparable key figures

Profit before taxes

EUR 13.7 (4.6) million

Net fee and commission income

EUR 13.4 (12.4) million

Net interest income

EUR 35.8 (46.9) million

Operating expenses

EUR 28.6 (32.2) million

CET1 ratio

18.5% (16.5%)

ROE

7.0% (2.5%)

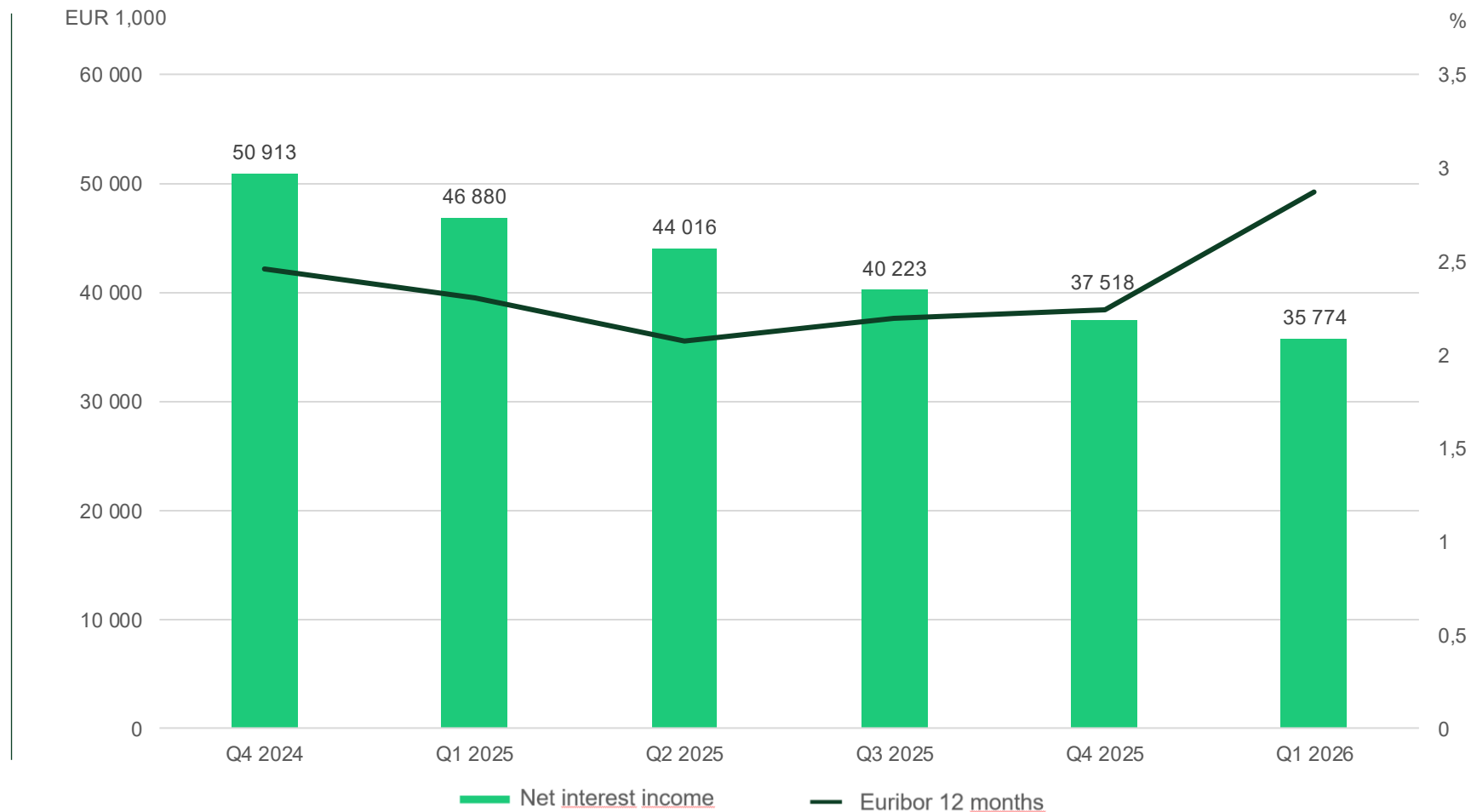
Earnings per share

EUR 0.33 (0.11)

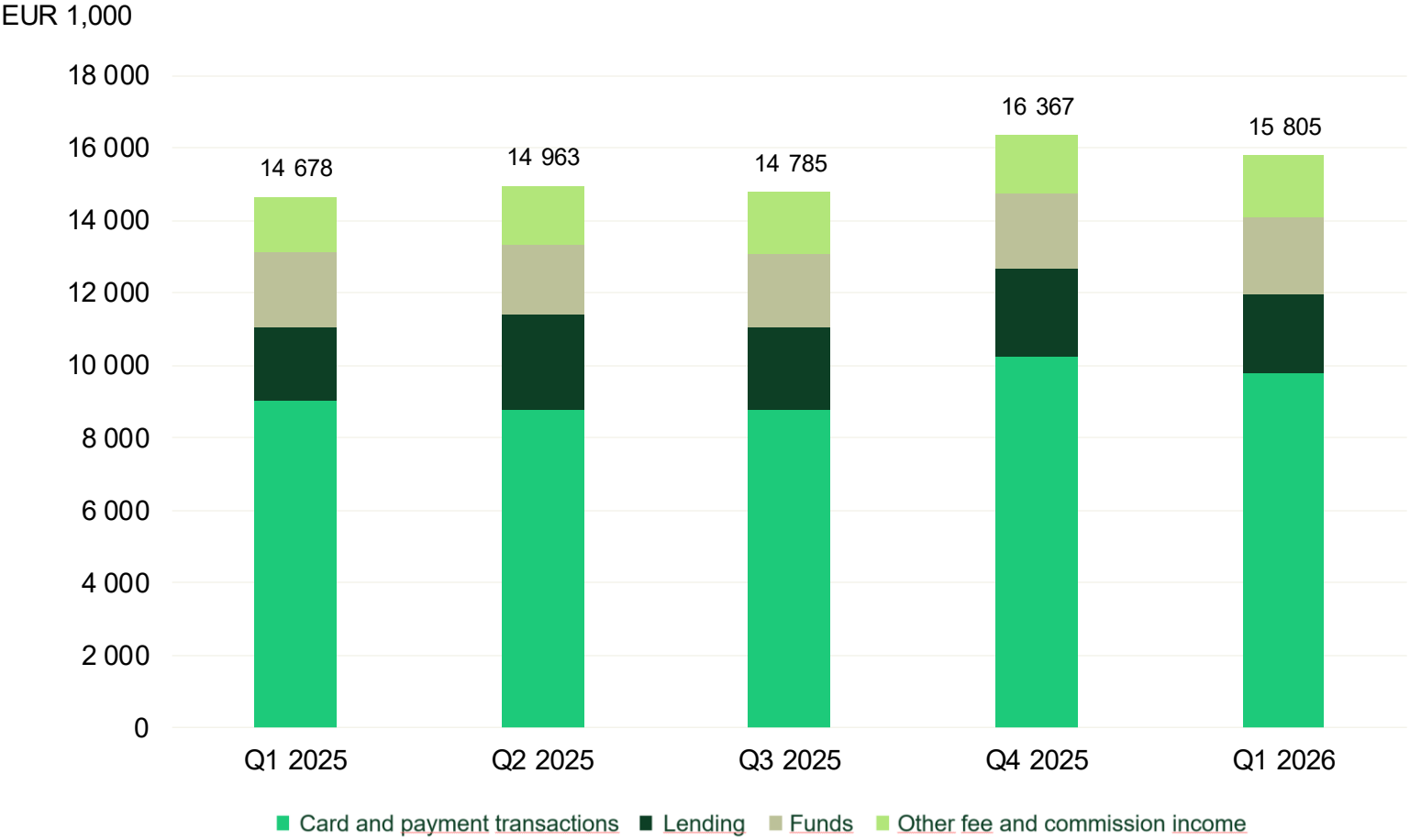
Operating income weighed down by low market interest rates and reduction in loan portfolio



- Net interest income
- Net fee and commission income
- Net income from financial assets and liabilities
- Other operating income



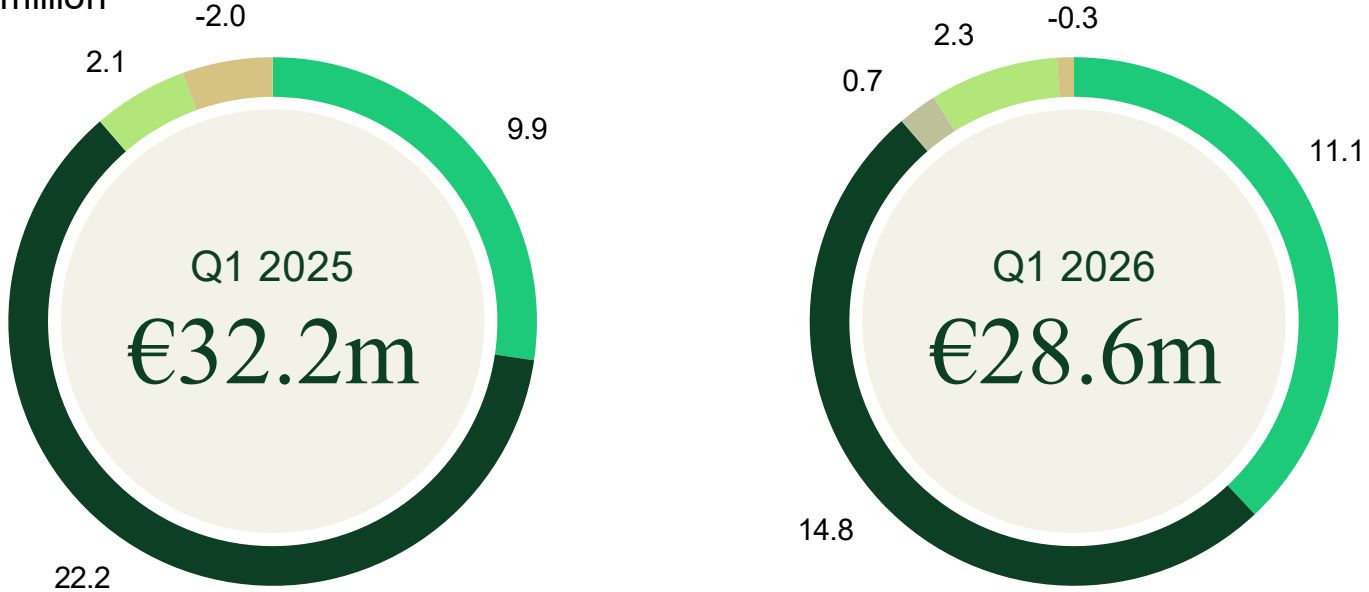
Broad-based positive development in fee and commission income



Continued decline in expenses thanks to determined efforts

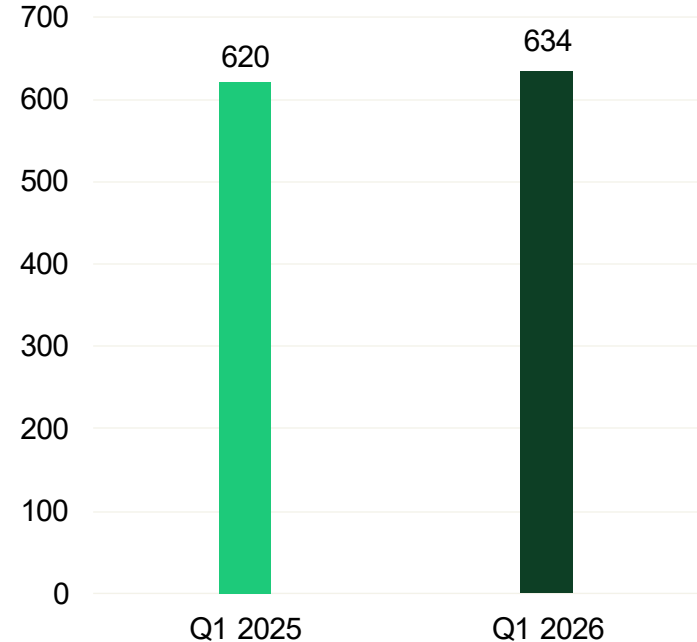
Comparable operating expenses

EUR million

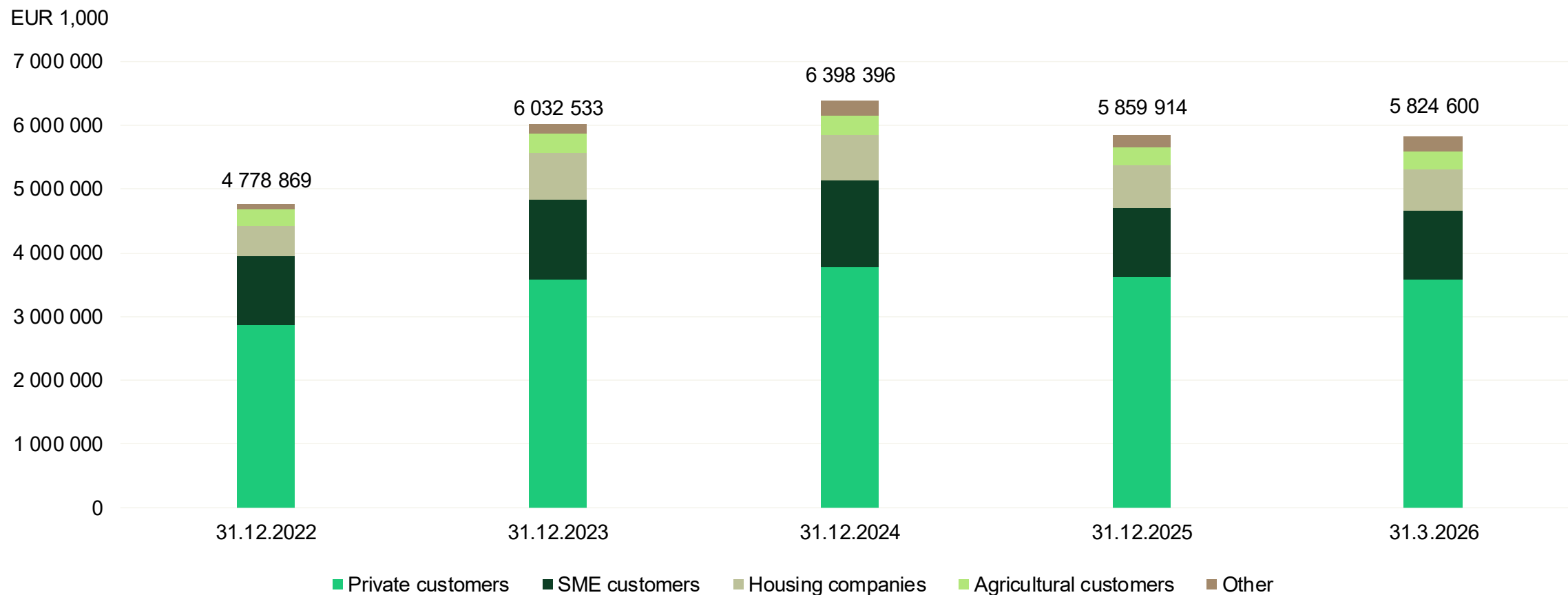


- Personnel expenses
- Other operating costs
- Regulatory fees
- Depreciation and impairment
- Items affecting comparability

Number of employees



New lending grew 63.6% – loan portfolio was affected by the exit from high-risk exposures



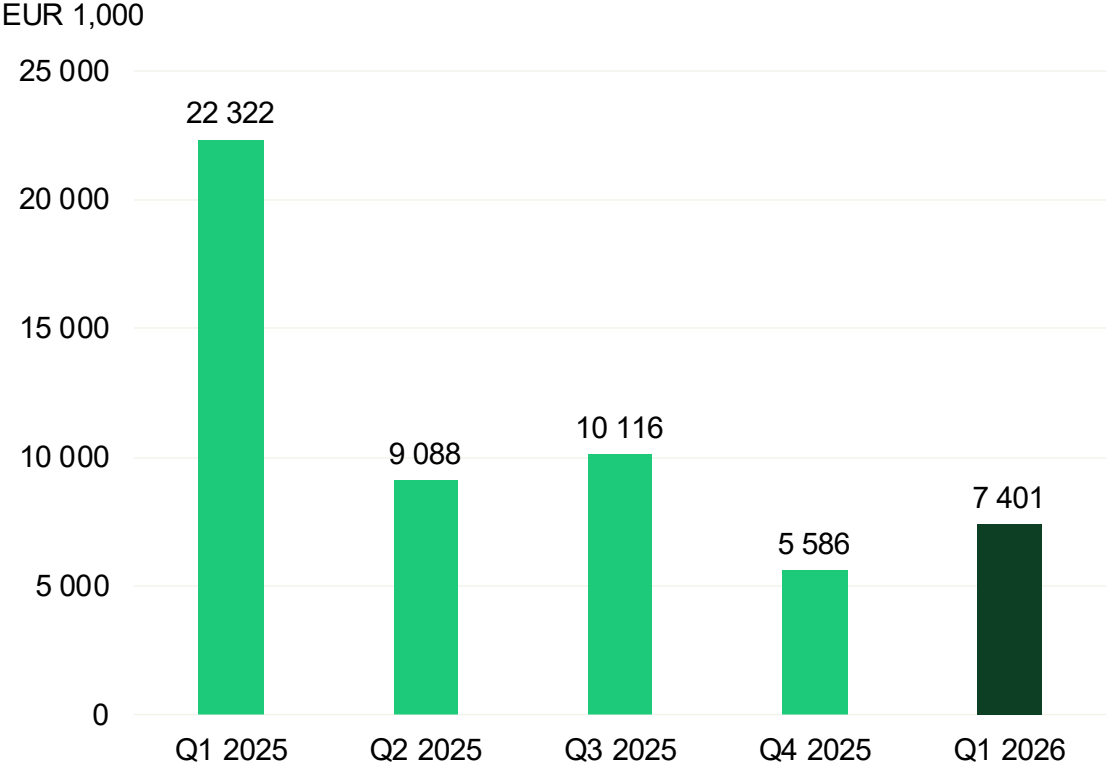
Weak economic environment reflected in non-performing exposures

(EUR 1,000)	31 Mar 2026	% of credit portfolio	31 Dec 2025	% of credit portfolio	31 Mar 2025	% of credit portfolio
Households	182,559	3.1	173,694	3.0	144,301	2.3
SMEs	312,086	5.3	303,076	5.1	289,017	4.6
Financial institutions	47,913	0.8	48,278	0.8	51,360	0.8
Total	542,559	9.3	525,048	8.9	484,679	7.7

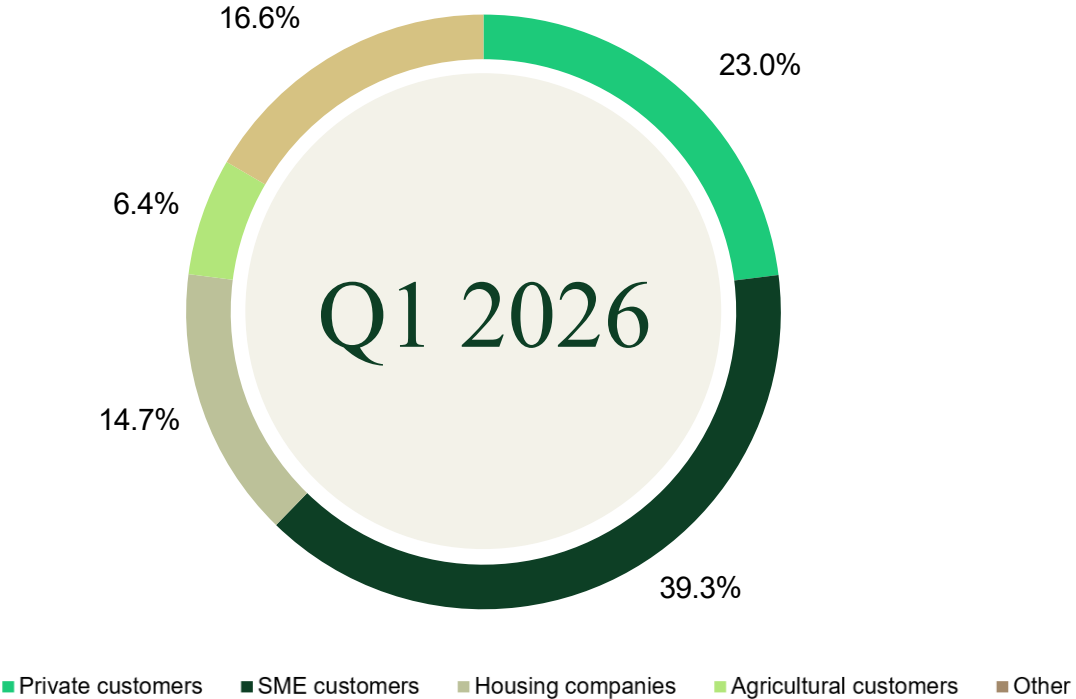
Impairment losses on financial assets have stabilised



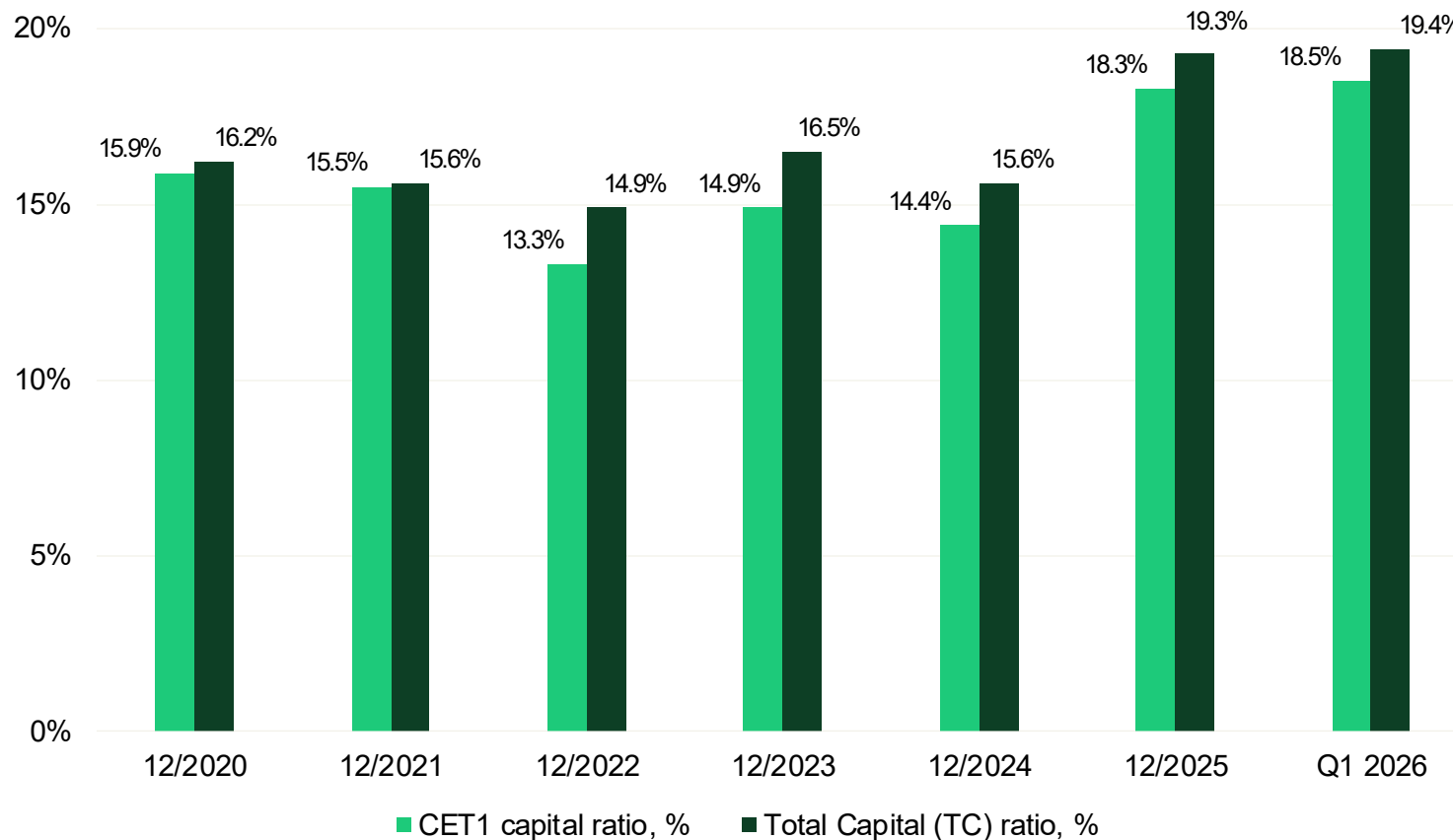
Impairment losses on financial assets, net



Expected credit losses by customer segment



Our financial position is strong



Total capital ratio

19.4% (19.3%)

Common Equity Tier 1 ratio

18.5% (18.3%)

Accumulated equity

EUR 628.7m (619m)

Risk-weighted assets

EUR 2,994.5m (3,008m)

Total capital

EUR 581.4m (570m)

Progress towards financial targets for 2026–2029



	Target	Q1 reported
Comparable ROE	Over 14%	7.0%
Comparable cost-to-income ratio	Below 50%	57.5%
Annual growth in fee and commission income	Over 10%	7.4%
NPS	Above 50	40 (at end 2025)
CET1	2 pp above regulatory requirement	18.5% (7.2 pp above target)

Outlook for 2026 unchanged

The company's business outlook for the 2026 financial year is influenced by the overall condition of the housing market and the impact of market conditions, particularly on the investment appetite among SMEs.

Due to declining market interest rates and changes in the loan portfolio, net interest income is expected to decrease compared to the previous financial year. In line with its strategy, the company is continuing to focus on diversifying income generation and growing fee and commission income.

The increase in the cost base has stabilised, and the company expects stable cost development in 2026. Impairment losses on financial assets are expected to remain below the level of the previous financial year.

We expect comparable profit before tax for 2026 to decline slightly compared to the comparison period.



- Broad growth in fee and commission income
- Growth in new lending
- Weak economic environment reflected in non-performing exposures
- Implementation of strategy of growth proceeding in phases
- Strong balance sheet supports sustainable growth

Q & A

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Capital Markets Day
19 May

Half-year report
13 August



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