2025

REPORT OF THE BOARD OF DIRECTORS AND FINANCIAL STATEMENTS 2025

Report of the Board of Directors and Financial Statements 2025 is a translation of the original Finnish version “Hallituksen toimintakertomus ja tilinpäätös 2025”. If discrepancies occur, the Finnish version is dominant.

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Contents

In the picture from the bottom left Juhana Brotherus, Jaakko Ossa and Carl Pettersson, in the top row Irma Gillberg-Hjelt, Aki Jaskari, Kati Riikonen and Juha Volotinen

Report of Board of Directors

Strategy and financial goals

Oma Savings Bank Plc is a solvent and profitable Finnish bank. Business focuses on retail banking and customers are provided with a broad range of banking services both through its own balance sheet as well as by acting as an intermediary for its partners' products. In addition, the Company engages in mortgage banking. Intermediate products include among other things investment and loan insurance products.

Key customer groups are private and SME companies. The goal is to strengthen the market position in the entire business area. Growth is sought in business areas where growth is possible to be achieved while meeting the goals related to profitability and risk management. The key idea is to serve customers personally in both digital and traditional channels. The goal is to provide a high-quality and personal customer experience through easy accessibility where the customer chooses their channel of service.

The Company pays attention to effective operating models and comprehensive risk management. The business profile is stable as the Company focuses on retail banking in Finland. The aim is to keep individual customer and investment risk concentrations limited and organisational structure simple and transparent.

The personnel is committed and its' career development is supported through versatile tasks and continuous development. Approximately half of the personnel also own the Company's shares.

In January 2026, the Board of Directors confirmed a new growth strategy. During the 2026-2029 strategic period, the Company strengthens its position as the most personal bank in Finland. The Company's goal is to grow responsibly and profitably through developing ways to provide personal service. Concurrently, the Company's goal is to be a lucrative investment object for investors. The financial targets for the strategy period 2026-2029, as well as the dividend policy for January 2026, are described in Events after balance sheet date on page 29.

The Company's operation

The Company provides retail banking services to its private and SME customers and serves its customers through its branch network and digital channels. The range of services for private customers includes daily banking services, various financing solutions, saving and investment services and loan insurance solutions. For corporate customers, the Company focuses especially on small and medium-sized enterprises, whose range of services covers payment and daily services, financial services, corporate pension insurance and corporate investment services. Own service offering is complemented by services provided by partners.

In addition to the Company's own products, such as accounts and debenture loans, the product range of saving and investing also includes the investment and saving products of Sp-Fund Management Company Ltd and Fennia Life Insurance Ltd (formerly Sp-Life Insurance Ltd). At the end of 2025, the customers had a total of EUR 1,133 million in fund and insurance savings brokered by the Company.

Own financial services are complemented by partner products such as loan insurances and various guarantees. Partners offering financial products include Fennia Life Insurance Ltd (formerly Sp-Life Insurance Ltd) and Garantia Insurance Company Ltd. The Company operates as an independent issuer of Visa cards. In cooperation with Kesko, the Company offers its SME customers a K-Business Credit card.

The Company's risk management action plan

During the financial year, the Company continued the development of risk management and quality processes initiated in 2024. The extensive Noste project was completed as planned in the first quarter of 2025. Subsequently, the Company continued to work on the findings that emerged from the supervisor's assessments and audits, and by the end of the year, the following measures were implemented in the Company:

- The implementation and monitoring of the updated strategy for non-performing exposures
- The corrective actions of development targets arising from the Finnish Financial Supervisory Authority's (FIN-FSA) review and liquidity audit has been implemented in accordance with the schedules and action plans required by the audits.
- The quality of Knowing Your Customer (KYC) processes has been improved with new processes and control points.
- Part of the system development projects related to Knowing Your Customer (KYC) procedure have been completed, and the related system development work continues.

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. A new loan and collateral management system application has been launched during 2025. 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. As one of the key areas, the Company introduced new liquidity reporting systems during 2025.

In October, the Company announced that it would discontinue its IRB application process. The Company has re-evaluated the benefits of the IRB methodology in relation to its current loan portfolio, which has significantly changed since the start of the project. In addition, the benefits of the IRB approach have been re-evaluated more accurately than before by taking into account the new capital requirements regulation that entered into force in the beginning of 2025. Based on the results of the re-evaluation, the Board of Directors of the Company decided to discontinue the IRB application process. The Board of Directors also decided that the Company will not seek IRB license in the near future. The closure of the project will not have a significant financial impact and did not affect the solvency position of the Company.

Focus on investing in personnel competence is key

The competence of the personnel is a significant factor in building a personal customer experience and in maintaining and improving the well-being of the personnel. During 2025, the Company's key areas of competence development were the clarification of uniform operating models, and the further development of operating models and guidelines for KYC (Knowing Your Customer) and financial crime prevention. In addition, the Company continued its long-term and goal-oriented development work in terms of orientation, customer experience and supervisor work. The Company has a digital learning environment for the entire personnel, OmaAkatemia, which supports organisation-wide learning and the deepening of competence on a broad basis. In addition, the Company offers the personnel the opportunity to complete degrees in the field, e.g. APV1, APV2, APV ESG and licensed real estate agent (LKV) qualifications to improve their expertise.

The Company continued to invest in student cooperation and during the year dozens of internships and thesis assignments were offered to higher education students around Finland. In addition, 63 summer employees worked in the Company during the summer season 2025.

Credit rating

In September, 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 changed Oma Savings Bank's outlook from stable to negative. The negative outlook is based on the credit rating agency's concern about the quality of the Company's credit portfolio as the amount of non-performing loans (NPLs) exceeds the credit rating agency's previous expectations and the average amount of non-performing loans of domestic references. The short-term funding rating remained unchanged at A-2. In addition, S&P has confirmed an AAA rating for the Company's bond program.

Issuance of bonds

The Company issued an unsecured senior-term bond of EUR 200 million in September. The issuance was carried out in accordance with the financing plan and will cover the MREL requirement that will come into effect in April 2026.

Supervisor's audits

During 2025, the Finnish Financial Supervisory Authority (FIN-FSA) has not conducted any audits targeted to the Company. During 2024, the FIN-FSA carried out the following audits:

- Liquidity risk management and reporting – review date 30 June 2024
- Prevention of money laundering and terrorist financing – review date before 21 December 2023
- Supervisor's review – review date 30 June 2024

During 2025, the Company has progressed the repair of development areas arising from audit findings in accordance with the action plans submitted to the supervisor.

Ongoing investigations by the authorities

In May 2024, the Company announced that FIN-FSA had made a preliminary investigation request to the police for securities market offences related to the Company. In December 2025, the Company announced that the investigation and prosecution had ended. Oma Savings Bank Plc has not been subject to any penalty claims in the matter, and the Company is not a party to the matter. In February 2026, FIN-FSA initiated a hearing procedure under the Administrative Procedure Act concerning the imposition of possible administrative sanctions on the Company. The hearing procedure is described in Note K35 Significant events after the period.

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 ongoing disclosure policy. At the time of the financial statements, 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 financial statements, the Company has no further information in this regard.

Operating environment

According to the Bank of Finland's forecast, the Finnish economy is moving out of a sluggish growth phase, but there is no strong growth anticipated in the immediate years ahead. (1 According to Statistics Finland, the year-on-year change in consumer prices was 0.2% in December. The change in inflation from one year ago was affected by reductions in average interest rates on housing loans and interest rates on consumer credit, among other things. (2

Medium-term inflation in the euro area is expected to stabilise at around 2%, in line with the European Central Bank's (ECB) target. At the December meeting, the ECB decided to keep all three key interest rates unchanged. (3 During January-December, the 12-month Euribor rate quotation has fallen by 0.2 percentage points. (4

Consumer spending is expected to pick up, and business investment starts to grow in 2026. However, geopolitical and trade policy uncertainty will further weaken the growth outlook. In December, the Bank of Finland estimated that economic growth for 2025 remains at 0.2% and increases to 0.8% in 2026. In 2027, economic growth is projected to pick up to 1.7% and stabilise to 1.5% in 2028. (1

Households' seasonally adjusted saving rate decreased slightly from the previous quarter and was 4.2% in July to September. During the third quarter, disposable income of households remained unchanged and consumption expenditure grew slightly from the level of the previous quarter. Adjusted disposable income of households grew by 1.0% and adjusted for price changes it diminished by 0.1% compared to the quarter last year. The investment rate remained at the level of the previous quarter and was 8.8%. Majority of the investments in households are directed in housing investments. Corporates' seasonally adjusted investment rate decreased slightly from the previous quarter and was 29.4%. (5

According to Statistics Finland, in December the number of employed people aged 15 to 74 was 7,000 lower and the number of unemployed persons was 51,000 higher than one year ago. In December, the employment rate was 75.0% (20 to 64 years) and the unemployment rate was 9.8% (15 to 74 years). (6

The consumer confidence indicator remained negative in December 2025 but rose slightly from the previous year. The components of the consumer confidence indicator are assessment of one's own economy now, expectations of one's own and Finland's economy 12 months from now, and intentions to spend money on durable goods in the next 12 months. Consumers' expectations of the development of their own economy and the Finnish economy remained subdued. However, the outlook for the economy has generally improved slightly compared to the year before but is still rather weak. (7

According to Statistics Finland's preliminary data, the prices of old dwellings in housing companies decreased by 2.0% year-on-year in the whole country in November. In November, prices of old dwellings in housing companies decreased by 3.6% in the six largest towns while outside large cities, prices rose by 0.7% compared to last year. At the same time, 3.0% less sales of old dwellings in blocks of flats and terraced houses were made through real estate agents than one year earlier. (8

In December, new drawdowns of housing loans amounted to EUR 1.2 billion, which is EUR 70 million more than compared to the same period a year earlier. At the same time, new corporate loans were drawn down by EUR 4.1 billion. The average interest rate on new housing loans was 2.85% in December. The annual growth rate of loans to households strengthened by 0.2% year-on-year. The corporate loan stock increased by 2.6% during the same period. Households' deposit stock grew by a total of 4.6% over a 12-month period. (9

According to Statistics Finland, number of petitions for restructuring of debts increased by 10.7% in January to December 2025 from the previous year. (9 The 12-month moving annual change in instigated bankruptcy proceedings was 12.0% in December 2025. (10 In November 2025, the cubic volume of building permits granted for new buildings grew by 3% compared to one year ago. Between December 2024 and November 2025, nearly 31 million cubic metres of building permits were granted. (12

The Company is prepared for the uncertainty of the economic operating environment by maintaining adequate liquidity and capital buffers.

1) Bank of Finland, Finnish economy's recovery moving modestly forward. Published on 19 December 2025.
2) Statistics Finland, Inflation 0.2 per cent in December 2025. Published on 14 January 2025.
3) Bank of Finland, European Central Bank's monetary policy decisions. Published on 18 December 2025.
4) Bank of Finland, Euribor interest rates. Published on 1 January 2026.
5) Statistics Finland, Households' saving rate was positive in the third quarter of 2025. Published on 18 December 2025.
6) Statistics Finland, More unemployed persons in December 2025 compared to one year ago. Published on 27 January 2026.
7) Statistics Finland, Consumer confidence continued weak in December 2025 – consumption intentions low. Published on 29 December 2025.
8) Statistics Finland, Prices of old dwellings in housing companies decreased by 2.0 per cent year-on-year in November 2025. Published on 29 December 2025.
9) Bank of Finland, MFI balance sheet (loans and deposits) and interest rates. Household bank loans almost unchanged year-on-year in December 2025. Published on 30 January 2026.
10) Statistics Finland, Number of petitions for restructuring of debts increased by 10.7 per cent in 2025 from the previous year. Published on 14 January 2026.
11) Statistics Finland, Altogether 360 bankruptcies were instigated in December 2025.
12) Statistics Finland, Cubic volume of granted building permits increased by 3 per cent in November 2025 from one year back. Published 20 January 2026.

Oma Savings Bank Group's key figures

(1,000 euros)	1-12/2025	1-12/2024	Δ %	1-12/2023
Net interest income	168,637	213,097	-21%	197,045
Total operating income	221,408	270,068	-18%	247,067
Total operating expenses	-123,066	-111,004	11%	-90,550
1) Cost/income ratio, %	56.1%	41.3%	36%	36.9%
Impairment losses on financial assets, net	-47,111	-83,379	-43%	-17,126
Profit before taxes	49,248	74,589	-34%	138,048
Profit/loss for the accounting period	39,479	59,548	-34%	110,051
Balance sheet total	7,474,004	7,709,090	-3%	7,642,906
Equity	618,829	576,143	7%	541,052
1) Return on assets (ROA) %	0.5%	0.8%	-33%	1.6%
1) Return on equity (ROE) %	6.6%	10.7%	-38%	24.3%
Earnings per share (EPS), EUR	1.19	1.80	-34%	3.49
1) Equity ratio %	8.3%	7.5%	11%	7.1%
Total capital (TC) ratio %	19.3%	15.6%	24%	16.5%
Common Equity Tier 1 (CET1) capital ratio %	18.3%	14.4%	27%	14.9%
Tier 1 (T1) capital ratio %	18.3%	14.4%	27%	14.9%
2) Liquidity coverage ratio (LCR) %	391.1%	231.7%	69%	248.9%
2) Net Stable Funding Ratio (NSFR) %	129.6%	118.1%	10%	117.8%
Average number of employees	642	518	24%	445
Employees at the end of the period	642	585	10%	464
Alternative performance measures excluding items affecting comparability:				
1) Comparable profit before taxes	56,896	86,656	-34%	143,609
1) Comparable cost/income ratio, %	53.5%	37.8%	41%	35.1%
1) Comparable earnings per share (EPS), EUR	1.37	2.09	-34%	3.63
1) Comparable return on equity (ROE) %	7.6%	12.4 %	-38%	25.3%

1) The Company presents alternative performance measures in its financial reporting, which have been prepared in accordance with the guidelines set by the European Securities and Markets Authority (ESMA). Alternative performance measures are not performance measures defined or designated in IFRSs or Capital Requirements (CRD/CRR). The Company presents alternative performance measures as additional information to the performance measures presented in the Group's profit and loss statements, consolidated balance sheets and Group's cash flow statements prepared in accordance with IFRS. In the Company's view, alternative performance measures provide relevant and useful additional information about the Company to investors, securities market analysts and other parties about the result of Oma Savings Bank Plc's operations, financial position and cash flows. A comparable result is presented in connection with the profit and loss account.

2) The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 31 December 2024. As of 31 December 2025, the Company moved to the new LCR and NSFR reporting system. The new reporting system has not retrospectively adjusted the figures for comparison periods and they are not comparable with the key figures on 31 December 2025.

(1,000 euros)	2025	2024	2023
Earnings per share (EPS), EUR	1.19	1.80	3.49
Diluted earnings per share (EPS),EUR	1.18	1.78	3.47
Equity per share, EUR	4,603.6	3,408.8	3,257.1
Dividend per share, EUR*	0.50	0.36	1.00
Dividend from the profit, %	42.0%	20.0%	28.7%
Effective dividend yield, %	4.1%	4.7%	2.1%
Price-to-Earnings (P/E) ratio	10.3	5.9	6.1
Stock price performance, %	15.0%	-50.0%	14.0%
Market value, EUR million	405.0	351.0	703.0
Exchange of shares, pcs	5,978,464	7,165,586	4,849,145
Exchange of shares, %	18.0%	21.6%	15.4%
Weighted average adjusted number of shares during the financial year (excluding own shares)	33,362,563	33,528,458	32,778,365
Adjusted number of shares at the end of the financial year (excluding own shares)	33,525,928	33,695,209	33,199,013

* Dividend proposal EUR 0.50 per share

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 1 (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

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

Equity per share

Equity at the end of the period / Average number of shares x 100

Dividend per share, EUR

Dividends paid / Number of shares x 100

Dividend of result, per cent

Dividend per share / Earnings per share x 100

Effective dividend yield -%

Dividend per share / Market price of share x 100

Price-to-Earnings ratio (P/E)

Market price of the share at the end of the period / Earnings per share (EPS) x 100

Share price development

Market price of share at the end of the period / Market price of share at the beginning of the period x 100

Market value

Market price of share at the end of the period X Number of shares at the end of the period

Share exchange of the year, pcs

Exchange of shares during the year, total

Exchange of shares -%

Share exchange, pcs / Average number of shares x 100

Weighted average number of shares issued during the financial year (excluding own shares)

Weighted average number of shared during the period (excluding own shares)

Adjusted number of shares at the end of the financial year (excluding own shares)

Total shares + dilution effect

Result 1–12 / 2025

The Group's profit before taxes was EUR 49.2 (74.6) million for January-December and the profit for the period was EUR 39.5 (59.5) million. The cost/income ratio was 56.1 (41.3)%.

Comparable profit before taxes amounted to EUR 56.9 (86.7) million in January-December and comparable cost/income ratio was 53.5 (37.8)%. 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 one-off items related to the business arrangements.

Income

Total operating income was EUR 221.4 (270.1) million. Total operating income decreased 18.0% compared to the comparison year.

Comparable total operating income was EUR 225.6 (274.5) million and the decrease in comparable total operating income was 17.8% compared to the previous year. During the reporting period, net income on financial assets and liabilities of EUR -4.2 (-4.4) million has been eliminated from operating income as an item affecting comparability.

Net interest income decreased 20.9%, totalling EUR 168.6 (213.1) million. During the reporting period, interest income decreased 24.0% and was EUR 265.5 (349.6) million. For the most part, the decline in interest income during the reporting period is explained by the decline in the market interest rates and decreased loan portfolio. Over the period, the average margin on the loan portfolio has remained almost unchanged.

Interest expenses decreased by 29.0% compared to the previous year to EUR 96.9 (136.5) million. Compared to the comparison period, interest expenses were mainly reduced by lower interest expenses on the deposit portfolio and other funding as well as the impact of interest rate hedges due to the decline in market interest rates. The average interest on deposits paid to the Company's customers was 0.69 (0.87)% at the end of the period.

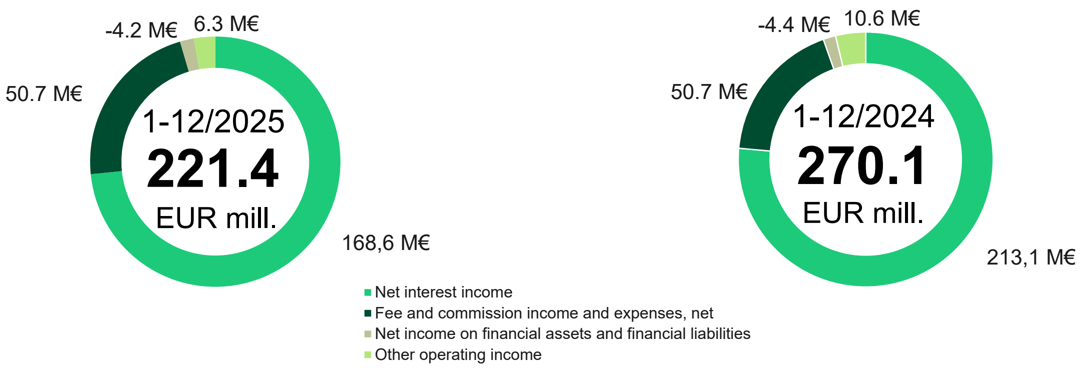
Fee and commission income and expenses (net) remained at the level of the comparison period and was EUR 50.7 (50.7) million. The total amount of fee and commission income was EUR 60.8 (61.2) million.

Net fee and commission income from cards and payment transactions were in total EUR 36.8 (37.0) million. Fund commissions increased by 5.2% year-on-year and were EUR 8.1 (7.7) million. The amount of commission income on lending decreased by 4.0% compared to the comparison period and was EUR 9.4 (9.8) million.

Net income on financial assets and liabilities was EUR -4.2 (-4.4) million during the period. During the reporting period, the Company revalued the values of shares in certain associates and joint ventures, as a result of which impairment losses of EUR 3.1 (4.6) million were recorded.

Other operating income was EUR 6.3 (10.6) million. Other operating income includes a deposit guarantee fee of EUR 0.6 (2.8) million recorded during the reporting period as well as a positive change in fair value of EUR 4.3 (6.6) 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 10.9% compared to the previous year's corresponding period. Operating expenses came to a total of EUR 123.1 (111.0) million. During the reporting period, the risk management development measures, the share of operational expenses regarding observations from the supervisor as well as expenses of the 'Noste' action plan, totalled EUR 8.0 million. In addition, expenses incurred in investigating non-compliance with the guidelines amounted to EUR 3.4 million. In the comparison period, operating expenses included expenses from the "Noste" action plan, totalling EUR 8.3 million, expenses arising from the arrangement of the business acquired from Handelsbanken, totalling EUR 4.2 million and EUR 3.5 million incurred in investigating non-compliance with the guidelines.

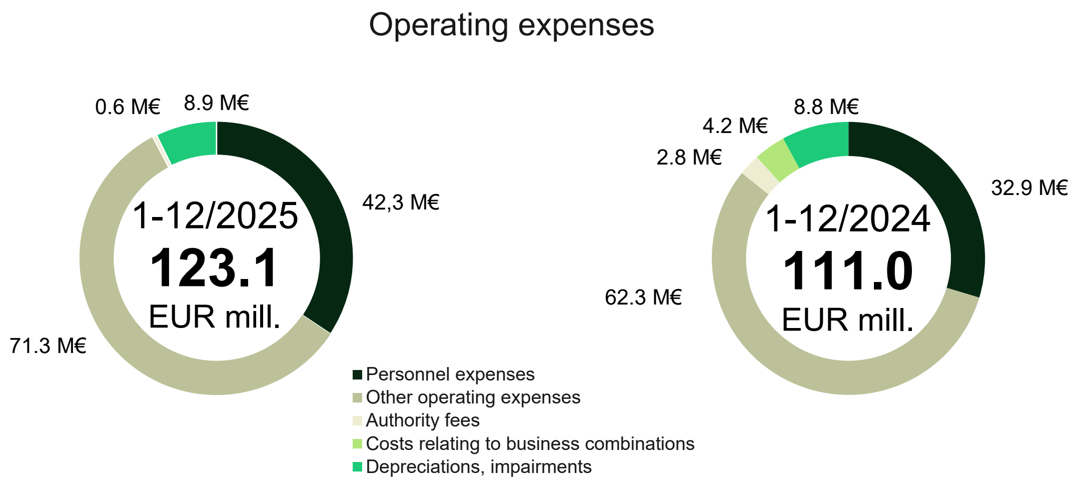
Comparable operating expenses were EUR 119.6 (103.3) million. The increase in comparable operating expenses was 15.7%.

Personnel expenses increased 28.5%, totalling EUR 42.3 (32.9) million. Personnel expenses increased as part of Handelsbanken's personnel transferred to the Company at the end of 2024 and new branches were opened at the same time. In addition, the increase in personnel costs was affected by the strengthening of risk management processes and organisation. The number of employees at the end of the period was 642 (585), of which 49 (46) were fixed-term.

Other operating expenses increased 3.8% to EUR 71.9 (69.3) million. The item includes authority fees, office, IT, PR and marketing costs and those stemming from the business premises in own use. The increase in expenses compared to the comparison period was due to risk management development measures, actions taken in response to supervisory observations, the furthering of the controlled winding down plan, and the implementation of the "Noste" risk management programme. A total of EUR 11.4 million of these expenses were recorded. In addition, a provision of EUR 3.0 million was recorded for the reporting period to prepare for possible sanctions imposed by the Finnish Financial Supervisory Authority (FIN-FSA) due to deficiencies identified in the final inspection report on anti-money laundering and terrorist financing. During the comparison period, expenses arising from the arrangement of risk control development projects, the investigation of non-compliance with the guidelines and the arrangement related to Handelsbanken's business were recorded in the expenses.

A total of EUR 0.6 million was recorded in the deposit guarantee payment for the reporting period, which was covered by refunds from the old deposit guarantee fund. A total of EUR 0.6 (2.8) million was recorded as authority fees.

Depreciations and impairments on tangible and intangible assets were EUR 8.9 (8.8) million.


Operating expenses
0.6 M€
8.9 M€
42,3 M€
71.3 M€
1-12/2025
123.1
EUR mill.
4.2 M€
8.8 M€
2.8 M€
32.9 M€
62.3 M€
1-12/2024
111.0
EUR mill.
Personnel expenses
Other operating expenses
Authority fees
Costs relating to business combinations
Depreciations, impairments

Impairment losses on financial assets

Impairment losses of financial assets decreased compared to the comparison year and were EUR -47.1 million, while the impairment losses of financial assets recorded in the comparison period were EUR -83.4 million. No allowances based on the management's judgement were made for the reporting period. Significant discretionary allowances, totalling EUR 64.4 million, were recorded for the comparison period of which EUR 4.9 million were final impairment losses on financial assets. The allowances were based on non-compliance with the Company's guidelines and the resulting deterioration of the credit risk position.

During the first and the last quarters, the Company updated the calculation model for expected credit losses (ECL) as part of a larger operational programme and development of risk control. The total impact of the updated model increased the ECL by approximately EUR 9.3 million. In addition, during the reporting period, the amount of impairment losses was impacted by an increase in allowances in the controlled winding down portfolio. Considering model updates, allowances in the controlled winding down portfolio increased by a total of EUR 14.0 million. In other credit portfolio, impairment losses amounted to EUR 33.1 (19.0) million. The development of the amount of impairment losses was particularly affected by the general weak economic situation, and the provision level increased by the ECL model as the duration of the defaults lengthened.

During January-December, the recorded amount of expected credit losses (ECL) decreased in relation to the comparison period and was EUR 41.3 million targeting receivables from customers and off-balance sheet items. The amount of expected credit losses in the comparison period was EUR 71.2 million. The net amount of realised credit losses decreased compared to the comparison period and was EUR 5.8 (12.2) million during January-December.

The fair value adjustment of the receivables transferred to the Company in connection with the acquisition of Handelsbanken's business at the beginning of the reporting period was EUR 2.6 million. During the reporting period, the Company has revalued the fair value adjustment, resulting in a positive profit-related recognition of EUR 2.6 million. At the end of the reporting period, there are no fair value adjustments in the Company's balance sheet related to Handelsbanken's receivables.

Balance sheet

The Group’s balance sheet total decreased by 3.0% to EUR 7,474.0 (7,709.1) million during 2025.

Loans and receivables

Loans and receivables decreased in total 11.5% and were EUR 5,810.9 (6,569.4) million January-December. Loans and receivables from credit institutions were EUR 103.3 (283.6) million at the end of the period and loans and receivables from the public and public sector entities were in total EUR 5,707.6 (6,285.8) million.The development of the loan portfolio during the year was particularly affected by the weak market situation, the planned deinvestment of individual larger customerships, and the Company's focus on taking over customers transferred from Handelsbanken. The loan portfolio (excluding credit institutions) before expected credit losses decreased by 8.4% during the year.

The average size of loans issued over the past 12 months was approximately EUR 109 (117) thousand.

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

Credit balance (1,000 euros)	31 Dec 2025	31 Dec 2024
Private customers	3,622,010	3,778,191
Business customers	1,085,896	1,356,416
Housing associations	658,888	712,477
Agricultural customers	287,363	311,510
Other	205,757	239,801
Total	**5,859,914**	**6,398,396**

Investment assets

The Group’s investment assets decreased 2.5% compared to the comparison year totalling EUR 503.3 (516.0) million. The primary purpose of managing investment assets is securing the Company’s liquidity position.

Intangible assets and goodwill

At the end of the year, intangible assets recorded in the balance sheet totalled 24.3 (11.7) million and a goodwill 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 year, liabilities to credit institutions and to the public and public sector entities decreased by 6.1% to EUR 3,979.1 (4,237.3) million. The item consists mostly of deposits received from the public, which came to EUR 3,821.6 (3,939.9) million at the end of December. Fixed-term deposits accounted for 16% of these and their average maturity was about six months. The deposit portfolio decreased by 3.0% during the year due to the changes in deposits in individual corporate customers. Liabilities to credit institutions were EUR 124.9 (236.6) million. The decrease was mainly due to LTRO credit maturities.

Debt securities issued to the public

Total debt securities issued to the public increased during the period and were EUR 2,680.5 (2,665.6) million. The growth is explained by the change in the value of bonds. EUR 200 million bond matured in May, and the Company issued an unsecured senior-term bond of EUR 200 million in September. Debt securities issued to the public are shown in more detail in G13.

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

Equity

The Group's equity EUR 618.8 (576.1) million increased by 7.4% during the period. The change in equity is mainly explained by the result of the period and the change in the fair value fund.

Own shares

On 31 December 2025, the number of own shares held by Oma Savings Bank Plc was 132,200. In March, 372 shares of the Company were returned to the Company without consideration in accordance with the terms and conditions of the share-based incentive scheme 2022-2023. In May, the Company transferred 4,819 shares held by the Company to persons entitled to the 2025 reward instalment of the share-based incentive scheme 2022–2023.

Share capital	31 Dec 2025	31 Dec 2024
Average number of shares (excluding own shares)	33,180,237	33,114,988
Number of shares at the end of the year (excluding own shares)	33,204,349	33,156,124
Number of own shares	132,200	136,647
Share capital (1,000 euros)	24,000	24,000

Off-balance-sheet commitments

Off-balance-sheet commitments included 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 26.0 (42.2) million, consisted mainly of bank guarantees and other guarantees. The decrease in the item reflects the change in the loan portfolio. Irrevocable commitments given to a customer, which totalled EUR 301.9 (319.4) million at the end of December, consisted mainly of undrawn credit facilities.

Deposit Guarantee Fund and Investors' Compensation Fund

The deposit guarantee is regulated by the Act on the Financial Stability Authority. The Financial Stability Authority is responsible for the guarantee. The Deposit Guarantee Fund protects the deposit maker's eligible receivables up to EUR 100,000.

The Investors' Compensation Fund covers compensation from Oma Savings Bank Plc to non-professional investors of a maximum of EUR 20,000.

The Group's capital adequacy and risk management

Capital adequacy management

Oma Savings Bank Plc has introduced a capital adequacy management process, whose objective is to secure the Company's risk-bearing capacity relative to all substantial operational risks. To achieve this goal, the Company comprehensively identifies and evaluates the risks related to its operations and measures its risk-bearing capacity to correspond to the Company's total risks. To secure its capital adequacy, the Company sets risk-based equity objectives and creates an equity plan to reach those objectives.

The internal capital needs, which are determined through the capital adequacy management process, are based on the capital requirements of solvency regulations, Pillar I, and its external risks, such as the interest rate risk of the financial account, the market risk of the investment portfolio and business risk.

In its internal evaluation process, the Company estimates the amount of capital sufficient to cover any unexpected losses emerging from risks that are external to Pillar I.

The Company's Board of Directors confirms the general requirements for the capital adequacy measurement and evaluation processes as well as general principles for the structuring of the capital adequacy management process. The Board confirms risk strategies and defines target levels for capital, which covers all essential risks emerging from business operations and changes in the external operating environment. The Company operates according to its strategy in retail banking. By restricting its operations to this sector alone, the Company is able to keep the risks involved in its operations manageable and small in terms of operational quality. The Company's Board of Directors is responsible for managing the Company's capital adequacy, which also defines the risk limits related to operations. Annually, the Board of Directors reviews the Company's capital adequacy management risks, the capital plan as well as the limits set for the risks.

Capital adequacy position and own funds

The total capital (TC) ratio of Oma Savings Bank Group increased and was 19.3 (15.6)% at the end of the period. The Common Equity Tier 1 capital (CET1) ratio was 18.3 (14.4)% exceeding by 7.1 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 17.9% to EUR 3,007.9 (3,662.7) million. The reduction was largely due to a decrease in exposures as well as an increase in low risk-weighted assets. In addition, the CRR3 changes that took effect at the beginning of the year reduced risk-weighted assets. In particular, the risk-weighted amount of operational risk decreased.

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 standardised approach for foreign exchange position. In October 2025, the Company announced that it will discontinue its IRB application process.

At the end of the review period, the capital structure of Oma Savings Bank Group was strong and consisted mostly of Common Equity Tier 1 capital (CET1). The Group's own funds (TC) EUR 581.4 (570.0) million exceeded by EUR 167.4 million the total capital requirement for own funds of EUR 414.0 (476.7) million. Taking into account the indicative additional capital recommendation, the surplus on own funds was EUR 137.3 million. Tier 1 capital (T1) was EUR 551.8 (528.4) million consisting entirely of Common Equity Tier 1 capital (CET1) and Tier 2 capital (T2) was EUR 29.6 (41.5) million consisted of debenture loans. Own funds were most significantly increased by retained earnings for the financial year 2025, which have been included in the Common Equity Tier 1 capital with the permission granted by the Finnish Financial Supervisory Authority (FIN-FSA) and the change in fair value reserve.

Oma Savings Bank Group's main items in the capital adequacy calculation

(1,000 euros)	31 Dec 2025	31 Dec 2024
Common Equity Tier 1 capital before regulatory adjustments	601,998	563,444
Regulatory adjustments on Common Equity Tier 1	-50,159	-35,011
Common Equity Tier 1 (CET1) capital, total	**551,839**	**528,433**
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	**551,839**	**528,433**
Tier 2 capital before regulatory adjustments	29,551	41,544
Regulatory adjustments on Tier 2 capital	-	-
Tier 2 (T2) capital, total	**29,551**	**41,544**
Total capital (TC = T1 + T2) / Total own funds	**581,389**	**569,977**
Risk-weighted assets		
Credit and counterparty risk	2,628,458	3,190,494
Credit valuation adjustment risk (CVA)	18,565	57,250
Market risk (foreign exchange risk)	-	-
Operational risk	360,859	414,930
Risk-weighted assets, total	**3,007,882**	**3,662,674**
Common Equity Tier 1 (CET1) capital ratio, %	**18.35%**	**14.43%**
Tier 1 (T1) capital ratio, %	**18.35%**	**14.43%**
Total capital (TC) ratio, %	**19.33%**	**15.56%**

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 others the capital conservation buffer set by the Credit Institution Act (2.5%), the discretionary SREP requirement according to Pillar II, the countercyclical buffer requirement, and the systemic risk buffer.

On 14 February 2025, the Finnish Financial Supervisory Authority (FIN-FSA) updated its imposed SREP requirement, based on the supervisory authority's estimate for Oma Savings Bank Plc to a level of 2.25% (previously 1.5%). The requirement is valid from 30 June 2025 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 the 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 the capital requirements, the FIN-FSA issued an indicative additional capital recommendation for own funds of 1.0% based on the Finnish Act on Credit Institutions for Oma Savings Bank Plc. The indicative additional capital recommendation to be covered by Common Equity Tier 1 capital will increase to 1.5%, from 31 March 2026 and will be valid until further notice.

Group`s total capital requirement

31 Dec 2025
(1,000 euros)

Capital	Pillar I minimum capital requirement*	Pillar II (SREP) capital requirement*	Buffer requirements: 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%	279,123
AT1	1.50%	0.42%					1.92%	57,808
T2	2.00%	0.56%					2.56%	77,077
Total	**8.00%**	**2.25%**	**2.50%**	**0.01%**	**0.00%**	**1.00%**	**13.76%**	**414,008**

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

Leverage ratio

At the end of the review period, Oma Savings Bank Group's leverage ratio was 7.3 (6.8)% while the binding requirement of the capital adequacy regulation was 3%. The leverage ratio is calculated based on valid regulations and describes the ratio of the Company's Tier 1 capital to the total exposures. The Company monitors excessive leverage as part of its capital adequacy management process. An internal minimum target level has been set for the Group's leverage ratio as part of risk budgeting included in the overall risk strategy.

As part of the permanent supervisory review and evaluation process (SREP), the Finnish Financial Supervisory Authority (FIN-FSA) maintained the leverage ratio requirement (P2R-LR) of 0.25% set for Oma Savings Bank Plc by its decision of 14 February 2025. The requirement is valid from 30 June 2025, however remaining in effect until 30 June 2028 at the latest. The P2R-LR requirement must be covered by Tier 1 capital.

Leverage ratio (1, 000 euros)	31 Dec 2025	31 Dec 2024
Tier 1 capital	551,839	528,433
Total amount of exposures	7,515,757	7,781,871
Leverage ratio, %	**7.34%**	**6.79%**

Liquidity coverage ratio and net stable funding ratio

The Group's liquidity coverage ratio (LCR) improved significantly compared to the comparison period, being 391.1 (231.7)% at the end of the last period, when the minimum LCR is 100%.

The economic situation in Finland has continued to appear challenging, although there have also been signs of recovery. Despite the unstable geopolitical situation, the financial markets have been functioning well and actively.

The Company's most significant financial concentration in 2026 is the EUR 600 million covered bond maturing in December.

LCR & NSFR	31 Dec 2025	31 Dec 2024
LCR	391.1%	231.7%
NSFR	129.6%	118.1%

* The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 31 December 2024. As of 31 December 2025, the Company moved to the new LCR and NSFR reporting system. The new reporting system has not adjusted the figures for the comparison period 31 December 2024 and they are not comparable with the key figures for the comparison period 31 December 2025.

The net stable funding ratio (NSFR) was 129.6 (118.1)% at the end of the period with a minimum requirement of 100%. The Company also met the additional liquidity requirement imposed by FIN-FSA and the Company's survival horizon was over 90 days at the end of the last quarter.

Resolution plan

Directive 2014/59/EU of the European Parliament and of the Council establishing a framework for the recovery and resolution of credit institutions and investment firms was implemented in Finland as of 1 January 2015 (Act on the Resolution of Credit Institutions and Investment Firms). For the implementation of this Act, the Financial Stability Authority was established (Act on the Financial Stability Authority 1195/2014), which approved the Company's resolution plan for the first time in December 2017.

The minimum requirement for own funds and eligible liabilities (MREL) set for Oma Savings Bank Plc by the Financial Stability Authority consists of a requirement based on total risk (9.5%) and a requirement based on the total amount of liabilities (3.0%) used in the calculation of the leverage ratio. On 31 December 2025, Oma Savings Bank Group met the requirement with its own funds.

The Financial Stability Authority set an updated level for the Company for the minimum amount of own funds and eligible liabilities (MREL requirement) on 21 March 2025. The updated MREL requirement enters into force one year earlier and must be fulfilled at the latest 17 April 2026 (previously 17 April 2027). The updated MREL requirement consists of a total risk-based requirement of 20.88% (previously 20.88%) and a requirement based on the total amount of exposures used in the calculation of the leverage ratio, which is 7.89% (previously 7.82%), of which the higher euro requirement must be met and thus corresponds to the total risk-based requirement of 20.88%. In accordance with the financing plan confirmed by the Board of Directors, the Company is preparing to meet the future MREL requirement even before it enters into force. The Company issued an unsecured senior-term bond of EUR 200 million in September. The issuance was carried out in accordance with the financing plan and will cover the MREL requirement that comes into effect in April 2026. The Company meets the future requirement in the situation of 31 December 2025.

MREL requirement (EUR 1,000)	31 Dec 2025	31 Dec 2024
Total risk exposure amount (TREA)	3,007,882	3,662,674
of which MREL requirement	285,749	347,954
Leverage ratio exposures (LRE)	7,515,757	7,781,871
of which MREL requirement	225,473	233,456
MREL requirement	**285,749**	**347,954**
Common Equity Tier 1 (CET1)	551,839	528,433
T2 instruments	29,551	41,544
Other liabilities	280,929	169,225
Total MREL eligible assets	**862,318**	**739,202**

Risk management

The objective of risk management is to ensure that the risks arising from the Company's business operations are identified, assessed and measured at approved level, and that the risks are controlled and proportionate to the Company's risk-bearing capacity. The Company's main risk types are credit risk, operational risk, market risk, interest rate risk, liquidity risk and business risk. There are separate risk area-specific strategies for each main risk class, which describe the risks that are significant for the Company and define the indicators and their target levels for the risk class in question.

Oma Savings Bank Plc complies with its disclosure obligation by disclosing information on risks, their management and solvency in its financial statements. In addition, the Company publishes the Capital and Risk Management Report as a separate document from the financial statements

Principles and organisation

Risk management refers to the identification, assessment and steering of risks arising from and materially related to the business to an acceptable level and that risks are monitored as part of day-to-day business management. Risk management aims to reduce the likelihood of unanticipated losses or the threat to the Company's reputation and to prepare for the realisation of various identified risks in a proactive manner. Business decisions take into account the policies set out in the risk management strategy, and risks are monitored and assessed as part of day-to-day business management. The committee for each of the main risk categories continued to operate during the financial year, where risk control reports its controls and findings to the business units on a regular basis, and which is also reported to the Board of Directors and internal audit, if necessary, through the escalation procedures defined in the risk management strategy.

Oma Savings Bank Plc's risk management strategy is based on the business strategy confirmed by the Board of Directors of the Company. The risk management strategy defines the organisation and mandate of the Company's risk management as well as the main types of risk and defines the relationship between the risk management documents. In accordance with the risk management strategy, the Board of Directors confirms the Company's willingness to take risks, risk area-specific strategies and key risk management principles. The risk control function reports regularly and independently of the business in accordance with these to the Company's business units, management and the Board of Directors on the Company's risk position and the observations it has made.

In line with its business strategy, the Company allocates its business to retail banking. In risk area-specific strategies, the Company defines target levels for various risks, such as concentration risks, market risks and liquidity risks. Business planning is done in accordance with the target and risk limits set by the Board of Directors, and escalation procedures have been defined for exceedance situations, which lead to the drawing up of action plans and their reporting to the Board of Directors. The risk control function is obliged to evaluate the action plans and report its assessment to the Board of Directors.

The Company maintains its solvency at a safe level and has defined a solvency planning process that is linked to the business planning and the solvency position forecast generated through it. The Company's solvency and risk-bearing capacity are strengthened by profitable business. The Board of Directors also approves the mandate and framework for risk-taking by defining the permitted risk limits for credit and market risks.

Within the scope of the mandates, responsibility for day-to-day risk monitoring and control lies with the senior management and the business units that own the risks. Effective management utilises the reports produced by the systems from different risk areas in its monitoring. Systems and practices for risk reporting and monitoring meet the requirements set for risk management, taking into account the nature and scope of the Company's operations, and the development of reporting and monitoring systems and various risk indicators is a continuous activity.

The Company has established business-independent functions to ensure the implementation of effective and comprehensive internal control.

Independent functions:

- Risk control function
- Compliance function
- Internal audit function

Risk control and compliance arrangements

The second line of defence is responsible for risk control and compliance. The risk control function and the compliance function operate directly under the responsibility of the CEO.

The risk management function maintains the principles and framework of risk management and promotes a healthy risk culture by supporting the business in its risk management and risk appetite setting. The task of independent risk control is to ensure and monitor that the Company's risk management is at an adequate level in relation to the quality, scope, diversity and risks of the Company's business, and that all new and material, previously unrecognised risks are covered by the risk management of the Company's business operations. The identified significant risks are described in risk-specific risk strategies, which also set target and risk levels for these. Regular controls have been defined for risks identified as significant, which are carried out by the risk control function, and where observations are reported in risk species-specific committees, as well as through defined escalation procedures, if necessary, also to the Board of Directors and internal audit. The controls performed are documented in a centralised risk control log.

The compliance function ensures that the Company complies with laws, regulations and internal guidelines in all its operations. The compliance function also ensures that the policies followed, and the Company's internal guidelines are aligned with the legislation and requirements arising from other regulations. The aim of the compliance function is to promote the Company's compliance culture.

Oma Savings Bank Plc's internal audit function is an independent and objective assessment and verification function, whose task is to check the adequacy, functionality and efficiency of the internal control system, risk management and management and administrative processes in the Company’s various units and functions. The internal audit also evaluates the independent functions included in the second line of defence.

Internal audit supports the Company's top management and the organisation in achieving the objectives by providing a systematic approach to the organisation's processes and providing added value to Oma Savings Bank Plc and improving its operational reliability.

Pillar III disclosure principles

Oma Savings Bank Group publishes Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and supplemental Regulation (EU)

2019/876 on solvency and risk management annually in its Capital and Risk Management Report. In connection with the half-year report, Pillar III data will be published as a separate report in substantially all material respects. The Company's independent functions evaluate and verify the appropriateness of the published information. The Board of Directors of the Company evaluates, on the basis of the proposal of independent functions, whether the disclosed information provides market participants with a comprehensive understanding of the Company's risk profile.

Resolutions of the Annual General Meeting

Oma Savings Bank Plc’s Annual General Meeting AMG was held on 8 April 2025. The AGM confirmed the Company's Financial Statements and Consolidated Financial Statements for the 2024 financial year, decided to support the Company’s Remuneration Policy for governing bodies and approved the Remuneration Report for governing bodies through an advisory resolution. The AGM granted discharge from liability to the members of the Company's Board of Directors and the interim CEO Sarianna Liiri, who served as CEO since 19 June 2024. However, the AGM did not grant discharge from liability to the Company's CEO Pasi Sydänlammi, who served as CEO until 19 June 2024.

Use of the profit shown on balance sheet and payment of dividend

In accordance with the Board's proposal, the AGM decided to pay dividend of EUR 0.36 per share based on the balance sheet adopted for the financial year 2024. The dividend was paid to a shareholder who was registered in the Company’s shareholder register maintained by Euroclear Finland Ltd on the record date 10 April 2025. The dividend was paid on 17 April 2025 in accordance with the rules of Euroclear Finland Ltd

Remuneration of the Board of Directors

In accordance with the proposal of the Shareholders’ Nomination Committee, the AGM decided to pay the following annual remuneration to the members of the Board of Directors for the term ending at the AGM 2026: EUR 85,000 per year to the Chair, EUR 60,000 per year to the Vice Chair and for other members EUR 40,000 per year. The annual remuneration to the Chairs of the Board Committees is as follows: Chair of the Remuneration Committee EUR 6,000, Chair of the Risk Committee EUR 9 000 and Chair of the Audit Committee EUR 9,000. In addition, the meeting fees of EUR 1,000 for each Board and Committee meeting and EUR 500 for each email meeting will be paid.

Twenty-five (25) percent of the annual remuneration of the Board of Directors will be paid in the form of Oma Savings Bank Plc’s shares acquired from the market on behalf of the members of the Board of Directors. The shares will be acquired at a price formed on the market in public trading following the publication of the interim report for the period 1 January to 31 March 2025. The Company is responsible for the costs of acquiring the shares and any transfer tax. The rest of the annual fee is paid in cash to cover the taxes arising from the fee.

In addition, the Company pays or reimburses travel expenses and other expenses related to board work to the members of the Board of Directors.

Number and election of the Board of Directors

The number of members of the Board of Directors was confirmed to be seven. Juhana Brotherus, Irma Gillberg-Hjelt, Aki Jaskari, Jaakko Ossa, Carl Pettersson, Kati Riikonen and Juha Volotinen were re-elected as Board members for a term ending at the end of the 2026 AGM.

Election and remuneration of the auditor

KPMG Oy Ab, a firm of authorised public accountants, was elected to continue as auditor for a term ending at 2026 AGM. M.Sc (Econ.), APA Tuomas Ilveskoski will continue as responsible auditor. The auditor is paid based on reasonable invoice approved by the Company.

Election and remuneration of the sustainability auditor

Authorized Sustainability Audit Firm KMPG Oy Ab was elected as the Company's certification authority for sustainability reporting for a term ending at the end of the Annual General Meeting in 2026. Tuomas Ilveskoski, APA, Sustainability Reporting Auditor acts as the principal responsible sustainability reporting auditor. The fees of the sustainability reporting certifier are paid on the basis of a reasonable invoice approved by the Company.

Amendment of the Articles of Association

The AGM decided to amend the Company's current Articles of Association in accordance with the proposal of the Board of Directors, as follows:

- Section 6 was amended by deleting the deadline for the submission of nominations by the Nomination Board.
- Section 10 was supplemented by an addition regarding remote meetings. The Board of Directors may decide that the Annual General Meeting is to be held without a meeting venue so that shareholders exercise their decision-making power during the meeting in full and up-to-date manner with the help of a telecommunications connection and a technical tool (remote meeting).
- Section 12 was supplemented so that the Annual General Meeting decides on the remuneration of the Sustainability Reporting Auditor and the selection of the Sustainability Reporting Auditor.

Amendment to the Rules of Procedure of the shareholders' Nomination Board

The AGM approved amendments to the rules of procedure for the Nomination Board. The Nomination Board shall submit to the Board of Directors its proposals on the members of the Board of Directors and their remuneration annually at latest by the end of the calendar month preceding the Board meeting that decides on the convening of the Annual General Meeting.

It was decided to make an addendum to the Nomination Board's Rules of Procedure regarding the maximum term of office of a member of the Board of Directors, so that it is consistent with the regulations, guidelines and positions applicable to credit institutions, including those issued by the European Banking Authority (EBA). In addition, technical amendments to the Rules of Procedure were adopted.

Authorisation of the Board of Directors to resolve on a share issue, the transfer of own shares and the issuance of special rights entitling to shares

The AGM decided, in accordance with the proposal of Board of Directors, to authorise the Board of Directors to resolve on the issuance of shares or transfer of the Company's shares and the issuance of special rights entitled to shares as referred to in Chapter 10, Section 1 of the Finnish Companies Act, subject to the following conditions:

- Shares and special rights can be issued or disposed of in one or more instalments, either in return for payment or free of charge.
- The total number of shares to be issued under the authorisation, including shares acquired on the basis of special rights, cannot exceed 3,000,000 shares, which corresponds to approximately 9 percent of the Company's total shares on the day of the AGM.
- The Board of Directors decides on all the terms and conditions of the issuance of shares and special rights entitling to shares. The authorisation applies to both the issuance of new shares and the conveyance of own shares. The share issue and the issuance of special rights entitled to shares may take place in deviation from the shareholders' pre-emptive subscription rights if there is a weighty financial reason (directed issue) for the Company to do so. A directed share issue may be free of charge only if there is a particularly weighty financial reason for it from the Company's point of view and in the interest of all its shareholders.

The authorisation is valid until the end of the next AGM, but not later than 30 June 2026 and revokes previous authorisations given by the AGM to decide on a share issue, as well as the option rights and the issuance of special rights entitling to shares.

Authorising the Board of Directors to decide on the repurchase of own shares

The AGM decided, in accordance with the proposal of the Board of Directors, to authorise the Board of Directors to decide on the repurchase of the Company's own shares with funds belonging to the Company's free equity under the following conditions:

- Maximum number of 1,000,000 own shares may be repurchased, representing approximately 3 percent of the Company's total shares according to the situation on the date of the notice of the meeting, however, that the number of own shares held by the Company does not exceed 10 percent of the Company’s total shares of the Company at any time. This amount includes the own shares held by the Company itself and its subsidiaries within the meaning of Chapter 15, Section 11 (1) of the Finnish Companies Act.
- The Board of Directors is authorised to decide how to acquire own shares.

The authorisation is valid until the closing of the next AGM, but not later than 30 June 2026.

Board of Directors

Oma Savings Bank Plc's Board of Directors consisted of eight members until 8 April 2025, when seven members were appointed to the Board of Directors. The Board of Directors has been convened 18 times during the year.

Members of the Board during 2025:

Chairman Jaakko Ossa since 23 May 2024 and member since 2023

Vice Chairman Carl Pettersson since 30 January 2025 and member since 1 January 2025

Vice Chairman Jaana Sandström since 10 December 2024 until 30 January 2025, member since 2019 until 8 April 2025

Member Juhana Brotherus since 10 December 2024

Member Irma Gillberg-Hjelt since 10 December 2024

Member Aki Jaskari since 2014

Member Kati Riikonen since 10 December 2024

Member Juha Volotinen since 10 December 2024

Administration and personnel

Karri Alameri, B.Sc. (Econ), CEFA started as the new CEO of the Company on 31 March 2025.

The composition of the Company's management team changed during the financial year 2025. Chief Communications Officer Pirjetta Soikkeli, Chief Operations Officer Kalle Virtanen, and Chief Risk Officer Sasu Sihvonen started as members of the management team. Chief Communications Officer Minna Sillanpää, Chief Risk Officer Pekka Pykäri, and Head of Service Network Markus Souru, left their positions.

Oma Savings Bank Plc Group employed an average of 642 people during 2025. The goal of the Company is to act as a responsible employer and to ensure that every employee has a clear role in the organisation as well as adequate responsibilities and tasks. The Company strives to offer diverse and meaningful work assignments. These tasks support both an individual's well-being at work and professional growth as well as the achievement of the objectives of the Company’s business strategy.

The Company invests extensively in developing the competence and capabilities of its personnel by offering diverse learning opportunities and by supporting professional development. Regular training sessions, webinars and online training provide flexible and timely ways to deepen competence and employee expertise while strengthening the Company's competitiveness. The learning platform OmaAkatemia, which is available to all staff, has been developed in terms of training content during 2025. OmaAkatemia maintains the annual compulsory education requirements courses and exams required by regulation, in addition to which the learning platform enables continuous professional development in a flexible manner according to one's tasks and interest.

Employee satisfaction is one of the Company's key indicators of operations and success. Employee satisfaction is measured annually by a personnel survey. Based on the personnel survey conducted in November 2025, the Company's personnel are generally satisfied with the Company as an employer, its own job position and supervisory work. Based on the personnel survey, overall satisfaction remained at an excellent level at 4.2/5, despite the challenging year. Based on the survey results, the personnel are very committed to the Company's operations, the majority of the personnel own the Company's shares.

Corporate governance

The Company’s corporate governance principles are described in a separate document ‘Oma Savings Bank Plc’s Corporate Governance Statement’, approved by the Board of Directors, which can be viewed on the Company’s website.

The Company's Board of Directors has a Remuneration Committee. The Remuneration Committee consists of at least three members, who are elected annually by the Board of Directors from among its members. The Board of Directors defines the duties of the Remuneration Committee in its established rules of procedure of the Remuneration Committee. The Remuneration Committee convened seven times during the financial year 2025.

The Company's Board of Directors has an Audit Committee. The Audit Committee consists of three to four members elected by the Board of Directors when necessary but at least annually. The Board of Directors defines the duties of the Audit Committee Audit Committee in its approved rules of procedure of the Audit Committee. The Audit Committee convened seven times during the financial year.

The Risk Committee of the Company's Board of Directors was established on 30 January 2025. The Risk Committee consists of three to four members, elected by the Board of Directors from among its members, when necessary, but at least annually. The majority of the members must be independent of the Company. The Board of Directors defines the duties of the Risk Committee in its approved rules of procedure of the Audit Committee. The Risk Committee met ten times during the financial year.

Reward schemes

The Company complies with the Remuneration Policy confirmed by the Annual General Meeting. The Remuneration Policy includes general guidelines and a framework for the remuneration of the Company's Board of Directors and the CEO. The Remuneration Policy is published on the Company's website. The Company complies with the requirements on reward schemes laid down in Section 8 of the Act on Credit Institutions. The Company’s Board of Directors has approved the general principles concerning the reward schemes and supervises and assesses their functioning and compliance with them regularly.

The reward scheme is aligned with the Company’s business strategy, goals and values, and the Company’s long-term benefit. The goal of the reward scheme is to support the Company in achieving its strategic and operative targets by motivating and committing personnel. Rewards also have an impact on job satisfaction, well-being at work and commitment. The reward scheme is also in line with the Company’s good and efficient risk management and risk-bearing capacity and promotes these.

One of the forms of reward is the personnel fund. The personnel fund means a fund owned and managed by the Company’s personnel, the purpose of which is to manage earnings and profit bonuses paid into it by the Company and other assets in accordance with the Act on Personnel Funds. The purpose of the personnel fund is to reward all personnel for achieving common goals that support the business strategy and to improve the Company's productivity and competitiveness. In addition, the personnel fund promotes co-operation between the employer and the personnel as well as the financial participation of the personnel. The Company’s Board of Directors decides annually on the amount of the profit-sharing bonus to be distributed to the personnel fund and the objectives behind the distribution. All employees that have been working at Oma Savings Bank for six months, excluding the CEO and the members of the management team, become members of the personnel fund. The personnel fund rules determine how the bonus gets distributed to the personnel fund members. The operation of the personnel fund is regulated by the Act on Personnel Funds.

The Company has a share-savings plan for the entire personnel, the "OmaOsake" plan. The share savings plan is an open and voluntary program for the entire personnel. In the plan, the participant saves part of their monthly salary during a 12-month saving period. In accordance with the terms and conditions of the plan, the accumulated savings are used to acquire the Company's shares twice a year through a directed issue, the ownership of the shares is formed immediately from the disposal. The savings sum is used to acquire shares in the Company, the ownership of which is immediately held by the participant. The saving period is followed by a 2-year so called ownership period and after the end of the ownership period, the Company pays the participants additional shares. The earning of the additional shares requires a valid employment relationship and ownership of the savings shares, some of the additional shares will be transferred on an accrual basis. The performance metric supports the Company's corporate culture and management model. The Company decided on 28 February 2025 on a new OmaOsake share-savings plan for the period 2025-2028.

The Company has a share-based incentive scheme for the management and key employees. The purpose of the share-based incentive scheme 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 scheme based on earning the Company's shares. The share-based incentive scheme 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.

In February 2024, the Company's Board of Directors decided to establish a new earnings period in the share-based incentive scheme for the period 2024–2025. This is one two-year earning period between 1 January 2024 and 31 December 2025. The target group for the earnings period 2024–2025 consists of approximately 45 key employees, including the Company's CEO and members of the Management Team. The potential reward for the earning period is based on a comparable cost-income ratio, customer and employee satisfaction, and the quality of the credit portfolio. The reward is paid partly in the Company's shares and partly in cash. The cash portion is intended to cover taxes and statutory social insurance contributions incurred by the participant from the reward. If a participant's employment or service terminates before the reward is paid, the reward is not, as a rule, paid. The amount of the premium can be reduced due to risk-based corrections. The rewards to be paid for the earning period correspond to the value of a maximum of approximately 405,000 Oma Savings Bank Plc shares, including the share to be paid in cash. Any rewards from the earning period will be paid late in accordance with the financial sector legislation, so that the rewards will be paid to the participants after the end of the earning period in approximately four years in five installments. The payment of the rewards is followed by a one-year waiting period, in which case the participant cannot dispose of the shares paid as a reward.

In February 2024, the Board of Directors confirmed the share-based incentive scheme 2022–2023 for the performance period 218,293 shares to be paid, including the proportion to be paid in cash. The share rewards are paid in six installments with a delay of approximately five years in accordance with the financial sector legislation. In February 2025, the Board of Directors confirmed 9,355 shares of the share-based incentive scheme for the 2022–2023 period for payment, including the proportion to be paid in cash. The target group of the scheme was 19 people.

The share-based incentive scheme (2020–2021), established in February 2020, had one two-year earning period. No shares were paid during the financial period 2020-2021. The target group of the system consisted of 4 key people at the end of the period.

Salaries and rewards for the financial year are presented in Note G21 Personnel expenses and share-based incentive schemes in note G32 Share-based incentive schemes. The Company publishes the Remuneration Report alongside the Financial Statements.

Auditors

As of 29 March 2019, Oma Savings Bank's auditor has been the auditing firm KPMG Oy Ab. M.Sc., APA Tuomas Ilveskoski, has acted as the chief auditor during the financial year. The Company's sustainability reporting is certified by KPMG Oy Ab as of 26 March 2024.

Sustainability

Effective actions to develop responsible business require the identification of material sustainability impacts, risks and opportunities linked to the environment, society and governance. The Company reports on material sustainability topics as part of the Board of Directors' report in accordance with the requirements of the EU's

Corporate Sustainability Reporting Directive (CSRD), in compliance with the sustainability information specified in the ESRS standard. The Board of Directors will sign the Sustainability Report. The reporting obligation has applied to the Company since 2024.

The Company has reported on sustainability since 2019 and monitored the achievement of the objectives of the defined sustainability themes annually with the help of a Sustainability Report. Since 2019, Oma Savings Bank Plc has supported all 17 UN Sustainable Development Goals, of which the Company has identified five key SDGs that the Company can particularly promote through its own operations. In 2020, the content of the reporting was expanded and environmental impact assessment was included through the carbon footprint in accordance with the GHG Protocol standard. In 2022–2023, the sustainability programme and Sustainability Report have been prepared in accordance with the principles of GRI standards. Since 2024, the Company has reported in accordance with the CSRD requirements and ESRS standards. The Company also started to use the PCAF classification and emission calculation method for investments in accordance with the ESRS standard requirement.

Intangible assets

The Company's key intangible assets are its people, its business model based on personal service and the Company's reputation. More information on their goodwill-generating properties and how the Company's business is based on them is provided in the Company's Sustainability Report.

Events after the balance sheet date

The strategy of growth

In January 2026, the Board of Directors approved the Company's strategy and financial targets for the 2026-2029 period. At the core of the strategy is the promise to provide customers with the most personal and fluent banking service in Finland in all encounters. Personality is seen as a competitive advantage that separates Oma Savings Bank Plc from other operators and supports growth in selected customer segments. The Company focuses on private customers and the SME sector.

New financial targets for the period 2026-2029 are:

- Comparable return on equity (ROE): over 14%
- Comparable cost-to-income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score (NPS): over 50
- Common Equity Tier 1 (CET1): at least 2 percentage points over regulatory requirement

In addition, the Company updated its dividend policy. The Company’s goal is to pay steady and growing dividends of at least 30% of net profit for the financial year. The Company has the preparedness to pay additional dividends.

Hearing procedure initiated by the FIN-FSA

In February 2025, the Company announced that the Finnish Financial Supervisory Authority (FIN-FSA) has initiated a hearing procedure concerning imposing possible administrative sanctions on the Company. In May 2024, the Company announced that the FIN-FSA had filed a request for a police investigation concerning suspected securities market offences related to the Company and was concurrently investigating the need to impose administrative sanctions on the Company. In December 2025, the Company announced that the police investigation and consideration of charges in the securities market offences had been concluded and that no requests for criminal sanctions had been presented to be imposed on the Company in the matter. FIN-FSA has informed that it has initiated hearing procedure under the Administrative Procedure Act concerning imposing possible administrative sanctions on the Company. FIN-FSA has given the Company the opportunity to comment on the matter before it is resolved. The Company will publish the decision of FIN-FSA and its potential implications for the Company once FIN-FSA has issued its decision on the matter.

Repurchase and cancellation of outstanding covered Bond Notes

In February 2026, the Company announced that it had repurchased and cancelled its outstanding covered bonds due in 2026 with a total nominal value of EUR 50,000,000. The repurchases will reduce the Company's interest expenses and financing risks, as well as strengthen its credit profile. Following the cancellation of the repurchased notes, the outstanding nominal amount of the bond (ISIN FI400522974) will be EUR 550,000,000.

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 2026

The outlook for the Company's business in the financial year 2026 is affected by the general situation of the housing market and the impact of the market situation on the willingness of SMEs to invest in particular. With the decline in market interest rates and changes in the credit portfolio, net interest income will decrease compared to the previous financial year. In line with its strategy, the Company focuses on diversified revenue generation and increasing commission income. The growth in the cost structure has been halted, and the Company expects stable cost development for 2026. The Company estimates that the impairment losses on financial assets will remain at a lower level than in the previous financial year.

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

We estimate that the Group's comparable profit before taxes for the financial year 2026 will decline slightly from the comparison period (the comparable profit before taxes for the financial year 2025 was EUR 56.9 million).

Dividend policy

The Company aims to pay a steady and growing dividend, at least 30 percent 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 solvency 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.

Board of Directors' proposal for the distribution of profit to AGM

The Board of Directors proposes to the Annual General Meeting a dividend in accordance with the updated dividend policy in January 2026. The Board of Directors proposes that, on the basis of the Financial Statements be adopted for 2025, an actual dividend of EUR 0.36 and an additional dividend of EUR 0.14, i.e. in total EUR 0.50 be paid from the Parent Company's distributable profits for each share entitled to a dividend for 2025. Additional dividend is proposed to be paid in accordance with the dividend policy due to the Company's strong financial position and significantly strengthened capital buffers. The record date for actual and additional dividends would be 20 April 2026 and the payment date 27 April 2026.

No material changes have taken place in the Company's financial position after the financial year. The Company's liquidity is good, and the proposed profit distribution does not compromise the Company's liquidity according to the Board of Directors' insight.

Annual General Meeting

Oma Savings Bank Plc's Annual General Meeting will be held on 16 April 2026. The Company's Board of Directors will convene the Annual General Meeting separately.

Sustainability Report

General information

Environmental information

Social information

Governance information

General information

ESRS 2 General information

Basis for preparation

General basis for preparation of Sustainability Report (BP-1)

Oma Savings Bank Plc is a Finnish public limited Company with its domicile in Seinäjoki and headquarter in Lappeenranta, Valtakatu 32, 53100 Lappeenranta.

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 consolidation of the Sustainability Report is the same as in the financial statements. Furthermore, operational control and emissions from joint operations are taken into account in emissions calculation, proportionate to the ownership share. The parent company has no operational control over other companies in the Group except for the subsidiary, so other companies are considered in the Sustainability Report and emission calculations as part of the value chain. The Sustainability Report includes information on material impacts, risks and opportunities that may arise from the Company's own operations or from the beginning or end of the value chain.

The Sustainability Report has been prepared in accordance with Chapter 7 of the Finnish Accounting Act and the ESRS Sustainability Reporting Standards (EU) 2023/2772 and Article 8 of the Taxonomy Regulation (EU) 2020/852. The reporting period for the Sustainability Report is consistent with the reporting period for the financial statements. The reported financial indicators are based on audited information.

The Company has not omitted any information related to intellectual property, know-how or innovation results, nor has it used any exceptions to omit information related to ongoing development or negotiations.

Disclosures in relation to specific circumstances (BP-2)

The GHG protocol and the Partnership for Carbon Accounting Financials (PCAF), a uniform emission calculation method for the financial sector, are used in the emission calculation. The Company is constantly striving to develop data and calculation methodologies used in emission calculations. Where necessary, the data for comparison periods are adjusted to maintain comparability between reporting periods. The calculation principles and estimation for various emission categories are detailed in section E1-6.

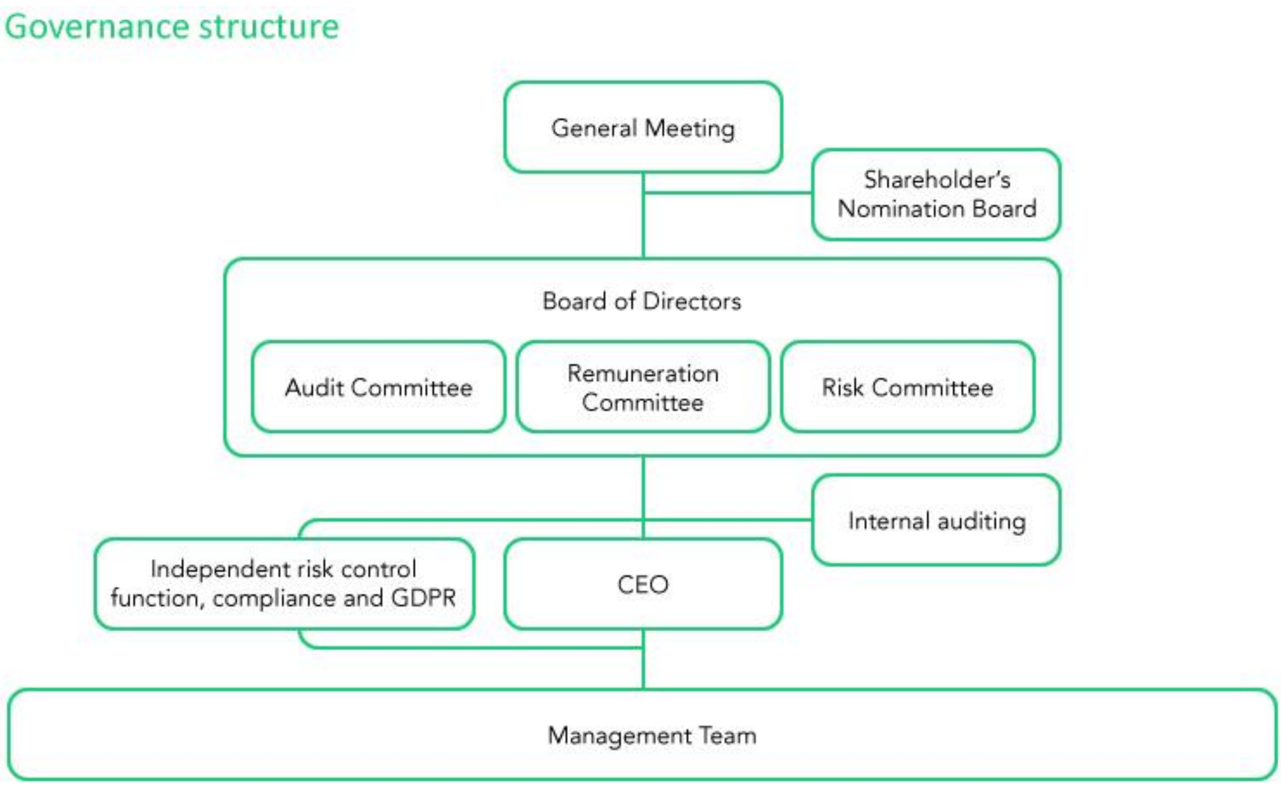
The Company utilises the transitional provision and has not reported the information outlined in disclosure requirements E1-9 regarding the anticipated financial impacts of material physical and transition risks, as well as potential climate-related opportunities. Additionally, the Company does not report on the anticipated financial effects as mandated by ESRS 2 SBM-3, paragraph 48(e), under the general transitional provision. The Company has utilised the general value chain transitional provision to omit reporting on the upstream and downstream biogenic CO_2 emissions referred to in E1 AR 46 j, as such information is not accessible to the Company.

Any changes from prior reporting periods or any material errors from previous reporting periods are reported alongside the relevant data.

Governance

The role of the administrative, management and supervisory bodies (GOV-1)

Administration, management, and supervision are distributed among the Annual General Meeting, the Board of Directors, and the CEO. The internal audit function, accountable to the Board of Directors, oversees internal auditing, while external financial reporting audits are the responsibility of external auditors. Operational business is conducted by the CEO, supported by the Management Team



Annual General Meeting

The Annual General Meeting makes decisions pertaining to, among other things, the election of the Board members, the auditor and the verifier of the Sustainability Report, remuneration paid to these, validating the Financial Statements and Consolidated Financial Statements, discharging from liability the Board members and the CEO, and the use of the profit shown on the balance sheet.

Shareholders' Nomination Committee

Each of the Company's five largest shareholders is entitled to appoint one representative to the Shareholders' Nomination Committee, whose responsibility includes preparing proposals for the selection and remuneration of Board members for the upcoming Annual General Meeting and, if required, an Extraordinary General Meeting. The Chairman of the Board serves as the convener and participates in the Nomination Committee meetings as an expert.

Board of Directors

The Board of Directors serves as the Company's representative, ensuring the reliable and appropriate administration and operation of the Company. As per the Articles of Association, the Company's Board of Directors comprises a minimum of five and a maximum of eight ordinary members, alongside a maximum of two deputy members.

At the end of the reporting period, the members of the Board of Directors were:

- Jaakko Ossa, Chairman
- Carl Pettersson, Vice Chairman

- Juhana Brotherus
- Irma Gillberg-Hjelt
- Aki Jaskari
- Kati Riikonen
- Juha Volotinen

In alignment with the Company's principles to diversity within the Board of Directors, diversity is taken into account in the selection of Board members, adhering to the principle of equal opportunities. Diversity is upheld and advanced by ensuring that the selected people bring range of skills and experiences, regional representation, and a balanced gender and age composition. The Board consists of 71% male and 29% female members.

According to the Board of Directors' assessment, all members of the Board of Directors were independent of the Company's significant shareholders. Aki Jaskari has been a member of the Company's Board of Directors since 2014. As a credit institution, the Company complies with EBA/GL/2021/05, according to which the maximum period of independence of a member of the Board of Directors is 12 years. They are not, nor have they been, employees of the Company. There are no familial connections between the Board of Directors and the Management Team. According to the Company's information, the members of the Board of Directors, members of the Management Team or the CEO have no conflicts of interest between their duties in the Company, other duties or their private interests.

The Board of Directors oversees that the Company has business strategies, operational guidelines, an appropriate organisational structure and authorisation system, and that the members of the Company's executive management are professional, reliable and suitable for their duties. The Board of Directors must ensure that the Company maintains adequate risk management systems and ensures that risks related to business operations are identified and assessed. The Board of Directors must approve the risk-taking principles, define the procedures for mitigating risks and monitor their compliance. The Board of Directors must ensure that internal control and internal audit are appropriately organised. The Board of Directors is responsible for ensuring that the material impacts, risks and opportunities related to sustainability topics are considered in the Company's strategy. The Board of Directors approves the material impacts, risks and opportunities related to sustainability issues and the measures related to their management and monitors their progress through the Sustainability Report.

The members of the Company's Board of Directors and executive management meet the requirements for the reliability and competence of management as stipulated in Chapter 7, Section 4 of the Act on Credit Institutions. The members of the Board of Directors shall have such general knowledge of the Company's business sector as is necessary for the quality and scope of the Company's operations. A member of the Board of Directors should be acquainted with the regulations concerning the Company and its industry, the Company's operations, and associated risks, the organisation and the markets it operates within, and knowledge should be continually updated. The basic work of the Board is collective, leveraging specialised expertise of each Board member. The competence of the members is considered during the election of the Chairman, Vice Chair and committee members. The members of the Board of Directors and the Audit Committee must have sufficient expertise in sustainability matters to fulfill their duties. The induction package for Board members is designed in accordance with the European Banking Authority (EBA) guidelines. Its aim is to ensure that a Board member possesses adequate skills to participate in the Board of Directors' work, a comprehensive understanding of financial sector regulations, the Company's strategy, organisational structure, and operations, along with sufficient comprehension of their role and responsibilities as a Board member. The induction ensures the Board member's business competence and capacity to serve as a fully engaged Board member.

If necessary, the Board of Directors, its committees and the Management Team may engage external expertise on sustainability issues, with decisions being made on a case-by-case and project-by-project basis. Over the reporting period, the Board of Directors and the Management Team have participated in training from an external party regarding the ESG risk management guidelines as outlined by the European Banking Authority (EBA/GL/2025/01). The Management Team has undergone internal training on sustainability reporting and double materiality assessment.

Board Committees

The Board committees assist the Board by acting as a preparatory body for board-level decisions and by dealing with certain matters independently. The duties of the committees are defined in the charters of the committees approved by the Board of Directors.

The Audit Committee assists the Board in monitoring, supervising and preparing financial reporting and auditing as well as sustainability reporting and its verification. Within committee work, the Audit Committee is the primary stakeholder for sustainability reporting. In relation to sustainability reporting, the Audit Committee's responsibilities encompass establishing the groundwork for the preparation of the sustainability reporting and reviewing the Sustainability Report prior to the Board of Directors' approval meeting. The Audit Committee also examines the sustainability auditor’s reports, the annual internal audit plan for sustainability reporting, audit reports for the internal audit, compliance function, and risk control audit reports pertinent to sustainability reporting, as well as the annual internal audit report on the sustainability auditor’s independence. The Audit Committee reviews the report on sustainability reporting fees and other services and fees of the audit company and prepares the selection of the sustainability auditor for the Board of Directors to be presented and the Annual General Meeting to be decided on.

The Audit Committee may seek assistance from the Company's executive management, employees, internal audit representative, the Company's auditor, or the Company's sustainability auditor to assist or hear in meeting preparations. The Audit Committee also holds one-on-one discussions with the Director of internal audit. In the event the Audit Committee engages an external adviser to assist in the performance of its duties, the Committee will ensure that such adviser does not concurrently provide advice to executive management in a manner that could create a conflict of interest.

The Audit Committee members are Carl Pettersson (Chairman), Irma Gillberg-Hjelt, and Kati Riikonen with 67% female and 33% male representation.

The Risk Committee assists the Board of Directors in matters related to the risk strategy and risk-taking, ensuring executive management adheres to the Board’s decisions. ESG risks, in conjunction with other risks, are included in the risk assessment process and are therefore considered as part of the Risk Committee's preparatory activities. The members of the Risk Committee are Irma Gillberg-Hjelt (Chairman), Aki Jaskari and Juha Volotinen. The gender composition of the Risk Committee is 33% female and 67% male.

The Remuneration Committee is responsible for preparing the remuneration and other financial benefits for the CEO and other executives, preparing the matters related to the Company's incentive schemes, evaluating remuneration and ensuring the appropriateness of incentive schemes, addressing remuneration-related questions at the Annual General Meeting, and developing remuneration of other personnel and organisation. The members of the Remuneration Committee are Juhana Brotherus (Chairman), Jaakko Ossa and Aki Jaskari. 100% of the members of the Remuneration Committee are male.

CEO and Management Team

The CEO manages and develops the Company's business and is responsible for operational administration in accordance with the instructions given by the Board of Directors. The CEO presents and reports to the Board of Directors. The CEO oversees the Company's day-to-day administration in line with the Board of Directors’ guidelines and ensures that the accounting follows the law, and that its financial affairs have been arranged in a reliable manner. The CEO is appointed by the Board of Directors.

The role of the Management Team is to assist the CEO. The Management Team consists of the CEO and other members appointed by the Board of Directors. The Management Team prepares the strategy, leads its implementation and ensures the functionality of regulation, risk management and internal control. In addition, it is responsible for financial planning, capital structure and key personnel matters. As a rule, the Management Team meets on a weekly basis. The Management Team has no formal Company law status. The members of the Management Team are the head of business operations and support functions, as well as the head of risk management.

At the end of the reporting period 2025, the members of the Management Team were:

- Karri Alameri, Chief Executive Officer
- Sarianna Liiri, Deputy Chief Executive Officer and Chief Financial Officer
- Sasu Sihvonen, Chief Risk Officer
- Ville Rissanen, Chief Digital Information Officer
- Hanna Sirkiä, Chief Legal Officer
- Pirjetta Soikkeli, Chief Communications Officer
- Kalle Virtanen, Chief Operating Officer

43% of the members of the Management Team are female and 57% are male. Additionally, in 2025, the Management Team included a representative elected by the employees, Santeri Nieminen, who also serves as a lawyer and credit analyst for the corporate bank.

Management Team members must possess a good understanding and expertise in the Company's industry and the management and development of a listed company. The Board of Directors regularly confirms the job descriptions and tasks of the Management Team to ensure that the Company has comprehensive range of expertise and capability of managing and developing operations. The members of the Management Team are responsible for the impacts, risks and opportunities within their area of responsibility, overseeing the establishment of related targets and indicators. The Management Team is tasked with translating operational principles concerning the management of impacts, risks and opportunities into operational practice.

Functions independent of business operations

Functions independent of business operations are organised to ensure effective and comprehensive risk management and internal control as follows:

- Independent risk control function
- Compliance function
- Internal audit function

The Company's Board of Directors has appointed people to oversee these functions. The Board has ensured that the risk control function, compliance, and internal audit functions are adequately staffed with professional personnel, commensurate with the quality, scope and diversity of the Company's operations.

Internal control aims to ensure that risk management is continuously adequate in different areas and that compliance with regulations and risk awareness are reflected in all decision-making and are part of corporate culture and responsible operations. Internal control also extends to ensuring operations are in accordance with the Code of Conduct. The Company's Board of Directors has an overall responsibility for organising internal control, and the Board regularly evaluates the functionality and efficiency of internal control based on the reporting of the compliance function, the independent risk control function and the internal audit.

Internal auditing is a business-independent and objective assessment and verification activity that is responsible for auditing the adequacy, functionality, and effectiveness of internal control. The Board decides annually on the principles of internal audit operations and the audit plan. The internal audit reports at least annually and, if necessary, more frequently on its most important findings, the follow-up of the measures, and the implementation of the audit plan directly to the Board of Directors.

Risk control is an essential part of internal control. The function's task is to ensure that significant risks arising from the Company's business are identified, assessed, and measured, and that risks are monitored as part of daily business management. The Board of Directors annually approves the function's operating principles, and the function regularly reports on its activities to the Company's Board of Directors and executive management. The Company maintains and develops risk control procedures to ensure that all new, significant but previously unidentified risks are also covered by risk control.

The compliance function assists the Board and executive management in managing the risk of non-compliance with regulations. The Board has confirmed the function's objectives and tasks by approving its operating principles and annually confirming its annual plan. Compliance monitors and regularly evaluates the adequacy and effectiveness of the measures and procedures across all business areas to ensure regulatory compliance. It evaluates practices and guidelines appropriate in relation to legal and other regulatory requirements. The function assesses the adequacy and effectiveness of measures taken to correct deficiencies in compliance and the implementation of equal treatment of customers. The function cooperates with internal audit and the risk management assessment function and monitors the implementation of internal audit findings and recommendations. The compliance function reports its findings to the Board of Directors biannually.

Information provided to, and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies (GOV-2)

The double materiality assessment undergoes regular updates. All identified impacts, risks and opportunities deemed material, along with the targets and indicators established for their management, are reviewed by the Management Team, Audit Committee and Board of Directors. In terms of operating principles, the decision-making body is determined based on the document's hierarchy level. Documents at the Board level are initially processed by the Management Team, which then forwards the document to either the committee or the Board of Directors, depending on its content and presentation. The effectiveness of objectives, indicators, policies, and actions for managing impacts, risks and opportunities is annually monitored through the Sustainability Report and in conjunction with the double materiality assessment. The Audit Committee oversees the audit reports related to sustainability reporting from internal audit, compliance function, and risk control.

Identifying and reporting on impacts, risks and opportunities allows the Board of Directors to consider these factors in monitoring and developing the strategy. Along with other risks, ESG risks are part of the risk mapping process, and the results are reported to the Board of Directors annually. The Board of Directors ensures that risk appetite and risk management align with the strategy.

Integration of sustainability-related performance in incentive schemes (GOV-3)

In alignment with the Remuneration Policy, approved by the Annual General Meeting, the Remuneration Policy aligns with the Company's business strategy, objectives and values, serving the long-term interests of the Company. The Remuneration Policy contains general guidelines and a framework for the remuneration of the Company's Board of Directors and the CEO. The Remuneration Policy defines the principles and processes for the remuneration of governing bodies in a manner that, in the opinion of the Board of Directors, best supports the successful implementation of the Company's strategy and thereby the growth of shareholder value. The Remuneration Policy also enables the recruitment and commitment of skilled management and Board members. Employee remuneration is determined in accordance with the remuneration principles and policy, which align with the Company's objectives and enhance efficiency, profitability and competitiveness. The Board of Directors annually approves the remuneration principles and policy, based on the recommendation from the Remuneration Committee.

The long-term share-based incentive scheme management and key employees aims to align the objectives of the shareholders and key employees in order to increase the Company's long-term value and to commit key employees to the implementation of the Company's strategy, targets and long-term interests. The performance criteria, as determined by the Board of Directors for the performance period, may encompass total shareholder return of the share, focusing on long-term value creation; financial and operational performance, emphasising profitable growth; and/or strategic performance, targeting strategic focus areas; and qualitative measures such as customer and employee satisfaction, linked to sustainability performance metrics.

In February 2024, the Company's Board of Directors decided on a new earning period for the share-based incentive scheme for key employees for the fiscal years 2024–2025. The target group for the 2024–2025 earning period consists of approximately 45 key employees, including the Company's CEO and Management Team members. The potential reward for the earning period is primarily based on a comparable cost-income ratio, customer and employee satisfaction, and the quality of the loan portfolio. 25% of the variable remuneration is related to sustainability-related targets, i.e. customer and employee satisfaction. The rewards to be paid on the basis of the performance period correspond to the value of a maximum total of approximately 405,000 Oma Savings Bank Plc shares, including the cash portion.

Employee incentive plans include the OmaOsake share savings plan, the performance bonus model and the personnel fund. The Board of Directors decides on the introduction of incentive plans, performance criteria and terms separately. Employee incentive schemes include sustainability-related goals such as customer satisfaction and employee training.

The Company is in the process of developing a transition plan that aligns with greenhouse gas emission reduction goals. Currently, the incentive programs do not include criteria pertaining to climate and greenhouse gas emissions.

Statement on due diligence (GOV-4)

The table presents the sections in the Sustainability Report where the Company has followed its sustainability due diligence process to perform due diligence.

Core elements of due diligence	Paragraphs in the Sustainability Report
Embedding due diligence in governance, strategy and business model	ESRS 2 GOV-2, ESRS 2 GOV-3, ESRS 2 SBM-3
Engaging with affected stakeholders in all key steps of the due diligence	ESRS 2 GOV-2, ESRS 2 SBM-2, ESRS 2 IRO-1, ESRS 2 MDR-P, S1 SBM-2, S1 SBM-3, S4 SBM-2, S4 SBM-3
Identifying and assessing adverse impacts	ESRS 2 IRO-1, ESRS 2 SBM-3
Taking actions to address those adverse impacts	ESRS 2 MDR-A, E1-1, E1-3, S1-3, S1-4, S4-4, G1-4
Tracking the effectiveness of these efforts and communicating	ESRS MRD-M, ESRS MDR-T, E1-4, S1-5, S4-5

Risk management and internal controls over sustainability reporting (GOV-5)

The Company's risk management and internal control processes, which are generally applied, are used in sustainability reporting. Internal audit evaluates the functioning of internal controls, including those related to sustainability reporting. The Sustainability Report is published as part of the Board of Director's Report, and the Board is ultimately responsible for the content of the Sustainability Report. More details about risk management and internal control activities are provided in section ESRS 2 GOV-1.

Risk management related to sustainability reporting is part of the Company's general risk management model. The risks on financial and sustainability reporting have been identified and described in the Company's risk management system, where risks can be prioritised based on their severity.

The risk of sustainability reporting related to the availability of the necessary data and the accuracy of estimation results is managed by examining the development possibilities of calculation methods and data systems to better meet data collection needs in the future. So far, only a small part of the data needed to calculate emissions in the value chain is obtained directly from the counterparty, which can affect the accuracy of the calculation results. The information collected from third parties is based on the latest available information at the end of the reporting period. The use of data related to the same reporting period as the Company's Sustainability Report is practically not possible due to their close publication dates.

The monitoring and evaluation of regulatory changes affecting sustainability reporting follows the Company's regulatory monitoring guidelines. To manage the accuracy of the reported information, the Company interacts with the sustainability auditor, and consultants can be used to interpret the regulation.

Independent risk management function and compliance are involved in the sustainability reporting process to consult and monitor reporting risks and regulatory compliance. Any observations are included within regular internal risk management reporting. The risk management function ensures the Board of Directors and executive management receive comprehensive summary detailing operational insights and observations at least annually.

The summary or report shall indicate the measures taken for any identified deficiencies.

Strategy

Strategy, business model and value chain (SBM-1)

The Company's business focuses on retail banking and offers its customers banking services through its own balance sheet and through the intermediary of its partners' credit, investment and loan insurance products. The Company is also engaged in mortgage banking. The Company's services include comprehensive solutions for daily services, savings and investments, as well as financing for private and SME customers. The Company also offers wealth management services and assists in inheritance and family law matters. SME customers are also offered comprehensive payment services.

The Company's core idea is to serve customers personally and provide people-oriented banking services in both digital and traditional channels. The key customer groups are private customers and small and medium-sized enterprises. The Company serves its customers in 48 branches around Finland with approximately 600 experts.

The Company aims for growth in business areas where it is possible to achieve meeting the goals related to profitability and risk management. The Company's goal is to pay a steady and growing dividend. The amount and timing of dividends and capital repayments to be paid depend on the Company's future results, financial position, cash flows, investment needs, solvency and other factors. The Company mainly finances its business with customer deposits and complements its financing with market-based fundraising.

The Company's personnel are the most crucial resource for implementing the strategy, i.e. ensuring first-class service and customer satisfaction. The competence of personnel is a key competitive factor, and the Company wants to enhance their skills through training and career development opportunities. The recruitment and resourcing of personnel are aligned with operational and strategic business needs, ensuring a qualitative and quantitative fit. The Company offers its employees a workplace where they can develop their expertise through training. To engage employees, the Company offers a wide range of employee benefits as well as long-term and short-term incentive schemes.

The Company's operations depend on the functionality of the digital environment and systems. The development and maintenance of banking systems have been outsourced to companies with experience in systems critical to information security and reliability. The design and implementation of the systems and the management of production environments follow official guidelines and commonly known practices in the field. In addition, the systems are regularly audited and tested by external information security companies. The Company's investments and efforts in the development of information security and resilience are continuous.

Sustainability in strategy

The social dimension of sustainability is integral to the Company's strategy, emphasising the well-being of both customers and employees. In line with the strategy, the Company strives for a first-class customer service experience by focusing on key banking services that are developed to meet customer needs and add value to them, by knowing its customers well and reacting quickly to changing customer needs, and by being easily accessible through advanced digital service channels and an extensive network of branches. These activities support sustainability issues related to consumers and end-users, particularly in relation to access to products and services.

Personnel play a key role in implementing the Company’s strategy and providing excellent customer experience. In line with the strategy, the Company aims to support the career development of its personnel through diverse tasks and continuous development. Strategic goals related to personnel are central to sustainability issues related to the Company’s own workforce.

Sustainability issues related to good governance are at the core of the banking business. Legal and ethical operations along with customer trust are the basic prerequisites for operations. The Company focuses on managed growth and profitability in a sustainable manner.

The Company aims to integrate sustainability by embedding it into business operations and decision-making. A key aspect of ESG integration is the transition plan for climate change mitigation, where the Company plans to decrease greenhouse gas emissions while ensuring profitability. The Company is working on a transition plan, and it is scheduled for implementation in 2026. The Company tracks the climate impact of its operations through emission calculations on a regular basis.

Material sustainability impacts, risks, and opportunities are related to climate change, own workforce, consumers and end-users, and business conduct, all of which align with the Company's strategy and services. No significant change has occurred in sustainability-related products or services during the reporting period.

Sustainability targets

The Company has set several targets related to sustainability impacts, risks and opportunities, detailed in the Sustainability Report. Furthermore, the Company is committed to supporting all UN's Sustainable Development Goals (SDGs), of which the Company has identified five key SDGs that the Company can particularly promote through its own operations. These five goals are:

Goal 3: Ensure healthy lives and promote well-being for all ages. The Company invests in promoting the well-being and health of its customers by securing the availability of banking and financial services in financially sustainable manner. In addition to promoting the physical well-being of its personnel, the Company also strives to promote mental health.

Goal 4: Ensure inclusive and equitable quality education and lifelong learning opportunities for all. The Company supports employee career development through continuous competence development and training. In addition, the Company promotes the well-being and financial skills of children and young people by participating in various programs that teach financial skills.

Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. The Company promotes sustainable economic growth and productive employment by employing people all over Finland and offering internships and summer jobs.

Goal 9: Build resilient infrastructure and promote sustainable industry and innovation. The Company is involved in building sustainable infrastructure and promoting sustainable industry and innovation by partnering with various entrepreneurs, aiming to enhance the position and opportunities of small companies in the market.

Goal 17: Strengthen the implementation of sustainable development and global partnership. The Company takes part in reinforcing the implementation of sustainable development by working in co-operation with various actors, for example, educational institutions, supplementing services with partners with products, and co-operation with experts at customer events.

The Company aims to support its sustainability goals with its service and product range. The agreement with the European Investment Fund (EIF) allows SMEs, housing companies, and households to access loans on more favorable terms for green transition projects. Additionally, bank cards made from 100% recycled plastic reflect the commitment to sustainability. The Company ensures service accessibility through a robust branch network, extended opening hours, and versatile digital services, catering to customer preferences.

In addition to the certification authority for the sustainability report, other external parties have not validated the metrics presented in the sustainability report, unless otherwise stated in connection with the meter. The data for the comparison period are presented in parentheses in connection with the indicators.

Value chain

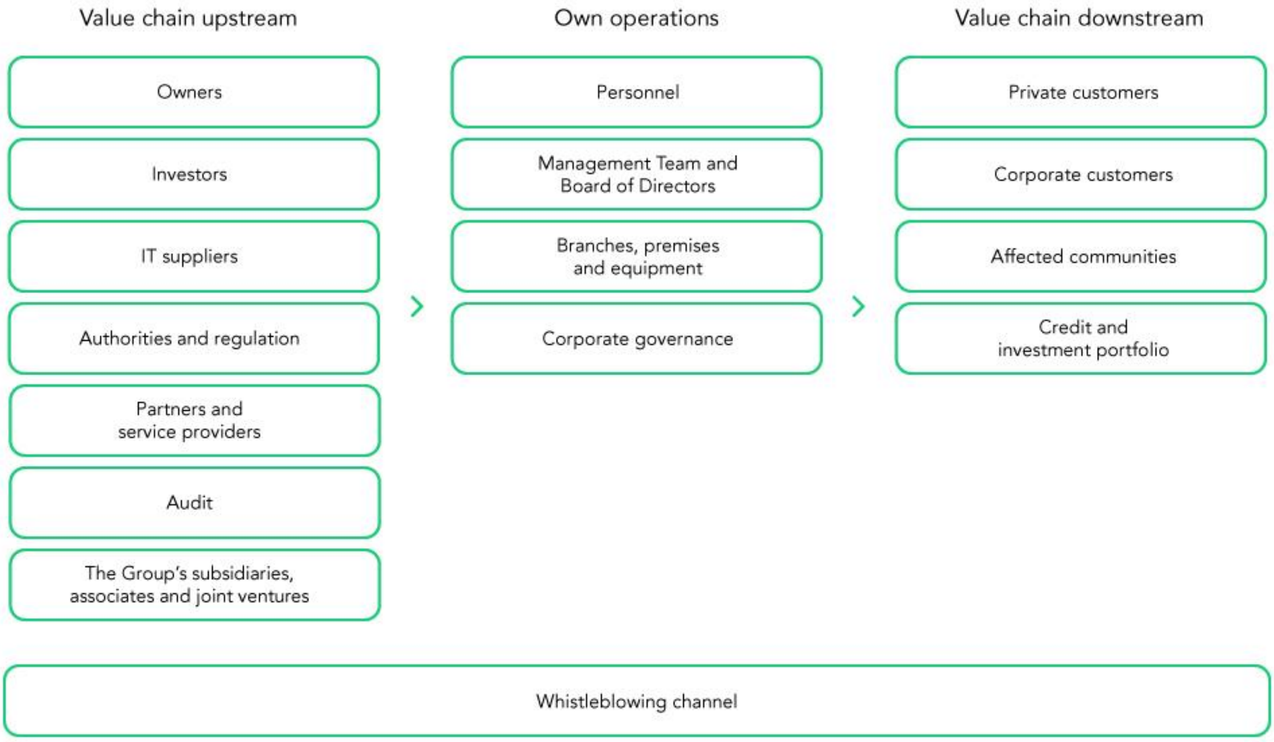
The Company's value chain encompasses factors related to value creation that are prerequisites for business operations. The beginning of the value chain describes external suppliers, partners and stakeholders that play a key role in the Company’s operations. The owners and debt investors contribute through fundraising, seeking robust shareholder value and adequate returns. IT suppliers offer essential systems for operations, data storage, and technical support. Collaboration with partners and service providers extends to consulting, legal expertise, marketing, media, postal services, accounting, cash transport, and facility maintenance. The Group's subsidiaries, associates, and joint ventures also contribute to the value chain. Authorities and regulation provide the basis for the conduct of banking.

Personnel are placed under the Company’s own operations in the value chain. The Company employs experts in a wide range of positions: including customer service in branches and in administrative tasks. The roles of the Board of Directors and the Management Team are central to the value chain. The Board of Directors takes care of the management of the Company and the reliable and appropriate organisation of operations. The Management Team is a decision-making body tasked with developing the Company's operations and operational management. Branches, premises and tools ensure comfort for employees and customers. The Company upholds good governance and ethical standards throughout its supply chain, considering responsibility in partner selection.

The end of the Company's value chain presents the end users of value creation, i.e. private and corporate customers and affected entities, as well as the credit and investment portfolio related to the customers to be financed and the operations of the investment targets, are described. Retail banking services aimed at private and corporate customers are central alongside support for managing their own finances. Affected entities refer to end users who are connected to the Company's operations, for example, through regional events or various programs teaching financial literacy. The credit and investment portfolio cause sustainability impacts through, for example, emissions from financing.

The whistleblowing channel is accessible to all, covering the entire value chain for reporting suspected violation.

Value chain



Interests and views of stakeholders (SBM-2)

The Company's six most important stakeholders are customers, personnel, authorities, partners and media, as well as owners and investors. Communication with these stakeholders is regular, in addition to which the Company's operations are developed in accordance with the views and wishes of the stakeholders.

Stakeholders' views are used to access double materiality through surveys and/or workshops within the Company's own operations. Stakeholders' views on sustainability are communicated to administrative, management and supervisory bodies as part of the materiality assessment process.

Personnel

The Company employs approximately 600 experts across Finland. The Company wants to offer its personnel a stable and attractive work environment. The personnel's perspectives are considered in the Company's operations in continuous dialogue. Internal communication is based on openness, reliability and equitable access to information. Elected representatives influence personnel matters and participate in the Co-operation Advisory Board, which meets at least quarterly, and the Occupational Safety and Health Committee and the Remuneration Committee. A representative elected by the personnel from among its members also participates in the activities of the Management Team. The purpose of employee representation in the company administration is to ensure that the views and needs of employees are taken into account in decision-making.

The views of the personnel are regularly surveyed by means of an annual personnel survey and monthly work satisfaction surveys. Employees can influence their own work and the Company's operations also through discussions with their own supervisor and at events arranged for the personnel. Through the internal development idea form, the ideas presented by the personnel on the development of operations are referred to experts responsible for different subject areas. During the reporting period, the personnel's experiences of the company's internal processes have been surveyed. The Company uses survey results, discussions, and development ideas to refine operations and supervisory work. The annual employee survey includes sustainability questions, with results guiding sustainability work and the double materiality assessment. According to the 2025 survey, the most important sustainability aspects for employees are employee health and safety, henkilöstön hyvinvointi ja turvallisuus, Equal treatment of personnel and support and guidance of the customer in managing one's own finances. The Management Team and Board of Directors process these survey results, including views on employee sustainability topics.

Customers

Retail banking services are central to the service offering, targeting private and corporate customers. The Company's strategic objective is to be a bank renowned for customer satisfaction, where customers receive personalised service.

Multiple channels are offered for customer feedback including annual customer survey. Based on the feedback received, the aim is to develop the operations to meet customer needs. The sustainability insights from the customer survey guide the sustainability efforts and double materiality assessment. The 2025 customer survey highlights that the most important sustainability aspects for customers are the continuity and availability of services in branches and digital channels, customer well-being and safety, and ethically sustainable and lawful operations, including the prevention of corruption and bribery.

Partners and media

The Company collaborates with various partners, subcontractors and media, emphasising the importance of secure, value-aligned partnerships. Open communication and active dialogue with the media are prioritised, aiming for proactive media engagement. The Company addresses media inquiries while respecting legal boundaries, such as bank secrecy. The Company actively tracks media coverage and provides information on current Company affairs. Finance Finland's influential network is utilised to engage in sector dialogues, discussing topical sustainability issues.

Authorities

The authorities expect the Company to comply with laws and requirements and to react to changes. Interaction with the authorities is regular and continuous. In practice, it means communication and dialogue, for example by phone, e-mail and in meetings. The interaction aims to ensure compliance with applicable regulations and regulatory guidelines. The Company commits to implementing development measures based on feedback from authorities, within the agreed timeframe and in line with regulatory requirements

Owners and investors

In 2018, the Company was listed on the main list of the Nasdaq Helsinki Stock Exchange, thanks to which the Company now has over 10,000 shareholders. Approximately 75% of the Company's shares belong to non-profit entities. The Company's operational goal is to yield profits for its shareholders who can engage in the Company's operations through annual general meetings and exercise their voting rights there. The Annual General Meeting is the Company's highest decision-making body.

Material impacts, risks and opportunities and their interaction with strategy and business model (SBM-3)

The double materiality assessment has identified key sustainability impacts, risks, and opportunities for the business and stakeholders. The result of the materiality assessment determines the content of the Sustainability Report by limiting the reporting obligation to material sustainability topics and directs sustainability decision-making and measures to the most significant targets for the Company. Based on the materiality assessment, the sustainability topics that are material to the Company are:

E1 Climate change

- Climate change adaptation
- Climate change mitigation
- Energy

S1 Own workforce

- Work-life balance
- Health and safety
- Training and skills development
- Privacy

S4 Consumers and end-users

- Privacy
- Access to quality information
- Access to products and services

G1 Business conduct

- Preventing and detecting corruption and bribery, including training

The material impacts, risks and opportunities resulting from the double materiality assessment, as well as information on their management, are presented in the Sustainability Report alongside corresponding thematic information.

The material positive effects are a result of the Company's strategy and business model. Negative effects are not a consequence of the Company's strategy, but they are considered in the Company's decision-making. Impacts can arise from own operations and through business relationships. All material impacts affect both the short, medium and long term.

The material impacts, risks and opportunities do not cause a significant change in the Company's business model. However, changes to operations are planned to mitigate risks and negative impacts. For instance, the Company is working on a transition plan to reduce greenhouse gas emissions. Sustainability issues related to operations are considered in strategic planning.

Material risks and opportunities have not caused material financial impacts during the reporting period. No significant risks or opportunities have been identified that would necessitate a substantial adjustment to the reported book values of the assets and liabilities in the forthcoming financial year.

The Company attributes its resilience to material impacts, risks and opportunities to a low organisational structure that facilitates agile decision-making on strategic and business model matters. The Company's climate change resilience analysis is described in section E1 disclosure requirement related to ESRS 2 SBM-3.

The changes in the results of the materiality assessment compared to the previous period reflect a more systematic presentation of information and the assessment of materiality. The impacts, risks and opportunities of the previous reporting period are still identified in the Company's operations, but their materiality has been reassessed. For example, the materiality of previously reported social risks has been reviewed. Some impacts and opportunities of the previous reporting period have been identified as better illustrative of the means of managing certain impacts, in which case such topics have been combined and transferred under the actions taken during the reporting period. In addition, the materiality assessment considers the legislation that is binding on the Company, and compliance with it is no longer presented as a positive effect if the Company does not set stricter requirements for its operations than the legislation. For these reasons, the impacts, risks and opportunities identified as material have decreased compared to the previous reporting period. All identified impacts, risks and opportunities comply with ESRS disclosure requirements.

Impact, risk and opportunity management

Description of the processes to identify and assess material impacts, risks and opportunities (IRO-1)

A double materiality assessment was carried out for the first time to meet the needs of the 2024 Sustainability Report. The results of the first assessment have been used as a starting point for updating the materiality assessment carried out during this reporting period. In the update, the materiality of the impacts, risks and opportunities identified as material in the previous reporting period has been reassessed and new impacts, risks and opportunities have also been mapped.

The materiality analysis update is conducted through sustainability workshops involving internal experts from various organisational departments. Participants were chosen based on their relevant areas of responsibility and sustainability themes. In addition, occupational safety and health representatives, elected by the employees, participated in discussions on sustainability issues affecting personnel, serving as their representatives in safety and health matters. Consultation with personnel and customer stakeholders was informed by the outcomes of the latest customer and personnel surveys regarding sustainability.

The Management Team members have participated in sustainability-related workshops, aligning with their specific areas of responsibility, to assess materiality. Following these workshops, all sustainability topics deemed material were discussed in the Management Team's workshop, where the Management Team provided feedback on the materiality analysis prior to the formal approval process within the governing bodies. The final materiality analysis was approved in a separate Management Team meeting, alongside endorsement from the Audit Committee and the Board of Directors. An external advisor was consulted in the updating of the materiality assessment.

Materiality assessment method

The process for determining material sustainability impacts, risks and opportunities is divided into mapping them and determining their materiality. The assessment takes into account both aspects of double materiality: the impacts of the company on society and the environment (impact materiality) and the financial risks and opportunities stemming from societal and environmental factors affecting the Company (financial materiality). The assessment takes into account the impacts of both the Company's own operations and the value chain. The assessment makes use of the time horizons defined by the ESRS 1 standard.

SASB (Sustainability Accounting Standards Board) standards have also been used to map industry and geographical sustainability impacts. The sustainability impacts of the Company's credit and investment portfolio were mapped using the industry division of portfolio holdings and the sustainability impacts corresponding to the industry in accordance with the SASB standard.

Impact materiality and financial materiality are assessed using various qualitative methods. The materiality of impacts consists of the scope, scale and remediability of the impact, rated on a scale of 0 to 5. Scope refers to the scope of the impacts' environmental reach or the number of individuals affected. Scale describes the gravity of the effect. For negative impacts, remediability signifies the extent to which negative impacts can be corrected. Additionally, the likelihood of these effects occurring is evaluated on a scale of 0–1. The scoring aligns with EFRAG's Double Materiality Guidance guidelines.

The impacts have been thoroughly mapped, considering the Company's entire business. In connection with the impact materiality assessment, it has been identified whether the impact is related to the Company's own operations or its value chain. It has also been identified if the impact is actual or potential, and whether it will have effects in the short, medium or long term, aligning with the timeframes outlined by ESRS 1. Risks and opportunities can arise through impacts, but these can also emerge independently of impacts.

The materiality scoring of actual negative impacts is calculated as the sum of scope, scale, and remediability. The scoring of potential impacts is calculated by multiplying the sum of the scope, scale and remediability by the probability of occurrence. Negative impacts are thus scored between 0 and 15. If the score from the calculation is 8 or higher, the sustainability topic is relevant to the Company. Remediability is not taken into account when calculating the score for positive impact, in which case the sustainability topic is scored between 0 and 10, and the sustainability topic is material if its value is 5 or higher. In assessing potential human rights impacts, severity of the impact is weighted over probability with a constant probability estimate of 1, i.e. 100%, ensuring serious impacts are not overlooked due to low probability.

Financial materiality evaluates the materiality of risks and opportunities related to sustainability based on the likelihood of their occurrence and the potential magnitude of their economic impacts. The magnitude of the risks and opportunities, i.e. the financial impact, is rated on a scale of 0 to 15. Additionally, the probability of the occurrence of the financial impacts of risks and opportunities is rated on a scale of 0 to 1. Financial materiality is calculated by multiplying the magnitude of the financial impact by the likelihood of its occurrence. If the value is 8 or higher, the risk or opportunity is material. The outcome of financial materiality can be visualised by contrasting it with the Company's operating income using multiples that reflect the materiality threshold.

Compared to the previous reporting period, the scale for evaluating the magnitude of the financial impact has been revised to align more closely with the updated materiality assessment limits of the risk assessment process, which have also been updated after the first double materiality assessment The change does not affect the comparability of the materiality assessment results between reporting periods.

Risk Identification Process

In addition to the double materiality assessment, sustainability-related risk evaluation was conducted utilising a materiality analysis of ESG risks, as per the European Banking Authority's guidance (EBA/GL/2025/01). The materiality analysis was carried out in three phases, the first of which was an analysis of the Company's business environment to identify potential ESG phenomena and risks, considering key risk categories and business segments. Subsequently, qualitative methods were employed to analyse the identified potential ESG risks, followed by a quantitative analysis to assess the financial impacts of the most significant risks. To relate ESG risks to other risks, the materiality of the ESG risks identified in accordance with the EBA guidelines was assessed using the methods of the Company's risk mapping process. The outcome of the ESG risk materiality analysis was processed on the Management Team and the Risk Committee. The Board of Directors has processed the result in connection with the results of the risk assessment process.

The double materiality assessment and the materiality assessment of ESG risks, guided by EBA guidelines, are based on different methods and the outcomes are complementary. The most significant risks identified in the materiality assessments of ESG risks have been included in the transition risks related to climate change identified in the assessment of double materiality.

Risk management is an essential part of a bank's business operations and internal control. The framework for the Company's risk management operations is based on the principle of three lines of defence:

1st line of defence: Company’s employees. The Company’s entire staff, both the customer interface and those working in other positions, must comply with the Company's operating instructions and risk management principles in their daily work.

2nd line of defence: Risk management and compliance function. The risk control function monitors and ensures that the Company’s operations comply with defined strategies and limits. The function carries out continuous monitoring and ensures that the practices develop over time. The Compliance function monitors compliance with regulations.

3rd line of defence: Internal audit. Internal Audit assesses and ensures the adequacy, functionality and efficiency of internal control in the Company's various units, functions and subsidiaries.

The Company’s risk management strategy defines risk control principles and procedures for risk identification, risk appetite, risk-bearing capacity and other administrative procedures, among other things. Administrative procedures refer to, for example, controls by risk category and the reporting of the results of the controls and committee processing.

The objective of risk management is to ensure that the material risks stemming from the Company's business operations are identified, evaluated, and managed to an acceptable level and that the risks are monitored as part of daily business operations and committee work. The Board of Directors annually confirms the operational principles of the risk control function, and the function provides regular reports on its operations to the Company's Board of Directors and executive management. The Company maintains and develops risk control procedures to ensure that all new material, but previously unidentified risks, are included in risk control and identification as well.

At least once a year, the risk control function performs a risk assessment in alignment with the risk taxonomy outlined in the risk management strategy. The aim of the risk assessment is to provide an overview of the Company's risk exposure and its development, covering the Company's entire risk spectrum. It assists the Management Team and the Board of Directors in identifying the most probable and significant risks for the Company. ESG risks deemed material are included in the Company's risk strategies for principal risk categories. The principal risk categories are business risk, credit risk, market risk, liquidity risk and operational risks. Risks are monitored, managed and reported in compliance with the management strategy’s work instructions and risk control processes.

Environmental impacts, risks and opportunities

Environmental impacts, risks and opportunities have been mapped through a double materiality assessment in accordance with the ESRS standards and a materiality analysis of ESG risks based on the EBA Guidelines in accordance with the methods described earlier. Environmental risks are included in the credit and investment portfolio mapping carried out using SASB standards. Climate and environmental risks are also part of the Company's regular risk assessment. The assessment considers the Company's own operations, industry, location and business model, alongside the value chain, including the Company’s financed operations and the investment portfolio.

The materiality analysis of ESG risks guided by EBA guidelines is based on a business environment analysis in which the phenomena affecting the business environment have been examined from the perspective of sustainability. These phenomena include the competitive environment, regulation, technology, geopolitics, macroeconomic, social and administrative phenomena, physical risks and biodiversity. In addition, the impacts of ESG risks on sector-specific industries that are reflected in the banking business through customers have been examined. The analysis includes an examination of both transition risks and acute and chronic physical risks. Based on the business environment analysis, a preliminary list of potential ESG risks has been prepared, the most significant of which has been identified first through qualitative and finally quantitative follow-up-analyses.

In terms of physical risks, regional concentrations of collateral in areas exposed to physical risks have been assessed, taking into account estimates based on different sources of potential damage by sector and at the national level in Finland. The materiality of physical risks has been assessed by examining them in RCP scenarios 4.5 and 8.5. The damage from physical risk is estimated to be moderate in Finland now and in the future, indicating that their materiality is not significant. However, flood risk was identified as a topic requiring monitoring and was deemed material in the context of double materiality.

The qualitative analysis pinpointed three significant risks which were subjected to a quantitative, follow-up-analysis of the financial impacts. The most significant risks are transitional risks. In the quantitative analysis, risks were examined in different time intervals under different climate scenarios. The scenario analysis has assessed the change in the counterparty's financial costs compared to the baseline using the NGFS scenarios Current Policies, Nationally Determined Contributions (NDC) and Net Zero 2050. The assessment identified that the upcoming Energy Efficiency Directive may have an impact on the value of collateral and the solvency of borrowers. In addition, the green transition and emissions policy may cause adaptation costs or constraints for different sectors, and the increase in energy costs may weaken the solvency of households and companies operating in energy-intensive sectors. These phenomena may cause credit risks for the Company and risks related to the business model.

The impacts, risks and opportunities related to greenhouse gas emissions are mapped by means of emission calculations, which are presented in section E1-6.

The Company operates in retail banking within Finland, so the Company's own operations are not related to significant water abstraction, the utilisation of natural resources, for example through mining, or the deterioration of habitat through agriculture, forestry or construction. The Company's branches are in urban Finnish areas in premises intended for office and commercial use. The amount of waste generated by the Company's own operations has been estimated to be insignificant and the operations do not generate hazardous waste. Biodiversity mitigation measures are not deemed necessary. The Company has not conducted separate hearings with affected entities.

Of the ESRS standards related to the environment, E1 Climate Change was found to be material. The standards E2 Pollution, E3 Water and marine resources, E4 Biodiversity and ecosystems, and E5 Resource use and circular economy were found to be non-material.

The Company does not have any critical climate-related assumptions in its financial statements that could be related to the climate scenarios used.

Disclosure requirements in ESRS covered by the undertaking's sustainability statement (IRO-2)

The list of reporting requirements reported based on the double materiality assessment is provided in the table of contents of the Sustainability Report. The material disclosure requirements and data points have been identified using the ESRS 1 Appendix E flowchart for determining disclosures under ESRS. The table below is a list of cross-sectoral and topic-specific standards' data points derived from EU legislation.

Disclosure Requirement and related datapoint	Page number
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	35
ESRS 2 GOV-1 Percentage of board members who are independent paragraph 21 (e)	35
ESRS 2 GOV-4 Statement on due diligence paragraph 30	39
ESRS 2 SBM-1 Involvement in activities related to fossil fuel activities paragraph 40 (d) i	not material
ESRS 2 SBM-1 Involvement in activities related to chemical production paragraph 40 (d) ii	not material
ESRS 2 SBM-1 Involvement in activities related to controversial weapons paragraph 40 (d) iii	not material
ESRS 2 SBM-1 Involvement in activities related to cultivation and production of tobacco paragraph 40 (d) iv	not material
ESRS E1-1 Transition plan to reach climate neutrality by 2050 paragraph 14	88
ESRS E1-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)	not material
ESRS E1-4 GHG emission reduction targets paragraph 34	90
ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	91
ESRS E1-5 Energy consumption and mix paragraph 37	91
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors paragraphs 40 to 43	91
ESRS E1-6 Gross Scope 1, 2, 3 and Total GHG emissions paragraph 44	93
ESRS E1-6 Gross GHG emissions intensity paragraphs 53 to 55	91
ESRS E1-7 GHG removals and carbon credits paragraph 56	not material
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66	transitional provision
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66 (a)	transitional provision
ESRS E1-9 Location of significant assets at material physical risk paragraph 66 (c)	transitional provision
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c).	transitional provision
ESRS E1-9 Degree of exposure of the portfolio to climate1related opportunities paragraph 69	transitional provision
ESRS E2-4 Amount of each pollutant listed in Annex II of the E1PRTR Regulation (European Pollutant Release and Transfer Register) emitted to air, water and soil, paragraph 28	not material
ESRS E3-1 Water and marine resources paragraph 9	not material
ESRS E3-1 Dedicated policy paragraph 13	not material
ESRS E3-1 Sustainable oceans and seas paragraph 14	not material
ESRS E3-4 Total water recycled and reused paragraph 28 (c)	not material
ESRS E3-4 Total water consumption in m3 per net revenue on own operations paragraph 29	not material
ESRS 2- IRO 1 - E4 paragraph 16 (a) i	not material
ESRS 2- IRO 1 - E4 paragraph 16 (b)	not material
ESRS 2- IRO 1 - E4 paragraph 16 (c)	not material
ESRS E4-2 Sustainable land / agriculture practices or policies paragraph 24 (b)	not material

ESRS E4-2 Sustainable oceans / seas practices or policies paragraph 24 (c)	not material
ESRS E4-2 Policies to address deforestation paragraph 24 (d)	not material
ESRS E5-5 Non-recycled waste paragraph 37 (d)	not material
ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	not material
ESRS 2- SBM3 - S1 Risk of incidents of forced labour paragraph 14 (f)	not material
ESRS 2- SBM3 - S1 Risk of incidents of child labour paragraph 14 (g)	not material
ESRS S1-1 Human rights policy commitments paragraph 20	101
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 21	101
ESRS S1-1 processes and measures for preventing trafficking in human beings paragraph 22	not material
ESRS S1-1 workplace accident prevention policy or management system paragraph 23	102
ESRS S1-3 grievance/complaints handling mechanisms paragraph 32 (c)	103
ESRS S1-14 Number of fatalities and number and rate of work-related accidents paragraph 88 (b) and (c)	108
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness paragraph 88 (e)	108
ESRS S1-16 Unadjusted gender pay gap paragraph 97 (a)	108
ESRS S1-16 Excessive CEO pay ratio paragraph 97 (b)	109
ESRS S1-17 Incidents of discrimination paragraph 103 (a)	109
ESRS S1-17 Non respect of UNGPs on Business and Human Rights and OECD paragraph 104 (a)	109
ESRS 2- SBM3 – S2 Significant risk of child labour or forced labour in the value chain paragraph 11 (b)	not material
ESRS S2-1 Human rights policy commitments paragraph 17	not material
ESRS S2-1 Policies related to value chain workers paragraph 18	not material
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights principles and OECD guidelines paragraph 19	not material
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 19	not material
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36	not material
ESRS S3-1 Human rights policy commitments paragraph 16	not material
ESRS S3-1 Non-respect of UNGPs on Business and Human Rights, ILO principles or and OECD guidelines paragraph 17	not material
ESRS S3-4 Human rights issues and incidents paragraph 36	not material
ESRS S4-1 Policies related to consumers and end-users paragraph 16	111
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17	111
ESRS S4-4 Human rights issues and incidents paragraph 35	114
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ESRS G1-4 Standards of anti-corruption and anti-bribery paragraph 24 (b)	117

Environmental information

EU taxonomy

The EU Taxonomy Regulation (EU) 2020/852 defines environmentally sustainable economic activities. Taxonomy eligibility and taxonomy alignment for each climate target are reported using the templates required by the regulation. The key performance indicator Green Asset Ratio (GAR) reflects the share of the Company's taxonomy aligned liabilities in the Company's total assets. The Company evaluates the taxonomy alignment of corporate financing based on taxonomy data publicly reported by the counterparty. The information has been collected from the counterparty's reports for fiscal year 2023. The taxonomy of loans granted to households and local governments are assessed according to the criteria required by the regulation.

Commission Delegated Regulation (EU) 2026/73 allows the application of the EU taxonomy regulation applied in 2024 sustainability reporting for the 2025 financial year, covering Regulations (EU) 2021/2139, (EU) 2022/1214, (EU) 2023/2486 ja (EU) 2023/2485. This possibility has been used in taxonomy reporting for the financial year 2025.

The assets taken into account in the calculation of the GAR cover 97.3 (97.3) of the Company's total assets. At the end of the reporting period 2025, the Company has 37.7 (37.8)% taxonomy-eligible exposures based on revenue and 0.04 (0.1)% meet the taxonomy alignment criteria. Based on capital expenditure, the corresponding proportions are 37.7 (37.8)% and 0.05 (0.1)%. The Company's exposures to companies under the NFRD (Non-Financial Reporting Directive) are mainly assets of the investment portfolio, as the Company's corporate customer business is focused on the SME sector.

In assessing and monitoring the taxonomy alignment of housing loans granted to households, the energy class granted to the object is used. In addition, significant physical risks to the loan are taken into account. An object that fulfils the criteria for significantly promoting climate change mitigation and is not exposed to a significant flood risk will be taken into account in the alignment calculation. The Company does not report the share of taxonomy alignment in residential secured loans granted to households, as there is currently insufficient information on the allocation of physical risks to individual objects. There is currently insufficient data available to assess the eligibility and alignment of building renovation loans and car loans for households and therefore the Company does not report the above information on these assets.

The taxonomy-aligned activities reported by the Company relate to debt assets in the investment portfolio. So far, the Company has no targets set for taxonomy compliance. There have been no significant changes in the nature or objectives of taxonomy-compliant operations compared to previous reporting periods.

Changes in the business environment are taken into account in the Company's operations and its development, and their impact on business operations and stakeholders are continuously assessed. Responsibility is a key part of the strategy, business principles and various policies guiding the Company's operations. According to the credit policy, the Company does not finance environmentally harmful projects, ethically and morally controversial activities or activities that are contrary to national law.

0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

		Total environmentally sustainable assets (****) Million EUR	Total environmentally sustainable assets (*****) Million EUR	KPI (****)	KPI (*****)	% coverage (over total assets) (***)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	**Green asset ratio (GAR) stock**	**3.2**	**3.6**	**0.0 %**	**0.0 %**	**97.3 %**	**44.1 %**	**2.7 %**

		Total environmentally sustainable activities (****) Million EUR	Total environmentally sustainable activities (*****) Million EUR	KPI (****)	KPI (*****)	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	**GAR (flow)**	**0,0**	**0,0**	**0.0 %**	**0.0 %**	**96.6 %**	**30.6 %**	**3.4 %**
	Trading book (*)	**-**	**-**	**-**	**-**			
	Financial guarantees	**-**	**-**	**-**	**-**			
	Assets under management	**-**	**-**	**-**	**-**			
	Fees and commissions income (**)							

* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR.

** Fees and commissions income from services other than lending and AuM.

Instutitons shall disclose forward-looking information for these KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

*** % of assets covered by the KPI over banks' total assets.

**** Based on the Turnover KPI of the counterparty.

***** Based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used.

Note 1: Across the reporting templates: cells shaded in green should not be reported.

Note 2: In the templates, the figures are reported in millions of euros. If the result is less than 500,000 euros, it is rounded to zero in the template. A dash means that the result is zero euros.

1. Assets for the calculation of GAR (Revenue)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
		31 December 2025																														
	Million EUR	Total [gross] carrying amount	Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	4,063	2,797	3	0	2	0	0	0	-	-	-	-	-	-	1	0	-	-	4	-	-	-	-	-	-	-	2,801	3	0	2	0
2	**Financial undertakings**	**105**	**8**	**1**	**0**	**0**	**0**	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**9**	**1**	**0**	**0**	**0**
3	Credit institutions	105	8	1	0	0	0	0	0	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	9	1	0	0	0
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	105	8	1	0	0	0	0	0	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	9	1	0	0	0
6	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
20	**Non-financial undertakings**	**10**	**3**	**3**	**-**	**2**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**-**	**-**	**-**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7**	**3**	**-**	**2**	**0**
21	Loans and advances	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0
22	Debt securities, including UoP	10	3	3	-	2	0	-	-	-	-	-	-	-	-	0	-	-	-	4	-	-	-	-	-	-	-	7	3	-	2	0
23	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
24	**Households**	**3,934**	**2,785**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**					**-**	**-**	**-**	**-**									**2,785**	**-**	**-**	**-**	**-**
25	of which loans collateralised by residential immovable property	3,341	2,785	-	-	-	-	-	-	-	-					-	-	-	-									2,785	-	-	-	-
26	of which building renovation loans	101	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-
27	of which motor vehicle loans	10	-	-	-	-	-																					-	-	-	-	-
28	**Local governments financing**	**14**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**3,369**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
33	**Financial and Non-financial undertakings**	**2,148**																														
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2,082																														
35	Loans and advances	1,942																														
36	of which loans collateralised by commercial immovable property	545																														
37	of which building renovation loans	16																														
38	Debt securities	119																														

39	Equity instruments	20																														
40	Non-EU country counterparties not subject to NFRD disclosure obligations	66																														
41	Loans and advances	-																														
42	Debt securities	63																														
43	Equity instruments	3																														
44	**Derivatives**	**55**																														
45	**On demand interbank loans**	**103**																														
46	**Cash and cash-related assets**	**941**																														
47	**Other categories of assets (e.g. goodwill, commodities, etc.)**	**122**																														
48	**Total GAR assets**	**7,432**	**2,797**	**3**	**0**	**2**	**0**	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**0**	**-**	**-**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,801**	**3**	**0**	**2**	**0**
49	**Assets not covered for GAR calculation**	**205**																														
50	**Central governments and Supranational issuers**	**130**																														
51	**Central banks exposures**	**75**																														
52	**Trading book**	**-**																														
53	**Total assets**	**7,637**	**2,797**	**3**	**0**	**2**	**0**	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**0**	**-**	**-**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,801**	**3**	**0**	**2**	**0**
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																																
54	Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Assets for the calculation of GAR (Revenue)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
	Million EUR	31 December 2024																														
		Total [gross] carrying amount	Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	4,283	2,877	4	1	3	0	-	-	-	-	-	-	-	-	0	-	-	-	4	-	-	-	-	-	-	-	2,881	4	1	3	0
2	**Financial undertakings**	**125**	**13**	**1**	**1**	**0**	**0**	-	-	-	-	-	-	-	-	**0**	-	-	-	-	-	-	-	-	-	-	-	**13**	**1**	**1**	**0**	**0**
3	Credit institutions	125	13	1	1	0	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	13	1	1	0	0
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	123	13	1	1	0	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	13	1	1	0	0
6	Equity instruments	1	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
7	Other financial corporations	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
16	of which insurance undertakings	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
20	**Non-financial undertakings**	**15**	**4**	**3**	**-**	**2**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**-**	**-**	**-**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7**	**3**	**-**	**2**	**0**
21	Loans and advances	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	15	4	3	-	2	0	-	-	-	-	-	-	-	-	0	-	-	-	4	-	-	-	-	-	-	-	7	3	-	2	0
23	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
24	**Households**	**4,129**	**2,861**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**					**-**	**-**	**-**	**-**									**2,861**	**-**	**-**	**-**	**-**
25	of which loans collateralised by residential immovable property	3,473	2,861	-	-	-	-	-	-	-	-					-	-	-	-									2,861	-	-	-	-
26	of which building renovation loans	104	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-
27	of which motor vehicle loans	8	-	-	-	-	-																					-	-	-	-	-
28	**Local governments financing**	**14**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	**<u>Assets excluded from the numerator for GAR calculation (covered in the denominator)</u>**	**3,337**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
33	**Financial and Non-financial undertakings**	**2,477**																														
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2,420																														
35	Loans and advances	2,287																														
36	of which loans collateralised by commercial immovable property	698																														
37	of which building renovation loans	19																														
38	Debt securities	105																														

39	Equity instruments	27																														
40	Non-EU country counterparties not subject to NFRD disclosure obligations	57																														
41	Loans and advances	-																														
42	Debt securities	54																														
43	Equity instruments	3																														
44	**Derivatives**	**79**																														
45	**On demand interbank loans**	**283**																														
46	**Cash and cash-related assets**	**396**																														
47	**Other categories of assets (e.g. goodwill, commodities, etc.)**	**102**																														
48	**Total GAR assets**	**7,620**	**2,877**	**4**	**1**	**3**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**-**	**-**	**-**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,881**	**4**	**1**	**3**	**0**
49	**Assets not covered for GAR calculation**	**212**																														
50	**Central governments and Supranational issuers**	**147**																														
51	**Central banks exposures**	**65**																														
52	**Trading book**	**-**																														
53	**Total assets**	**7,832**	**2,877**	**4**	**1**	**3**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**-**	**-**	**-**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,881**	**4**	**1**	**3**	**0**
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																																
54	Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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1. Assets for the calculation of GAR (CapEx)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
	Million EUR	31 December 2025																														
		Total [gross] carrying amount	Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
	<u>**GAR-Covered assets in both numerator and denominator**</u>																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	4,063	2,798	4	0	2	0	0	-	-	-	-	-	-	-	0	-	-	-	3	-	-	-	-	-	-	-	2,801	4	0	2	0
2	**Financial undertakings**	**105**	**9**	**1**	**0**	**0**	**0**	**0**	-	-	-	-	-	-	-	**0**	-	-	-	-	-	-	-	-	-	-	-	**9**	**1**	**0**	**0**	**0**
3	Credit institutions	105	9	1	0	0	0	0	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	9	1	0	0	0
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	105	9	1	0	0	0	0	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	9	1	0	0	0
6	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
20	**Non-financial undertakings**	**10**	**4**	**3**	**-**	**2**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**-**	**-**	**-**	**3**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7**	**3**	**-**	**2**	**0**
21	Loans and advances	0	0	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	0
22	Debt securities, including UoP	10	4	3	-	2	0	-	-	-	-	-	-	-	-	0	-	-	-	3	-	-	-	-	-	-	-	7	3	-	2	0
23	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
24	**Households**	**3,934**	**2,785**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**					**-**	**-**	**-**	**-**									**2,785**	**-**	**-**	**-**	**-**
25	of which loans collateralised by residential immovable property	3,341	2,785	-	-	-	-	-	-	-	-					-	-	-	-									2,785	-	-	-	-
26	of which building renovation loans	101	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-
27	of which motor vehicle loans	10	-	-	-	-	-																					-	-	-	-	-
28	**Local governments financing**	**14**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	**14**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**3,369**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
33	**Financial and Non-financial undertakings**	**2,148**																														
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2,082																														
35	Loans and advances	1,942																														
36	of which loans collateralised by commercial immovable property	545																														
37	of which building renovation loans	16																														

38	Debt securities	119																														
39	Equity instruments	20																														
40	Non-EU country counterparties not subject to NFRD disclosure obligations	66																														
41	Loans and advances	-																														
42	Debt securities	63																														
43	Equity instruments	3																														
44	**Derivatives**	**55**																														
45	**On demand interbank loans**	**103**																														
46	**Cash and cash-related assets**	**941**																														
47	**Other categories of assets (e.g. goodwill, commodities, etc.)**	**122**																														
48	**Total GAR assets**	**7,432**	**2,798**	**4**	**0**	**2**	**0**	**0**	-	-	-	-	-	-	-	**0**	-	-	-	**3**	-	-	-	-	-	-	-	**2,801**	**4**	**0**	**2**	**0**
49	**Assets not covered for GAR calculation**	**205**																														
50	**Central governments and Supranational issuers**	**130**																														
51	**Central banks exposures**	**75**																														
52	**Trading book**	**-**																														
53	**Total assets**	**7,637**	**2,798**	**4**	**0**	**2**	**0**	**0**	-	-	-	-	-	-	-	**0**	-	-	-	**3**	-	-	-	-	-	-	-	**2,801**	**4**	**0**	**2**	**0**
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																																
54	Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Assets for the calculation of GAR (CapEx)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
	Million EUR	Total [gross] carrying amount	31 December 2024																													
			Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	4,283	2,878	5	1	3	0	0	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	2,882	5	1	3	0
2	**Financial undertakings**	**125**	**13**	**2**	**1**	**0**	**0**	**0**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**13**	**2**	**1**	**0**	**0**
3	Credit institutions	125	13	2	1	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	2	1	0	0
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	123	13	2	1	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	2	1	0	0
6	Equity instruments	1	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
7	Other financial corporations	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
16	of which insurance undertakings	**0**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

17	Loans and advances	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
20	**Non-financial undertakings**	15	5	3	-	2	0	0	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	8	3	-	2	0
21	Loans and advances	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	15	5	3	-	2	0	0	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	8	3	-	2	0
23	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
24	**Households**	4,129	2,861	-	-	-	-	-	-	-	-					-	-	-	-									2,861	-	-	-	-
25	of which loans collateralised by residential immovable property	3,473	2,861	-	-	-	-	-	-	-	-					-	-	-	-									2,861	-	-	-	-
26	of which building renovation loans	104	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-
27	of which motor vehicle loans	8	-	-	-	-	-																					-	-	-	-	-
28	**Local governments financing**	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	3,337	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	**Financial and Non-financial undertakings**	2,477																														
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2,420																														
35	Loans and advances	2,287																														
36	of which loans collateralised by commercial immovable property	698																														
37	of which building renovation loans	19																														

38	Debt securities	105																														
39	Equity instruments	27																														
40	Non-EU country counterparties not subject to NFRD disclosure obligations	57																														
41	Loans and advances	-																														
42	Debt securities	54																														
43	Equity instruments	3																														
44	**Derivatives**	**79**																														
45	**On demand interbank loans**	**283**																														
46	**Cash and cash-related assets**	**396**																														
47	**Other categories of assets (e.g. goodwill, commodities, etc.)**	**102**																														
48	**Total GAR assets**	**7,620**	**2,878**	**5**	**1**	**3**	**0**	**0**	-	-	-	-	-	-	-	-	-	-	-	**3**	-	-	-	-	-	-	-	2,882	5	1	3	0
49	**Assets not covered for GAR calculation**	**212**																														
50	**Central governments and Supranational issuers**	**147**																														
51	**Central banks exposures**	**65**																														
52	**Trading book**	**-**																														
53	**Total assets**	**7,832**	**2,878**	**5**	**1**	**3**	**0**	**0**	-	-	-	-	-	-	-	-	-	-	-	**3**	-	-	-	-	-	-	-	**2,882**	**5**	**1**	**3**	**0**
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																																
54	Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

2. GAR sector information (Revenue)

	Breakdown by sector - NACE 4 digits level (code and label) Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Climate change Mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environ-mentally sustain-able (CCM)	Mn EUR	Of which environ-mentally sustain-able (CCM)	Mn EUR	Of which environ-mentally sustain-able (CCA)	Mn EUR	Of which environ-mentally sustain-able (CCA)	Mn EUR	Of which environ-mentally sustain-able (WTR)	Mn EUR	Of which environ-mentally sustain-able (WTR)	Mn EUR	Of which environ-mentally sustain-able (CE)	Mn EUR	Of which environ-mentally sustain-able (CE)	Mn EUR	Of which environ-mentally sustain-able (PPC)	Mn EUR	Of which environ-mentally sustain-able (PPC)	Mn EUR	Of which environ-mentally sustain-able (BIO)	Mn EUR	Of which environ-mentally sustain-able (BIO)	Mn EUR	Of which environ-mentally sustain-able (CCM+ CCA+ WTR+ CE+PPC+ BIO)	Mn EUR	Of which environ-mentally sustain-able (CCM+ CCA+ WTR+ CE+PPC+ BIO)
1	C 17.22 Paperisten talous- ja hygieniatarvikkeiden valmistus	-	-			-	-			-	-			0	-			-	-			-	-			0	-		
2	C 19.20 Jalostettujen öljyjen valmistus	0	0			-	-			-	-			-	-			-	-			-	-			0	0		
3	C 20.13 Muiden epäorgaanisten peruskemikaalien valmistus	0	0			-	-			-	-			-	-			-	-			-	-			0	0		
4	C 27.51 Sähköisten kodinkoneiden valmistus	0	0			-	-			-	-			0	-			-	-			-	-			0	0		
5	D 35.11 Sähkön tuotanto	2	2			-	-			-	-			-	-			-	-			-	-			2	2		
6	F 42.22 Sähkö- ja tietoliikenneverkkojen rakentaminen	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
7	G 46.90 Muu tukkukauppa	0	-			-	-			-	-			0	-			-	-			-	-			0	-		
8	M 72.19 Muu luonnontieteellinen ja tekninen tutkimus ja kehittäminen	-	-			-	-			-	-			-	-			4	-			-	-			4	-		

2. GAR sector information (CapEx)

	Breakdown by sector - NACE 4 digits level (code and label) Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Climate change Mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environ-mentally sustain-able (CCM)	Mn EUR	Of which environ-mentally sustain-able (CCM)	Mn EUR	Of which environ-mentally sustain-able (CCA)	Mn EUR	Of which environ-mentally sustain-able (CCA)	Mn EUR	Of which environ-mentally sustain-able (WTR)	Mn EUR	Of which environ-mentally sustain-able (WTR)	Mn EUR	Of which environ-mentally sustain-able (CE)	Mn EUR	Of which environ-mentally sustain-able (CE)	Mn EUR	Of which environ-mentally sustain-able (PPC)	Mn EUR	Of which environ-mentally sustain-able (PPC)	Mn EUR	Of which environ-mentally sustain-able (BIO)	Mn EUR	Of which environ-mentally sustain-able (BIO)	Mn EUR	Of which environ-mentally sustain-able (CCM+ CCA+ WTR+ CE+PPC+ BIO)	Mn EUR	Of which environ-mentally sustain-able (CCM+ CCA+ WTR+ CE+PPC+ BIO)
1	C 17.22 Paperisten talous- ja hygieniatarvikkeiden valmistus	-	-			-	-			-	-			0	-			-	-			-	-			0	-		
2	C 19.20 Jalostettujen öljyjen valmistus	1	1			-	-			-	-			-	-			-	-			-	-			1	1		
3	C 20.13 Muiden epäorgaanisten peruskemikaalien valmistus	0	-			-	-			-	-			-	-			-	-			-	-			0	-		
4	C 27.51 Sähköisten kodinkoneiden valmistus	0	0			-	-			-	-			0	-			-	-			-	-			0	0		
5	D 35.11 Sähkön tuotanto	2	2			-	-			-	-			-	-			-	-			-	-			2	2		
6	F 42.22 Sähkö- ja tietoliikenneverkkojen rakentaminen	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
7	G 46.90 Muu tukkukauppa	0	0			-	-			-	-			-	-			-	-			-	-			0	0		
8	M 72.19 Muu luonnontieteellinen ja tekninen tutkimus ja kehittäminen	1	0			-	-			-	-			-	-			3	-			-	-			4	0		

3. GAR KPI stock (Revenue)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
% (compared to total covered assets in the denominator)		31 December 2025																														
		Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	68.8 %	0.1 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	68.9 %	0.1 %	0.0 %	0.1 %	0.0 %	54.7 %
2	**Financial undertakings**	8.0 %	0.5 %	0.3 %	0.0 %	0.0 %	0.0 %	0.0 %	-	-	-	-	-	-	0.1 %	0.0 %	-	-	-	-	-	-	-	-	-	-	8.1 %	0.5 %	0.3 %	0.0 %	0.0 %	1.4 %
3	Credit institutions	8.0 %	0.5 %	0.3 %	0.0 %	0.0 %	0.0 %	0.0 %	-	-	-	-	-	-	0.1 %	0.0 %	-	-	-	-	-	-	-	-	-	-	8.1 %	0.5 %	0.3 %	0.0 %	0.0 %	1.4 %
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
5	Debt securities, including UoP	8.0 %	0.5 %	0.3 %	0.0 %	0.0 %	0.0 %	0.0 %	-	-	-	-	-	-	0.1 %	0.0 %	-	-	-	-	-	-	-	-	-	-	8.1 %	0.5 %	0.3 %	0.0 %	0.0 %	1.4 %
6	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
11	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %

15	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
19	Equity instruments	-	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	0.0 %
20	**Non-financial undertakings**	28.1 %	27.7 %	-	25.1 %	0.0 %	-	-	-	-	-	-	-	-	4.0 %	-	-	-	39.4 %	-	-	-	-	-	-	-	71.6 %	27.7 %	-	25.1 %	0.0 %	0.1 %
21	Loans and advances	0.2 %	-	-	-	-	-	-	-	-	-	-	-	-	2.7 %	-	-	-	-	-	-	-	-	-	-	-	2.9 %	-	-	-	5.6 %	0.0 %
22	Debt securities, including UoP	28.1 %	27.7 %	-	25.1 %	0.0 %	-	-	-	-	-	-	-	-	4.0 %	-	-	-	39.4 %	-	-	-	-	-	-	-	71.6 %	27.7 %	-	25.1 %	0.0 %	0.1 %
23	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
24	**Households**	70.8 %	-	-	-	-	-	-	-	-					-	-	-	-									70.8 %	-	-	-	-	52.9 %
25	of which loans collateralised by residential immovable property	83.4 %	-	-	-	-	-	-	-	-					-	-	-	-									83.4 %	-	-	-	-	45.0 %
26	of which building renovation loans	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-	1.4 %
27	of which motor vehicle loans	-	-	-	-	-																					-	-	-	-	-	0.1 %
28	**Local governments financing**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
32	**Total GAR assets**	37.6 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	37.7 %	0.0 %	0.0 %	0.0 %	0.0 %	100.0 %

3. GAR KPI stock (Revenue)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
	% (compared to total covered assets in the denominator)	31 December 2024																														
		Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	67.2 %	0.1 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	67.3 %	0.1 %	0.0 %	0.1 %	0.0 %	56.2 %
2	**Financial undertakings**	10.5 %	1.1 %	0.7 %	0.1 %	0.0 %	-	-	-	-	-	-	-	-	0.1 %	-	-	-	-	-	-	-	-	-	-	-	10.6 %	1.1 %	0.7 %	0.1 %	0.0 %	1.6 %
3	Credit institutions	10.5 %	1.1 %	0.7 %	0.1 %	0.0 %	-	-	-	-	-	-	-	-	0.1 %	-	-	-	-	-	-	-	-	-	-	-	10.6 %	1.1 %	0.7 %	0.1 %	0.0 %	1.6 %
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
5	Debt securities, including UoP	10.7 %	1.1 %	0.8 %	0.1 %	0.0 %	-	-	-	-	-	-	-	-	0.1 %	-	-	-	-	-	-	-	-	-	-	-	10.8 %	1.1 %	0.8 %	0.1 %	0.0 %	1.6 %
6	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
11	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

15	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
20	**Non-financial undertakings**	23.2 %	17.6 %	-	15.4 %	0.3 %	-	-	-	-	-	-	-	-	0.5 %	-	-	-	24.6 %	-	-	-	-	-	-	-	48.3 %	17.6 %	-	15.4 %	0.3 %	0.2 %
21	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
22	Debt securities, including UoP	23.2 %	17.6 %	-	15.4 %	0.3 %	-	-	-	-	-	-	-	-	0.5 %	-	-	-	24.6 %	-	-	-	-	-	-	-	48.3 %	17.6 %	-	15.4 %	0.3 %	0.2 %
23	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
24	**Households**	69.3 %	-	-	-	-	-	-	-	-					-	-	-	-									69.3 %	-	-	-	-	54.2 %
25	of which loans collateralised by residential immovable property	82.4 %	-	-	-	-	-	-	-	-					-	-	-	-									82.4 %	-	-	-	-	45.6 %
26	of which building renovation loans	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-	1.4 %
27	of which motor vehicle loans	-	-	-	-	-																					-	-	-	-	-	0.1 %
28	**Local governments financing**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
32	**Total GAR assets**	37.8 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	37.8 %	0.1 %	0.0 %	0.0 %	0.0 %	100.0 %

3. GAR KPI stock (CapEx)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
% (compared to total covered assets in the denominator)		31 December 2025																														
		Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	68.9 %	0.1 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	68.9 %	0.1 %	0.0 %	0.1 %	0.0 %	54.7 %
2	**Financial undertakings**	8.1 %	0.5 %	0.3 %	0.1 %	0.0 %	0.0 %	-	-	-	-	-	-	-	0.0 %	-	-	-	-	-	-	-	-	-	-	-	8.2 %	0.5 %	0.3 %	0.1 %	0.0 %	1.4 %
3	Credit institutions	8.1 %	0.5 %	0.3 %	0.1 %	0.0 %	0.0 %	-	-	-	-	-	-	-	0.0 %	-	-	-	-	-	-	-	-	-	-	-	8.2 %	0.5 %	0.3 %	0.1 %	0.0 %	1.4 %
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
5	Debt securities, including UoP	8.1 %	0.5 %	0.3 %	0.1 %	0.0 %	0.0 %	-	-	-	-	-	-	-	0.0 %	-	-	-	-	-	-	-	-	-	-	-	8.2 %	0.5 %	0.3 %	0.1 %	0.0 %	1.4 %
6	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
11	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %

14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
15	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
19	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
20	**Non-financial undertakings**	38.8 %	31.4 %	-	25.2 %	0.1 %	-	-	-	-	-	-	-	-	3.1 %	-	-	-	33.0 %	-	-	-	-	-	-	-	74.9 %	31.4 %	-	25.2 %	0.1 %	0.1 %
21	Loans and advances	75.9 %	15.6 %	-	-	0.8 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75.9 %	15.6 %	-	-	0.8 %	0.0 %
22	Debt securities, including UoP	38.8 %	31.4 %	-	25.2 %	0.1 %	-	-	-	-	-	-	-	-	3.1 %	-	-	-	33.0 %	-	-	-	-	-	-	-	74.9 %	31.4 %	-	25.2 %	0.1 %	0.1 %
23	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
24	**Households**	70.8 %	-	-	-	-	-	-	-	-					-	-	-	-									70.8 %	-	-	-	-	52.9 %
25	of which loans collateralised by residential immovable property	83.4 %	-	-	-	-	-	-	-	-					-	-	-	-									83.4 %	-	-	-	-	45.0 %
26	of which building renovation loans	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-	1.4 %
27	of which motor vehicle loans	-	-	-	-	-																					-	-	-	-	-	0.1 %
28	**Local governments financing**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	**Total GAR assets**	37.6 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	37.7 %	0.0 %	0.0 %	0.0 %	0.0 %	100.0 %

3. GAR KPI stock (CapEx)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
	% (compared to total covered assets in the denominator)	31 December 2024																														
		Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	67.2 %	0.1 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	67.3 %	0.1 %	0.0 %	0.1 %	0.0 %	56.2 %
2	**Financial undertakings**	10.8 %	1.2 %	0.7 %	0.2 %	0.0 %	0.0 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.8 %	1.2 %	0.7 %	0.2 %	0.0 %	1.6 %
3	Credit institutions	10.8 %	1.2 %	0.7 %	0.2 %	0.0 %	0.0 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.8 %	1.2 %	0.7 %	0.2 %	0.0 %	1.6 %
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
5	Debt securities, including UoP	10.9 %	1.2 %	0.8 %	0.2 %	0.0 %	0.0 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.9 %	1.2 %	0.8 %	0.2 %	0.0 %	1.6 %
6	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-
20	**Non-financial undertakings**	29.6 %	19.9 %	-	15.5 %	0.2 %	2.5 %	-	-	-	-	-	-	-	-	-	-	-	22.1 %	-	-	-	-	-	-	-	54.2 %	19.9 %	-	15.5 %	0.2 %	0.2 %
21	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
22	Debt securities, including UoP	29.6 %	19.9 %	-	15.5 %	0.2 %	2.5 %	-	-	-	-	-	-	-	-	-	-	-	22.1 %	-	-	-	-	-	-	-	54.2 %	19.9 %	-	15.5 %	0.2 %	0.2 %
23	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
24	**Households**	69.3 %	-	-	-	-	-	-	-	-					-	-	-	-									69.3 %	-	-	-	-	54.2 %
25	of which loans collateralised by residential immovable property	82.4 %	-	-	-	-	-	-	-	-					-	-	-	-									82.4 %	-	-	-	-	45.6 %
26	of which building renovation loans	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-	1.4 %
27	of which motor vehicle loans	-	-	-	-	-																					-	-	-	-	-	0.1 %
28	**Local governments financing**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.2 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	**Total GAR assets**	37.8 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	37.8 %	0.1 %	0.0 %	0.0 %	0.0 %	100.0 %

4. GAR KPI flow (Revenue)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
% (compared to flow of total eligible assets)		31 December 2025																														
		Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total new assets covered
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	74.8 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	74.8 %	0.0 %	0.0 %	0.0 %	0.0 %	68.3 %
2	**Financial undertakings**	13.9 %	0.3 %	0.3 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.9 %	0.3 %	0.3 %	-	-	1.0 %
3	Credit institutions	13.9 %	0.3 %	0.3 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.9 %	0.3 %	0.3 %	-	-	1.0 %
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	13.9 %	0.3 %	0.3 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.9 %	0.3 %	0.3 %	-	-	1.0 %
6	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
11	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %

14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
15	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
19	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
20	**Non-financial undertakings**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
21	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
23	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
24	**Households**	75.7 %	-	-	-	-	-	-	-	-					-	-	-	-									75.7 %	-	-	-	-	67.3 %
25	of which loans collateralised by residential immovable property	84.3 %	-	-	-	-	-	-	-	-					-	-	-	-									84.3 %	-	-	-	-	60.5 %
26	of which building renovation loans	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-	2.1 %
27	of which motor vehicle loans	-	-	-	-	-																					-	-	-	-	-	0.8 %
28	**Local governments financing**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	**Total GAR assets**	51.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	51.1 %	0.0 %	0.0 %	0.0 %	0.0 %	100.0 %

4. GAR KPI flow (CapEx)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
% (compared to flow of total eligible assets)		31 December 2025																														
		Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total new assets covered
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Pro-ceeds	Of which transi-tional	Of which en-abling			Of which Use of Pro-ceeds	Of which enabling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which transi-tional	Of which en-abling	
	GAR-Covered assets in both numerator and denominator																															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	74.8 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	74.8 %	0.0 %	0.0 %	0.0 %	0.0 %	68.3 %
2	**Financial undertakings**	13.9 %	0.3 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.9 %	0.3 %	-	-	-	1.0 %
3	Credit institutions	13.9 %	0.3 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.9 %	0.3 %	-	-	-	1.0 %
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
5	Debt securities, including UoP	13.9 %	0.3 %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.9 %	0.3 %	-	-	-	1.0 %
6	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
11	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %

14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
15	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
19	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	0.0 %
20	**Non-financial undertakings**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
21	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
23	Equity instruments	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-
24	**Households**	75.7 %	-	-	-	-	-	-	-	-					-	-	-	-									75.7 %	-	-	-	-	67.3 %
25	of which loans collateralised by residential immovable property	84.3 %	-	-	-	-	-	-	-	-					-	-	-	-									84.3 %	-	-	-	-	60.5 %
26	of which building renovation loans	-	-	-	-	-	-	-	-	-					-	-	-	-									-	-	-	-	-	2.1 %
27	of which motor vehicle loans	-	-	-	-	-																					-	-	-	-	-	0.8 %
28	**Local governments financing**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	**Total GAR assets**	51.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	51.1 %	0.0 %	0.0 %	0.0 %	0.0 %	100.0 %

5. KPI off-balance-sheet exposures (Revenue)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad
% (compared to total eligible off-balance-sheet assets)	31 December 2025																													
	Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Pro-ceeds	Of which transi-tional	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which en-abling			Of which Use of Pro-ceeds	Of which transi-tional	Of which en-abling
1 Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

5. KPI off-balance-sheet exposures (CapEx)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad
% (compared to total eligible off-balance-sheet assets)		31 December 2024																													
		Climate change Mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM+CCA+WTR+CE+PPC+BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 1. Nuclear and fossil gas related activities (Revenue)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	No
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	Yes
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	Yes
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	Yes
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	Yes
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	Yes

Template 1. Nuclear and fossil gas related activities (CapEx)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	No
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	Yes
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	Yes
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	Yes
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	Yes
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	Yes

Template 2. Taxonomy-aligned economic activities (denominator) (Revenue)

		Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Million EUR						
Row	Economic activities	Amount	%	Amount	%	Amount	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2	0.0 %	2	0.0 %	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1	0.0 %	1	0.0 %	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.0 %	0	0.0 %	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	**Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI**	**1**	**0.0 %**	**1**	**0.0 %**	**0**	**0.0 %**
8	**Total applicable KPI**	**3**	**0.0 %**	**3**	**0.0 %**	**0**	**0.0 %**

Template 2. Taxonomy-aligned economic activities (denominator) (CapEx)

Row	Million EUR Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.0 %	0	0.0 %	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2	0.0 %	2	0.0 %	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	**Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI**	**1**	**0.0 %**	**1**	**0.0 %**	**-**	**-**
8	**Total applicable KPI**	**4**	**0.0 %**	**4**	**0.0 %**	**-**	**-**

Template 3. Taxonomy-aligned economic activities (numerator) (Revenue)

		Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM+CCA		Climate change mitigation		Climate change adaptation	
	Million EUR						
Row	Economic activities	Amount	%	Amount	%	Amount	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2	57.9 %	2	58.0 %	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	1	19.8 %	1	19.9 %	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0	0.0 %	0	0.0 %	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
7	**Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI**	**1**	**22.2 %**	**1**	**22.2 %**	**0**	**100.0 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**3**	**100.0 %**	**3**	**100.0 %**	**0**	**100.0 %**

Template 3. Taxonomy-aligned economic activities (numerator) (CapEx)

	Million EUR	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM+CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Row	Economic activities	Amount	%	Amount	%	Amount	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0	11.3 %	0	11.3 %	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2	57.5 %	2	57.5 %	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
7	**Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI**	**1**	**31.2 %**	**1**	**31.2 %**	**-**	**-**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**4**	**100.0 %**	**4**	**100.0 %**	**-**	**-**

Template 4. Taxonomy-eligible but not taxonomy-aligned economic activities (Revenue)

Row	Economic activities (Million EUR)	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM+CCA		Climate change mitigation		Climate change adaptation	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.0 %	0	0.0 %	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.0 %	0	0.0 %	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.0 %	0	0.0 %	-	-
7	**Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI**	**2,793**	**37.6 %**	**2,793**	**37.6 %**	**0.01**	**0.0 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**2,793**	**37.6 %**	**2,793**	**37.6 %**	**0.01**	**0.0 %**

Template 4. Taxonomy-eligible but not taxonomy-aligned economic activities (CapEx)

		Proportion (the information is to be presented in monetary amounts and as percentages)					
	Million EUR	CCM+CCA		Climate change mitigation		Climate change adaptation	
Row	Economic activities	Amount	%	Amount	%	Amount	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0%	0	0.0 %	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0%	0	0.0 %	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0%	0	0.0 %	-	-
7	**Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI**	**2,794**	**37.6 %**	**2,794**	**37.6 %**	**0**	**0.0 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**2,794**	**37.6 %**	**2,794**	**37.6 %**	**0**	**0.0 %**

Template 5. Taxonomy non-eligible economic activities (Revenue)

Row	Economic activities, million EUR	Amount	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.0 %
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
7	**Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI**	4,631	62.3 %
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI**	4,631	62.3 %

Template 5. Taxonomy non-eligible economic activities (CapEx)

Row	Economic activities, million EUR	Amount	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.0 %
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
7	**Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI**	4,630	62.3 %
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI**	4,630	62.3 %

E1 Climate change

Material impacts, risks, and opportunities related to climate change

Material sustainability topic	Impacts	Risks and opportunities
Climate change adaptation		Physical risk: Flood risk can have an impact on customers' financial position and ability to pay, as well as on infrastructure critical to outsourcing. Transition risk: The future Energy Efficiency Directive may have implications for the value of collateral and the ability of borrowers to pay. Green transition and emission policies can cause adaptation costs or constraints for different sectors. Rising energy costs may weaken the ability of households and businesses operating in energy-intensive sectors to pay. Opportunity: The increasing demand for sustainable products creates an opportunity to support the green transition and add value to customers by developing new services and sustainable solutions.
Climate change mitigation	Positive impact: The European Investment Fund (EIF) loan guarantee enables businesses, housing companies and households to access financing for their environmentally friendly projects on more favourable terms. The purpose of the loan guarantee is to promote the green transition of households and businesses. The company also cooperates with Finnvera in financing solutions aimed at the green transition. Negative effect: Greenhouse gas emissions from operations have a negative impact on climate change.	
Energy	Positive effect: Using renewable energy reduces the greenhouse gas emissions caused by the energy consumption of the Company's own operations.	Opportunity: The increasing demand for sustainable products creates an opportunity to support the green transition and add value to customers by developing new services and sustainable solutions.

Strategy

Transition plan for climate change mitigation (E1-1)

The Company is working on a transition plan for climate change mitigation. The goal is to approve and implement the transition plan in 2026.

Material impacts, risks and opportunities and their interaction with strategy and business model (ESRS 2 SBM-3)

Business resilience has been examined by identifying ESG risks and analysing their impact on different climate scenarios. The risk identification process is described in section ESRS 2 IRO-1. The scenarios have analysed the most significant identified ESG risks related to the potential impact of the Energy Efficiency Directive, the green transition and rising energy costs on the company's credit exposures. The most significant ESG risks are transition risks. The scenario analysis has assessed the change in the counterparty's financial costs compared to the baseline using the NGFS scenarios Current Policies, Nationally Determined Contributions (NDC) and Net Zero 2050. In addition, the climate scenario of the ICLAAP process has modeled physical flood risk as a single scenario, along with the most significant ESG risks. The analyses were carried out during the reporting year.

In addition to scenarios related to ESG risks, the Company has qualitatively assessed business resilience in two climate change scenarios in accordance with the Intergovernmental Panel on Climate Change (IPCC). Scenario RCP 2.6 of moderate temperature rise and Scenario RCP 8.5 of very strong temperature rise have been selected for the assessment. The analyses have been carried out during the first CSRD reporting period in 2024.

Analyses have been carried out in the short, medium and long term, The resilience of the Company is based on the ability to identify and assess risks and, if necessary, adapt the business model in changing circumstances. According to the Company's assessment, the relatively simple business model and service selection, the limited geographical location and the operations focusing only on Finland bring with them the opportunities to flexibly change the strategy and processes to adapt to climate change, if necessary. Based on the analyses, the company's strategy and business model can withstand the short- and medium-term effects of the implementation of the assessed scenarios, but the long-term effects can be significant. Uncertainties in the analyses are caused by partly a qualitative expert assessment approach, limited availability of collateral-related information, and assumptions about the state of the future, such as policy measures and energy prices. Resilience is managed through systematic risk identification, continuity planning, economic buffers, strategic flexibility, and regulatory compliance.

Impact, risk and opportunity management

Policies related to climate change mitigation and adaptation (E1-2)

Policy	Key content for sustainability topics	Sustainability topic related to the policy	Scope	Senior level accountable in the organisation
Risk management strategy	Climate and environmental risks identified as essential in accordance with the risk management strategy are implemented as part of suitable main risk strategies.	• Climate change mitigation • Climate change adaptation • Energy	All personnel	Board of Directors
Credit policy	In accordance with the credit policy, credit decisions and credit arrangements must take into account the project's environmental, social and good governance criteria to the extent that can be required for the size and nature of each financing, taking into account the potential risk impact. The credit policy defines, from a responsibility perspective, the sectors that the Company does not finance. Environmental factors and the Company's ability to adapt to climate change are some of the factors that affect corporate customers' customer selection, risk level determination and credit terms.	• Climate change mitigation • Climate change adaptation • Energy	Personnel involved in lending	Management Team
Company car policy	The car benefit policy defines the general terms and conditions for purchasing company cars. The car purchased must be low-emission and the policy defines the maximum limit for the car's CO2 emissions.	• Climate change mitigation	Personnel covered by the company car policy	Management Team
• Principles for the provision of investment services **• Procedures for the provision of investment services**	The principles for the provision of investment services is a top-level document on the principles for the provision of regulatory investment services. In accordance with the policy document, the Company must, among other things, assess whether the advice or service provided corresponds to the customer's sustainability preferences. The procedure document describes, among other things, the procedures for mapping sustainability preferences.	• Climate change mitigation • Climate change adaptation • Energy	Personnel involved in saving and investment services	• Principles: Board of Directors • Procedures: Management Team
Principles of responsible investment at Sp-Fund Management Company Ltd	The Company offers its customers funds from Sp-Fund Management Company, which takes care of and reports on the principles of sustainable investment in its operations.	• Climate change mitigation • Climate change adaptation • Energy	Sp-Fund Management Company	Responsibility for implementing the policy lies with Sp-Fund Management Company

The policies are available to all personnel on the Company's internal information channel. The Sp-Fund Management Company ensures the availability of the principles of responsible investment in its own channel.

Actions and resources in relation to climate change policies (E1-3)

Sustainability topic	Action	Time horizon	Scope	Decarbonisation lever
Climate change mitigation	In order to comply with the emission limit of the company car policy, company cars favour electric and hybrid cars in order to restrain scope 1 emissions.	Continuous action	Personnel covered by the company car policy	Electrification
	To reduce Scope 2 emissions, renewable energy guarantees of origin have been acquired for electricity and heating energy.	Continuous action, implemented 2025	Own operations	Use of renewable energy
	Cooperating with the European Investment Fund (EIF) and offering the EIF sustainable development guarantee to households and businesses to promote the green transition. The loan guarantee offers SMEs, housing companies and households the opportunity to obtain loans for their green transition projects on more favorable terms.	Continuous action	Customers	Decarbonisation of the value chain
	A refinancing partnership with the Nordic Investment Bank (NIB), where projects to be financed must meet NIB's sustainability criteria, which include requirements for the project's environmental impact.	Continuous action	Customers	Decarbonisation of the value chain
	Determining the customer's sustainability preferences and providing Article 8 funds through Sp-Fund Management Company.	Continuous action	Customers	Decarbonisation of the value chain
Climate change adaptation	Development of the transition plan started during the reporting period. The plan is to be implemented in 2026.	Continuous action, implemented 2025	Own operations	Use of renewable energy

Climate change measures aim to reduce greenhouse gas emissions and promote the green transition.

By using renewable electricity and heating energy the Company avoids greenhouse gas emissions of about 388 tCO_2e during the reporting period. The number of avoided emissions has been calculated on the basis of the emission factor of Finland's average electricity production and the emission factor reported by the district heating supplier.

The implementation of the reported measures has not required significant capital or operating expenses from the Company, and the Company estimates that the implementation of the measures is not dependent on the availability of additional resources for the time being.

Metrics and targets

Targets related to climate change mitigation and adaptation (E1-4)

Climate change mitigation targets are set in the context of transition planning. The transition plan is being worked on by the Company, and the goal is to approve and implement it during 2026. So far, the Company does not have performance-oriented or time-related climate change mitigation targets, such as emission reduction targets, as defined by the ESRS standard.

Energy consumption and mix (E1-5)

The Company's total energy consumption during the financial year is 7,090 (6,867) MWh, of which 2,556 (2,533) MWh is caused by the energy consumption of electricity, 4,523 (4,333) MWh by the heating of the offices and 10 MWh by fuel consumption of cars. The energy consumption of electricity is based on the amount of electrical energy purchased and for electric cars it's based on estimated electricity consumption. The branches are heated by district heating, and its energy consumption has been estimated based on the energy consumption of the average office space (PCAF) in Finland. For the four largest branch buildings, actual heating energy consumption data has been collected. Collecting the actual electricity consumption data for all branches is challenging and the premises often do not have their own meters, in which case the share belonging to the Company must be assessed.

Electricity and heat energy are of 100% renewable origin with a guarantee of origin. The total consumption of energy from renewable sources is purchased energy. The Company has no fuel consumption from renewable sources or self-produced renewable energy from non-fuel sources. The Company has no operations in sectors with a significant climate impact and no energy production of its own.

Energy consumption and mix

	2024	2025
Total fossil energy consumption (MWh)	4,351	10
Share of fossil sources in total energy consumption (%)	63%	0%
Consumption from nuclear sources (MWh)	81	-
Share of consumption from nuclear sources in total energy consumption (%)	1%	0%
Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.) (MWh)	-	-
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh)	2,435	7,079
The consumption of self-generated non-fuel renewable energy (MWh)	-	-
Total renewable energy consumption (MWh)	2,435	7,079
Share of renewable sources in total energy consumption (%)	35%	100%
Total energy consumption (MWh)	**6,867**	**7,090**

Gross Scopes 1, 2, 3 and Total GHG emissions (E1-6)

The Company's total location-based greenhouse gas emissions reported for 2025 are 580,514 (583,426) tCO_2e and 579,955 (583,292) tCO_2e calculated using the market-based methodology. As typical for the Company's business, the majority of the Company's emissions stem from so-called financed emissions through the loan and investment portfolio. The table below outlines the breakdown of the Company's total emissions into Scope 1 and Scope 2 emissions, along with the most significant Scope 3 emissions. More detailed emission amounts for each calculation category will be provided later in this chapter. Location-based greenhouse gas emissions relative to revenue are 1,768 (1399) tCO_2e per EUR million and market-based emissions are 1 766 (1399) tCO_2e per EUR million. The Company's revenue used to calculate emission intensity is EUR 328,429,657 (417,056,294). Revenue is calculated as the sum of interest and commission income, net income from financial assets and liabilities, and other operating income.

The emission calculation adheres to the principles, requirements and guidelines of the GHG Protocol Corporate Standard. The methods, significant assumptions and emission factors used in the calculation and measurement of greenhouse gas emissions, along with the reasons behind their selection, are detailed in the report for each calculation category There have been no significant changes in the business affecting the comparability of previously reported emission data. An operational control approach is utilised in the emission calculation. Although the Company does not have operational control over joint operations, emissions are accounted for the Seinäjoki branch. The Company's own operations are not subject to the emissions trading system.

Changes in emission calculations

In the 2024 financial year, the Company adopted a uniform calculation method for the PCAF financial sector for the first time to calculate financed greenhouse gas emissions. In the 2025 financial year, the Company has developed calculation. More detailed data to identify housing loans has been used, The coverage of the business loan category has been improved by taking into account consumer loans granted for income generation. and the suitability of the calculation method for loans granted to housing corporations has been reassessed, which is why housing corporations' loans have been excluded from the calculation of emissions. In addition, sector-specific emission factors have been used as far as possible in category 15 calculations instead of industry-specific emissions statistics. The methodology for calculating the emissions of motor vehicle loans has been corrected because an error has been detected in which one of the variables was taken into account twice in the calculation. The changes made are expected to lead to more accurate and realistic calculation results.The figures for the comparison period have been adjusted for all methodological changes, as the changes have a significant impact on the emissions of the asset classes in question. The following table presents the adjusted figures for 2024, the figures reported for 2024 and the difference between the figure reported in the previous period and the adjusted comparison figure.

Compared to the 2024 reference period, the most significant impacts on emissions have been the decrease in the volume of business loans and the increase in the coverage of Scope 3 emissions in the data used for bonds. Emissions from the business loans asset class decreased by 25% and emissions from bonds increased by 300%. The Company's reported total greenhouse gas emissions decreased by -1% compared to the reference period.

Changes in comparison data

	2024 adjusted		2024 reported		
	Financed emissions Scope 1, 2 and 3 (tCO2e)	Scope 1 and 2 emissions intensity (tCO2e/EUR mill.)	Financed emissions Scope 1, 2 and 3 (tCO2e)	Scope 1 and 2 emissions intensity (tCO2e/EUR mill.)	Change (tCO2e)
Business loans	441,141	122.99	422,477	81.75	18,664
Mortgages	29,823	9.35	45,256	13.32	-15,433
Commercial real estate	5,751	52.03	6,786	61.40	-1,035
Motor vehicle loans	1,983	199.18	9,915	994.19	-7,932
Listed equity and corporate bonds	35,704	5.93	35,665	5.94	39
Unlisted equity	416	8.83	383	8.96	33
The Company's scope 3 emissions	582,590	-	588,255	-	-5,665
Total GHG emissions (location-based) (tCO2e)	583,426	1,399	589,090	1,412	-5,665
Total GHG emissions (market-based) (tCO2e)	583,292	1,399	588,956	1,412	-5,665
-	564,259	-	569,924	-	-5,665

Total GHG emissions

	Retrospective				Milestones and target years			
	Base year 2024	2024	2025	Change (%)	2025	2030	2050	Annual % target / Base year
Scope 1 GHG emissions								
Gross Scope 1 GHG emissions (tCO2e)	2	2	3	38%	-	-	-	-
Percentage of Scope 1 GHG emissions from regulated emission trading schemes (%)	0%	0%	0%		-	-	-	-
Scope 2 GHG emissions								
Gross location-based Scope 2 GHG emissions (tCO2e)	834	834	559	-33%	-	-	-	-
Gross market-based Scope 2 GHG emissions (tCO2e)	699	699	0	-100%	-	-	-	-
Significant scope 3 GHG emissions								
Total Gross indirect (Scope 3) GHG emissions (tCO2e)	582,590	582,590	579,953	0%	-	-	-	-
1 Purchased goods and services	15,840	15,840	17,337	9%	-	-	-	-
2 Capital goods	2,100	2,100	4,007	91%	-	-	-	-
6 Business travelng	89	89	54	-39%	-	-	-	-
7 Employee commuting	303	303	269	-11%	-	-	-	-
15 Investments	564,259	564,259	558,285	-1%	-	-	-	-
Total GHG emissions								
Total GHG emissions (location-based) (tCO2e)	**583,426**	**583,426**	**580,514**	**0%**	-	-	-	-
Total GHG emissions (market-based) (tCO2e)	**583,292**	**583,292**	**579,955**	**-1%**	-	-	-	-

Scope 1 emissions

The Company's Scope 1 emissions are 2.5 (1.8) tCO_2e in the reporting period 2025. Emissions consist of the use of cars, owned and controlled by the Company. The calculation is based on primary data collected from car users on the distance travelled, vehicle model, consumption and fuel type or on the emission data from an application provided to the car user. The emission factor used for petrol cars is the average CO_2 emission factor of petrol in Finland (OpenCO2.net / Statistics Finland). The share of biogenic carbon dioxide emissions is 0.3 (0.2) tCO_2e.

Scope 2 emissions

The Company's Scope 2 emissions consist of the electricity consumption and heating of branches and other properties owned. In addition, Scope 2 emissions include emissions from the use of electricity by electric cars owned and controlled by the Company. The potential use of district cooling in the Company's premises is minor, which is why the potential greenhouse gases caused by it are not considered material to report. The Company does not have operational control over the Group's companies other than the subsidiary, which means that the investments do not cause Scope 2 emissions for the Company. The information below is the accounting group's Scope 2 emissions.

The calculation has been made on the basis of actual electricity consumption, with the exception of a few branches whose electricity is included in the rent, and for these the electricity consumption has been estimated based on the average electricity consumption of other branches. The energy consumption of district heating has been estimated based on the average energy consumption of an office space in Finland as reported by PCAF. For the largest facilities (Koy Lappeenrannan säästökeskus and the branches in Lieto, Seinäjoki city centre and Turku), the energy consumption of district heating is calculated on the basis of the actual consumption collected from the property manager.

The Company's location-based Scope 2 greenhouse gas emissions are 559 (834) tCO_2e. Finland's average CO_2 emission factors have been used in the calculation. Päästökertoimet: Emission factors: Finland's average electricity production, OpenCO2.net / Energy industry and the average specific emission factor for district heat production in Finland OpenCO2.net / Statistics Finland.

The applicable emission factors do not specify the percentage of biomass or biogenic carbon dioxide.

The Company's market-based Scope 2 greenhouse gas emissions are 0 (699) tCO_2e. The electricity used by the Company is 100 % renewable with a guarantee of origin.

Scope 3 emissions

The Company's Scope 3 emissions are the sum of categories assessed as material and are 579 953 (582 590) tCO_2e in the reporting period. The Company has assessed significant categories in the Scope 3 category based on the nature of the business and the impact of the category. The categories that are significant to the Company are described below. Emissions from fuel and energy-related activities (category 3), upstream and downstream transportation and distribution (categories 4 and 9), leased assets (categories 8 and 13) and operational waste (category 5) have been estimated to be low, which is why the categories are not reported separately. Emissions related to transport, waste and leased assets are taken into account in category 1. As the calculation methods become more precise, the company can evaluate the materiality of the categories and the possibilities to report the above categories separately. This will contribute to improving the quality of the data to avoid double counting. The Company has no activities related to the processing, use or processing of sold products at the end of their life, nor does it have any franchising activities, which is why categories 10–12 and 14 are not reported.

Scope 3 emissions have been calculated by estimating value chain data and using, among other things, commodity- and industry-specific emission factors, which is why the calculation results include uncertainty. To the extent possible, the primary information provided by the counterparty has been used in the calculation. So far, the Company has very little such information available. The share of emissions calculated on the basis of primary data is 0.04 (0.05)%. The limitations made in the calculation and any estimates are reported with each category. No special calculation tools have been used in the calculation of Scope 3 emissions.

Purchased goods and services (category 1)

Purchased goods and services comprise emissions from purchases and services recognised during the reporting year. It includes for example business-related purchases, ICT costs, marketing and communications, maintenance of business premises, insurance premiums, expert and health services, postal services and accommodation costs. Waste from operations is included in this category because, considering the business operations, it is estimated of the amount of waste generated to be quite small. The calculation is based on a cost-based method. Emission factors: Exiobase / ADEME. The aim has been to make the selection of the emission factor as descriptive of the procurement category as possible and to primarily utilise Finland's average emission factors.

Capital assets (Category 2)

Capital assets include machinery and equipment recognised in the balance sheet during the reporting year, intangible assets, and the costs of renovating and furnishing premises. The calculation method is cost-based. Emission factors: Exiobase. The aim has been to select the emission factor as accurate as possible and to primarily utilise Finland's average emission factors.

Business-related travel (Category 6)

Business-related travel includes travel expenses and Scope 1 and 2 emissions caused by travel with vehicles in accordance with kilometre allowances. Emissions from train travel have been reported in accordance with a Company-specific report produced by VR. To avoid double counting, business-related travel expenses that cannot be systematically identified are reported as part of the goods and services purchased. Emission factors: OpenCO2.net / Statistics Finland. The calculation of emissions from driving a car assumes that all cars are petrol cars.

Commuting (Category 7)

The commuting of employees includes Scope 1 and 2 emissions caused using a car or public transport. Emissions caused by remote work are not included in the calculation. The calculation is based on primary data provided by the counterparty, which is collected annually through a survey. The emissions from commuting for personnel who did not respond to the survey (9%) are estimated based on the survey results. Emission factors: OpenCO2.net / Statistics Finland / VR Group Plc / Helsinki Region Transport / Defra.

Investments (Category 15)

Investments include the emissions financed through the Company's loan and investment portfolio. The calculation utilises the Partnership for Carbon Accounting Financials (PCAF) from 2022, which is uniform for financial sector actors. Assets are included in the calculation and classified according to the methods indicated in the standard. The quality of the data used in the calculation varies and this is illustrated by the PCAF data quality rating scale from 1 to 5 for each asset. However, the limited availability of data in the calculation of financed emissions is a challenge, which means that industry-specific average data have been used in the calculation in accordance with the calculation formulas provided by the PCAF.

The calculation covers 78 (78)% of the Company's entire loan and investment portfolio. The quality of the data used in the calculation varies and the Company aims to develop its operations to improve the quality of the data and to make more use of the primary data collected from the counterparty in the future. The PCAF data quality rating reflects the level of data quality, and the best score of 1 indicates that audited counterparty reported greenhouse gas emissions have been used in the calculation. The lowest score of 5 is given to calculations based on emission estimation and emission factors in accordance with the PCAF. A more detailed description and the methods used for each asset class are set out below.

The Company's financed emissions in 2025 are 558.285 (564.259) tCO_2e, which is 96 (97)% of the total greenhouse gas emissions. Emissions are reported by asset class in the table below. Most of the portfolio's emissions come from business loans granted to companies and the Scope 3 emissions from bonds. These account for 85 % of category 15 emissions.

Scope 3 category 15 emissions

Asset class	Financed emissions Scope 1 and 2 (tCO2e) (incl. LULUCF)	Financed emissions Scope 3 (tCO2e)	Scope 1 and 2 emissions intensity (tCO2e/EUR mill.)	PCAF data quality score, weighted average
Business loans	166,711	165,190	119.00	4.38
Mortgages	30,522	-	10.01	3.13
Commercial real estate	5,025	-	48.91	4.10
Motor vehicle loans	1,833	-	162.27	5.00
Listed equity and corporate bonds	906	140,419	3.43	2.00
Unlisted equity	63	225	7.29	3.99
Sovereign debt	20 266 (18 089)	27,122	155.66	2.00
Total	**225,328**	**332,957**		

Business loans

The asset class of business loans includes greenhouse gas emissions generated by business loans granted to companies at the end of the reporting year. The calculation takes into account the total emissions caused by the counterparty's activities. The total emissions of business loans are 331,902 (441,141) tCO_2e , including counterparty's Scope 1, 2 and 3 emissions. Scope 1 and 2 emission intensity is 119 (123) tCO_2e million per euro granted. The calculation covers 100 (100)% of the business loans granted by the Company.

Business loans emissions by line of business

Line of business	Financed emissions Scope 1 and 2 (tCO2e)	Financed emissions Scope 3 (tCO2e)	Scope 1 and 2 emissions intensity (tCO2e/EUR mill.)	PCAF data quality score, weighted average
A Agriculture, forestry and fishing	112,123	45,774	462.82	4.82
B Mining and quarrying	2,261	904	726.18	4.30
C Manufacturing	5,305	21,149	89.12	4.26
D Electricity, gas, steam and air conditioning supply	3,986	845	7,757.09	4.21
E Water supply, severage, waste management and remediation activities	7,410	3,519	324.55	4.10
F Construction	3,942	24,975	35.87	4.16
G Wholesale and retail trade; repair of motor vehicles and motorcycles	7,040	24,498	62.71	4.21
H Transportation and storage	11,668	8,711	194.08	4.13
I Accommodation and food service activities	2,497	8,782	48.76	4.35
J Information and communication	123	1,093	10.33	4.11
K Financial and insurance activities	1,086	3,914	7.98	4.34
L Real estate activities	3,831	4,905	10.64	4.32
M Professional, scientific and technical activities	317	3,583	4.59	4.22
N Administrative and support service activities	591	2,468	29.62	4.27
O Public administration and defence; compulsory social security	117	264	8.54	4.08
P Education	195	442	14.14	4.44
Q Human health and social work activities	1,247	4,551	26.85	4.59
R Arts, entertainment and recreation	1,375	2,580	27.11	4.39
S Other service activities	1,598	2,235	91.25	4.89
T Activities of households as employers	-	-	-	-
U Activities of extraterritorial organisations and bodies	-	-	-	-
X Industry unknown	-	-	-	-
Total	**166,711**	**165,190**	**119.00**	**4.38**

The calculation of corporate loans has been developed to be more accurate and has been implemented at the customer level, while the calculation in the previous reporting period was implemented at the industry level, and coverage has been improved by taking into account consumer loans granted for income generation Additionally, the Company has switched to industry-specific emission factors, and housing corporation loans, which were reported in the corporate loan asset class in the reporting year 2024, have been excluded from the calculation. It is assessed that the changes lead to a more accurate and realistic calculation result. The data on the actual purpose of the loans granted to housing corporations cannot be utilised in an intended manner but based on the nature of the housing corporations' operations, it is estimated that the loans are mainly for construction and renovation. The results indicate that the emission calculation method applied to corporate loans does not accurately reflect the situation for housing corporations. Consequently, loans within the customer group have been omitted from the calculation.

The calculation is based on the industry-based emission factors, and the counterparty’s last reported financial statement data alongside the remaining loan amount and sector-based data. The data quality grade for the calculation class is 4,38 (4,46). The Company's share of the counterparty's emissions was calculated at the end of the reporting year, relative to the counterparty's latest reported equity and total debt figures. The financial statement data were sourced from Finnish customer data records and Statistics Finland, emission factors from Exiobase, and industry emissions data from the Organisation for Economic Co-operation and Development (OECD). OECD data covers CO_2e emissions from production. The estimation of the counterparty's Scope 1, 2 and 3 emissions was based on industry statistics distribution, given the absence of a breakdown in the utilised emission factors.

The calculation is based on the statistical data for the latest period. Based on the statistics, the amount of the counterparty's total debt is in some cases lower than the counterparty's debt in the Company. In these cases, it has been assumed that the total debt is at least the amount of the Company's remaining debt. If the counterparty's financial statements or industry assets are not available, the calculation uses a proxy that estimates the amount of greenhouse gas emissions per euro.

To improve the quality of the data, the Company intends to continue mapping the operators providing emission data and develop the collection of possible customer-specific data in the future. Taking into account the Company's customer portfolio, it can be challenging to carry out the calculation with the counterparty's primary data, as the majority of the Company's customers are private individuals and small companies.

Mortgages

The asset class of housing loans includes the greenhouse gas emissions of loans granted by the Company for the purpose of purchasing a home or holiday home at the end of the financial year. Compared to the previous reporting period, the data used in the calculation has improved and the Company has made changes to the criteria used to define housing loans whereupon loans granted for the renovation of a residential building are not included in the calculation. The total emissions from mortgages are 30,522 (29,823) tCO_2e, including the counterparty's Scope 1 and 2 emissions. The emission intensity is 10,01 (9.35) tCO_2e per EUR million granted.

The calculation method used in the calculation of mortgage emissions has been chosen depending on the availability of the data. Alternative 2a offered by PCAF has been used to calculate sites with an energy class, in which the financed emissions have been estimated based on the emission factor according to the area and energy class. Loans with no known energy class have been calculated in accordance with PCAF option 2b and the PCAF general floor area-based coefficient for residential buildings in Finland has been used as the emission factor. The rest have been calculated in accordance with option 3, where emissions are estimated based on the number of buildings. The quality of the data receives an overall grade of 3.13 (3.20).

Information on the financed object has been estimated on the basis of the loan collateral, which is currently the best available way to obtain the information required for emission calculations on the object to be financed. Often, the financed object is collateral for the loan, and in situations where the loan has multiple collaterals, efforts have been made to identify the financed object from the collateral database based on the fair value of the collateral, the amount of the loan granted, and the time it was recorded in the system.

The share of emissions attributable to the Company is calculated in relation to the remaining loan amount in relation to the fair value of the object at the time of granting the loan. For loans granted before 2016, the fair value of the object at the time of granting the loan is not known, when the loan amount granted has been used in the calculation. The assumption is currently the best option available for estimating the value of an object. In individual cases, the targeting factor is set above 100%, in which case the factor is manually set to 100%.

Commercial real estate loans

The commercial real estate asset class includes loans granted by the Company for the purpose of acquiring commercial real estate. The total emissions from financing commercial properties are 5,025 (5,751) tCO_2e. The calculation includes counterparty Scope 1 and 2 emissions. The emission intensity is 48.91 (52.03) tCO_2e per EUR million granted.

The calculation method used to calculate emissions from commercial real estate loans has been chosen depending on whether the characteristics of the financed object can be collected. When the floor area of the financed property is available, PCAF's option 2b has been used to calculate emissions, in which case the area-based average Finnish emission factor for an office or general non-residential building is used, depending on the funded site. The rest has been calculated according to option 3, where emissions are estimated based on the number of buildings. The overall rating for data quality for the asset class is 4.10 (4.12). The share of emissions attributable to the Company is calculated in relation to the remaining loan amount in relation to the fair value of the object at the time of granting the loan. For loans for which target data is not available, the loan amount is proportional based on the loan amount granted. In individual cases, the targeting factor is set above 100%, in which case the factor has been manually changed to 100%.

Motor vehicle loans

The asset class of motor vehicle loans include loans issued by the Company for the purpose of purchasing a new or used vehicle. The total emissions from financing motor vehicle loans are 1,833 (1,983) tCO_2e tCO^2e at the end of the financial year. The calculation includes Scope 1 and 2 emissions from financing the vehicle. The emission intensity is 162.27 (199.18) tCO_2e per EUR million granted.

Calculation option 3b provided by PCAF has been used in the calculation of emissions from motor vehicle loans, which gives an overall data quality rating of 5 (5). The calculation is based on the average vehicle statistics in Finland, because the Company's data on the vehicle to be financed is not in a fixed format and can therefore be utilised in the calculation with reasonable work. Consequently, the targeting factor for emissions is also 100% since the value of the object at the time of granting is not available. The vehicle type is estimated based on Finland's vehicle stock, incorporating passenger cars, vans, and trucks in the calculation. The vehicle's driving power and distance travelled are derived from Statistics Finland's statistics. The vehicle's consumption is estimated based on its type and data provided by The Finnish Climate Change Panel and Finnish Environment Institute SYKE. Emission factors: OpenCO2.net / Statistics Finland / Finnish Energy.

The results for the motor vehicle loans asset class should be viewed critically due to poor data quality. The Company has identified the challenges in collecting the data needed for emission calculations and will explore opportunities to develop the data collected from its own data system regarding the vehicle's characteristics. Considering the loan amount, it can be assumed that the limitations made to the loan portfolio do not consider all loans granted for the purchase of a motor vehicle. The calculation also only considers passenger cars, vans and trucks, which does not give a completely realistic picture of the Company's vehicle loan portfolio.

Listed equity and corporate bonds

The listed equity and corporate bonds asset class includes, as defined by the PCAF, portfolio listed equity investments and bonds. The calculation covers 95 (94)% of the securities in the Company's portfolio compliant to the asset class. The funded emissions of the asset class are 141,326 (35,704) tCO_2e and the amount of Scope 1 and 2 emissions in relation to the invested million euros is 3.43 (5.93).

The calculation of emissions of the asset class has primarily sought to utilise emissions data reported by the counterparty, and for those for which they are not available, industry emission factors is used. The overall data quality rating for the asset class is 2 (2). The share of the counterparty’s emissions attributable to the Company has been estimated in relation to the market value of the investment or the book value of the bond and the enterprise value including cash. For private companies, enterprise value has been calculated as the sum of equity and liabilities and, in a few cases, as the balance sheet total if the liabilities cannot be identified. The calculation utilised PCAF's 2022 calculation method, which excludes green bonds from the calculation. Green bonds account for about 5 (6)% of all bonds.

Unlisted equity

The asset class includes the portfolio's unlisted capital investments under the PCAF. The Company's total financed emissions for the asset class are 289 (416) tCO_2e and the amount of Scope 1 and 2 emissions in relation to the invested million euros is 7.29 (8.83). The overall data quality rating for the asset class is 4 (4).

With regard to unlisted capital, the remaining loan amount is calculated as a proportion to the number of shares held to the total share capital of the company multiplied by the amount of the company’s equity. The Company's share of the counterparty's emissions has been calculated based on the ratio of the remaining loan amount to the company's total equity and liabilities. In the calculation of emissions in the asset class, efforts have been made to primarily utilise the emission data reported by the counterparty and, for those for whom they are not available, an industry emission factor has been used. The share of Scope 1, 2 and 3 emissions of the counterparty is estimated based on the distribution of emissions according to OECD industry statistics, because the emission factors used do not include the breakdown. Excluded from the calculation are fund investments and insurance company agreements, as they are not compatible with PCAF’s methods. This represents 19.1 (18.8) % of all investments in unlisted capital.

Sovereign debt

The asset class covers emissions from sovereign debt in the investment portfolio. Total emissions of the asset class are 47,388 (49,443) tCO_2e (excl. LULUCF sector) and the number of emissions in relation to the million euros invested is 155.66 (148.36). The Company's share of the sovereign debt emissions has been calculated based on the ratio between the investment's market value and the GDP in purchasing power standards, converted to USD at the exchange rate on the balance sheet date. Scope 1 emissions are calculated including emissions from the land use sector (LULUCF) and excluding the LULUCF sector. The general information quality rating for the asset class is 2 (2).

Unverified emissions statistics available to countries published by the EDGAR and the OECD have been utilised for emission data. Gaps in the data relate to data timeliness and limited greenhouse gas coverage. The Scope 1 emissions data used in the calculation are from 2024 and the Scope 2 and 3 data from 2020. Scope 2 and 3 emissions cover production CO_2 emissions.

GHG removals and GHG mitigation projects financed through carbon credits (E1-7)

The Company does not finance the depreciation of greenhouse gases with emission credits. The Company does not have any projects related to the removal or storage of greenhouse gases in its own operations.

Sisäinen hiilen hinnoittelu (E1-8)

The Company does not use internal carbon pricing systems.

Social information

S1 Own workforce

Material impacts, risks, and opportunities related to own workforce

Material sustainability topic	Impacts	Risks and opportunities
Work-life balance	Positive impact: Flexible working methods, working time tracking, and the possibility of part-time work and study leaves support the well-being of personnel and enable a balance between work and leisure time.	Opportunity: Work-life balance can improve work efficiency, reduce turnover, and make it easier to find skilled labor.
Health and safety	Positive impact: The personnel have access to more extensive occupational health services than required by law. Personnel are offered employee benefits that support mental and physical health. Negative impact: Customer situations that threaten personnel have increased.	Opportunity: Mentally and physically healthy personnel increase productivity and improve customer experience and competitiveness.
Training and skills development	Positive impact: The career development of personnel is supported by continuous competence development and training. OmaAkatemia offers everyone equal opportunities for training. Diverse job descriptions and responsible tasks provide opportunities for development at work. Positive impact: Training and competence development of supervisors supports team activities and employee efficiency.	Risk: Possible deficiencies in personnel skills can reduce work efficiency and increase costs. Risk: Competition for an experienced workforce can pose challenges to recruitment. Opportunity: The development of education and competence supports the efficiency of work and the competitiveness of business. Successfully built training model supports the employer image and helps with the availability of skilled labour.
Privacy	Potential negative impact: The potential leakage of personnel personal data would violate the individual's privacy, and the data could end up being used for abuse.	

Strategy

Material impacts, risks and opportunities and their interaction with strategy and business model (ESRS 2 SBM-3)

The majority of the Company's employees are full-time and permanent employees. At the end of 2025, the share of permanent full-time employees was 91.6 (91)% and the share of permanent part-time employees was 0.8 (1)%. Fixed-term employment relationships accounted for 7.6 (8)% and some of the fixed-term employment relationships are covered by variable working hours. All of the above-mentioned employees are in an employment relationship with the Company.

Material positive impacts related to the Company's own workforce may affect the entire personnel or individual employees through personal arrangements, for example, in connection with flexible working to combine family life and work. Comprehensive occupational health care services and training opportunities are available to the entire staff. Employee benefits are granted to permanent employees and fixed-term employees whose duration of employment is at least 6 months. Identified opportunities apply to all personnel.

Material negative impacts related to the Company's own workforce, such as the leakage of personal data, may affect the entire personnel or they may affect an individual, such as threatening customer situations. It is estimated that people working in the customer interface are more likely to encounter threatening customer situations than other staff. The risk related to the competence of the personnel is due to the business model relying on expertise, and the risk is related to the entire personnel. The risk of labour availability is related to the availability of experienced labour in expert positions. The risk is not specific to certain units.

The shift to climate-neutral operations necessitates the adoption of new operational methods by personnel and requires the Company to provide training. The goal is to approve and implement the transition plan in 2026. Once the transition plan is prepared, the Company will be in a better position to assess the potential impacts of its implementation on personnel.

The Company is committed to complying with laws, regulations, and agreements that prohibit human trafficking, forced labour, and the use of child labour. The Company's personnel are not involved in child labour or forced labour, and the Company's operations are not exposed to any related risks.

Impacts, risks and opportunities management

Policies related to own workforce (S1-1)

Policy	Key content for sustainability topics	Sustainability topic related to the policy	Senior level accountable in the organisation
Personnel strategy	The personnel strategy guides all lower-level policies and guidelines related to personnel. The goal of the personnel strategy is to ensure that the company complies with labor legislation, collective agreements and the principles of good corporate governance.	• Work-life balance • Training and skills development	Board of Directors
Personnel policy	The personnel policy, which is based on the personnel strategy, brings together the principles of HR management and the HR guidelines that are followed in the company.	• Work-life balance • Training and skills development	Management Team
Equality and non-discrimination plan	The plan presents the measures and assesses the effectiveness of measures taken in previous years in the implementation of equality and non-discrimination. The policy defines objectives and measures to ensure, among other things, equal access to education and advancement and the objectives and measures to a balanced combination of work and family life.	• Work-life balance • Training and skills development	Management Team
Work community development plan	The goal of the work community development plan is to create a clear and consistent operating model that promotes the well-being, productivity and cooperation of the work community. The plan addresses the key focus areas and measures for the development of the work community's well-being and competence, taking into account known changes.	• Work-life balance • Training and skills development	Management Team
Occupational safety and health action plan	The policy describes the key objectives and measures of occupational safety and health. The aim of occupational safety and health is to ensure safe and healthy working conditions and to support the working ability and well-being of employees.	• Work-life balance • Health and safety	Management Team
Occupational health care action plan	The action plan includes the general objectives of occupational health care, as well as the needs and measures arising from the circumstances of the workplace. The plan describes the responsibilities, roles and scope of occupational health care activities.	• Health and safety	Management Team
Physical security in Oma Savings Bank	The guidelines describe the physical security related aspects to be taken into account in the Company. The guidelines specify, among other things, measures to prevent threats to personnel.	• Health and safety	Management Team

The Company's policies regarding its workforce align with current legislation, official guidelines, and the UN Declaration of Human Rights. The Company acknowledges its responsibility to respect human rights and expects the same from its partners. No equivalence assessment has been conducted between these policies and internationally recognised instruments, such as the UN Guiding Principles. The policies related to the company's own workforce cover all of the company's operations at all time horizons and apply to the entire personnel. The policies are available to all personnel on the Company's internal information channel. There have been no significant changes in the policies during the reporting period.

The number and causes of work and leisure time accidents are monitored annually together with the insurance company as part of the work ability management steering group activities. The Company's entire personnel are insured against occupational accidents, and in addition to statutory accident insurance, all employees are insured against leisure time accidents. No specific factors predisposing to occupational accidents have been identified in the Company's line of business. Regular training is organised to support the physical well-being and safety of the personnel, and the principles of physical safety are outlined in the physical safety guidelines.

The principles and practices concerning gender equality, discrimination and harassment are outlined in the Company's personnel strategy, personnel policy and equality and non-discrimination plan. The Company has zero tolerance for all harassment and bullying, and every case that comes to light is reacted to immediately. From time to time, some problem situations may arise in work communities, for which the Company has clear processes for intervening in them, such as the early intervention model and the handling of crisis situations and challenging situations in the work community. The equal and non-discriminatory treatment plan has been drawn up in accordance with the obligations set by the act on equality and non-discrimination, and it takes into account the recommendations for the realisation of equality and non-discrimination in the financial sector, which have been drawn up by Palta, Pro and YTN. In accordance with the equality and non-discrimination plan, the Company is committed to promoting equal treatment of its personnel regardless of gender, age, ethnic background or other similar reasons. The plan defines the objectives and measures to achieve this, which include, among other things, ensuring non-discrimination in recruitment through supervisor training and recruitment-related communications. The Company has not identified any people in a particularly vulnerable position on the basis of existing personnel information.

Processes for engaging with own workers and worker's representatives about impacts (S1-2)

In the Company, it is important to listen to the personnel and take the views of the workforce into account in the decision-making process. Employee consultation and job satisfaction are key issues in the Company's operations. Continuous dialogue between the employer and the personnel is promoted in accordance with the requirements of the Act on Co-operation within Undertakings. The effectiveness of the dialogue is assessed through surveys and by the people who participate in the negotiations, for example, as employee representatives. The CEO has operational responsibility for ensuring that communication with the personnel takes place and that the results are considered in the Company's operating methods.

Communication with the Company's own personnel takes place both through direct communication and with personnel representatives. Direct communication takes place, for example, through the Company's internal information channel and through regular discussions and surveys. The channels for employee impact and data collection include an annual personnel survey, a monthly job satisfaction pulse survey, development discussions, regular sparring discussions with the supervisor, an orientation survey, an exit discussion, workplace surveys carried out in cooperation with occupational health care, and unit-specific annual hazard and risk surveys. The Company has a whistleblowing channel for reporting misconduct. The personnel survey is carried out annually, development and goal discussions are held twice a year, and weekly meetings are held regularly in the units. The Company-specific results of the personnel survey and the measures to be taken as a result of the results are published to all employees. The results of the personnel survey are reviewed by the supervisor on a unit-by-unit basis, and a development plan is drawn up based on the review.

Decisions related to personnel and business operations are discussed with employee representatives in the Co-operation Advisory Board. The Advisory Board meets at least four times a year on the employer's initiative and whenever necessary. In the Co-operation Advisory Board, the Company is represented by the CEO, Chief Financial Officer and Chief Legal Officer as well as an invited secretary who is responsible for documenting the operations. The personnel elect their representatives to the Advisory Board and can contact the elected trusted person and occupational safety representatives whenever necessary. Together with employee representatives, the cooperation discusses issues affecting the Company's business and its development, recruitment principles, matters related to occupational safety and health care, entities related to competence development, and themes related to the organisation of work. In addition, a representative elected by the personnel from among its personnel participates in the work of the Company's Management Team.

The Company's personnel are covered by the collective agreement for the financial sector. In addition to the collective agreement, the Company has conducted a separate framework agreement on regular Saturday work for designated units. The agreement is valid for one year at a time, and the agreement is negotiated annually by the Co-operation Advisory Board.

The Company has not identified any groups of people in its own workforce that would be particularly vulnerable to impacts or at risk of social exclusion. The Company monitors the structure of its personnel as part of personnel reporting. The Company's Board of Directors, Management Team and Co-operation Advisory Board receive regular reports on the Company's own workforce. If a particularly vulnerable group of people were identified, it would be possible to discuss, for example, increasing occupational safety and health for them. The employee survey asks the personnel's opinion on the diversity of work communities, the Company's success as an equal employer, and the Company's activities in promoting an equal and diverse work community. The Company's equality and non-discrimination plan includes various concrete measures to prevent discrimination. Employees also have the opportunity to report any negative impacts on them through the Company's internal reporting channel and through trusted people or occupational safety and health.

Processes to remediate negative impacts and channels for own workers to raise concerns (S1-3)

In accordance with the Company's operating culture, the organisation maintains a continuous dialogue and an open feedback culture. Employees have the opportunity to raise concerns or development ideas through an internal feedback channel or by contacting their own supervisor or, for example, HR administration, trusted people or occupational safety representative. Suspicions of violations, misconduct and unethical or unlawful activities can be reported through the whistleblowing channel. All the methods described above are presented to new employees during orientation, and up-to-date instructions for giving feedback can also be found on the Company's internal information channel. All feedback given by the personnel is processed by separately appointed people responsible for the function and, if necessary, measures are taken in accordance with the existing operating instructions.

All feedback and any grievances raised will be handled confidentially, and the people handling this information are aware of their own obligations. Employees can also give feedback anonymously, for example, through occupational health care surveys and the Company's own channels. All notifications will be processed in accordance with a uniform format, irrespective of the notifier. The confidentiality of the report is emphasised and its details are brought to the attention of only those who are necessary. The personnel’s awareness and trust in the feedback channels in use and their effectiveness are evaluated, for example, in an annual personnel survey and in other regular reviews and discussions, such as performance discussions.

Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions (S1-4)

Sustainability topic	Action	Time horizon	Scope
Work-life balance	Active direct communication with personnel, including annual personnel surveys, monthly job satisfaction pulse surveys, development discussions and monthly OmaHetki discussions with one's supervisor.	Continuous action, pulse survey introduced in 2025	All personnel
	Providing sports, cultural and well-being benefits also to those on family leave.	Continuous action, introduced in 2025	Personnel covered by employee benefits
	Awarding a monthly Praise, thank, encourage! award to a staff member for special success.	Continuous action, introduced in 2025	All personnel
Training and skills development	Opportunity to develop expertise in the internal OmaAkatemia learning environment or through the investment library and online bookshelf provided by external providers.	Continuous action	All personnel
	The opportunity to participate in training organized by an external party and complete authorised degrees in the field.	Continuous action	Execution is agreed with one's own supervisor
	OmaSp Master supervisor and expert training program in collaboration with the University of Tampere.	2025–2027, third period of the training programme	All personnel can apply, and 20 participants have been selected from the applicants.
	Career path descriptions with skill requirements to support career development, and related training.	Continuous action, introduced in 2025	Career path descriptions have been prepared for customer business, administration and background and support functions
	Supervisor training calendar, competency assessment and orientation path, and supervisor days.	Continuous action, orientation path prepared in 2025	Supervisors
	Annual training days and a renewed concept where training days are organized centrally.	Continuous action	All personnel
Health and safety	Comprehensive employee benefits that support mental and physical health.	Continuous action	Permanent employees and fixed-term employees with an employment contract of at least 6 months
	Broader than statutory occupational health care, which includes low-threshold mental health services as well as the support of supervisors.	Continuous action	All personnel
	Functional support practices, such as the early support model and substance abuse and gambling addiction program.	Continuous action, separate training and improved communication for those working at the main service point organized in 2025	All personnel

Actions related to privacy are discussed in connection with actions for consumers and end-users in section S4-4, under privacy.

The effectiveness of measures concerning the Company's own workforce is monitored through personnel surveys, performance reviews, quality monitoring of orientation and exit surveys, and the topics are discussed by the Advisory Board Co-operation. Appropriate and necessary measures to reduce negative impacts on personnel are also identified and initiated based on regular workplace surveys in accordance with the occupational health care action plan and as part of the work ability management steering group activities.

To map out the necessary measures, steering group activities for work ability management are carried out in accordance with the occupational health care action plan, which extensively discusses the possible negative impacts related to the Company's own workforce. The steering group meets twice a year at the invitation of the Company, and in addition to the Company, the occupational health care provider, the accident insurer and the pension insurer are involved. Workplace surveys are carried out in accordance with the occupational health care action plan, and reports on the surveys are submitted to the occupational safety and health manager and occupational safety representatives. The unit-specific risk and hazard assessment in accordance with the occupational safety and health action plan is carried out annually by supervisors together with the personnel. The assessment covers both physical and mental risks and takes into account not only the workload factors of the work, but also work-related resource factors. The Company-level report is processed by the Co-operation Advisory Board, which also includes the Occupational Safety and Health Committee. Noticed risks and hazards are reacted to immediately.

The Company is committed to promoting equality and non-discrimination in all its operations. The Company strives to ensure that its own practices do not cause material negative impacts on its own workforce. The Company has documented uniform operating methods and processes, and by acting in accordance with them, it ensures the equal treatment of its own workforce and non-discrimination, for example, in recruitment. The Company has appointed people who are responsible for the implementation and monitoring of processes and operating models.

With regard to the action plans and resources related to the actions, the Board of Directors decides on the Company's strategic policies, and the CEO and the Management Team make decisions related to operational activities at the level of principles. The implementation of the goals and measures is the responsibility of the Company's entire personnel. Management and supervisors play a key role in ensuring the implementation of management measures, supported by administrative units, such as human resources and administrative support functions.

Metrics and targets

Targets related to the managing material negative impacts, advancing positive impacts, and managing material risks and opportunities (S1-5)

Sustainability topic	Target	Metric	Progress 2025	Base year
Work-life balance	Aiming for high job satisfaction	Overall personnel satisfaction scores at least 4/5 in the annual personnel survey	4,2/5	2025
	Personnel recommend the Company as a place to work	Employee Net Promoter Score (eNPS) at least 30	30	2025
Training and skills development	Personnel maintain and develop their own expertise	The number of training days per year per employee is at least 5 days	6.0	2025
	All personnel participate in regular performance and career development reviews in annual development discussions	Share of participating personnel out of all personnel	89%	2025
	Aiming for high-quality supervisory work that supports team operations and management processes	Supervisor work receives at least a rating of 4/5 in the annual personnel survey	4,3/5	2025
	Personnel recommend the company as a place to work	Employee Net Promoter Score (eNPS) at least 30	30	2025
Health and safety	The level of competence of personnel in relation to threatening customer situations is maintained and all those working with customers complete mandatory safety related training annually.	Share of those who have completed training out of all those in customer service	93%	2025

Targets concerning the management of impacts, risks and opportunities related to the Company's own workforce were established during the reporting period, but some indicators were previously utilised. In addition to sustainability reporting, the level of metrics is monitored and evaluated in HR, whose KPIs are defined in the HR strategy.

The employee net promoter score (eNPS) is measured monthly and the target is set at the average for the reporting year. The measurement result range is between -100 and +100 and the target value of 30 can be considered a good result. The indicator was introduced in February 2025 and therefore the average for the first reporting year of the target is calculated over an 11-month period.

The indicator for development discussions considers the personnel present at the time of development discussions, and the indicator does not consider, for example, personnel on family leave. Measurement uncertainty in the development discussion metric is caused by possible errors in recording the development discussion form in the HR system, which means that the discussion does not appear in the report collected from the HR system. This may be due to a system error or because the form has not been saved correctly. In addition, the result may be affected by possible supervisor changes during the development discussion period, when the development discussion may or may not be completed or a change of supervisor in the middle of the discussions may cause errors in system entries. The employee's starting or ending date of employment may also affect their participation in the development discussion.

There is measurement uncertainty associated with metrics regarding personnel training, meaning that the reported result may be lower than the actual number of training days completed. Information on training completion is automatically transferred from the training system to the HR system, and there may be interruptions in the data transfer. Personnel must remember to save the training they have completed, which will automatically transfer it to the HR system. Personnel must also record the training days they have completed or the training provided by an external party in the system. The results of the training metrics are also affected by employment relationships that have started or ended in the middle of the reporting period.

Targets concerning the management of impacts, risks and opportunities related to the Company's own workforce were established during the reporting period, but some indicators were previously utilised. The goals and indicators were developed through a workshop attended by the Company's HR experts, occupational safety representatives in the role of personnel representatives, risk control, compliance, and internal audit representatives, as well as internal and external sustainability experts serving as facilitators. Subsequently, the Management Team workshop, facilitated by sustainability experts, refined the goals and indicators. Approval was granted in separate Management Team meeting along with Audit Committee and Board of Directors. The set goals and indicators have been communicated internally through the Company's communication channel. The set targets are valid until further notice.

Characteristics of the undertaking's employees (S1-6)

The data of employees in an employment relationship who are part of the Company's own workforce is collected and stored with the help of the HR system, and it is reported as the number of employees according to the time of reporting. The total number of personnel is the same as the number of personnel reported in the financial statements at the closing date.

Number of employees

Gender	2025	2024
Male	234	193
Female	408	392
Other	-	-
Not reported	-	-
Total Employees	**642**	**585**

	2025					2024				
	Female	Male	Other	Not disclosed	Total	Female	Male	Other	Not disclosed	Total
Number of employees	409	233	-	-	642	392	193	-	-	585
Number of permanent employees	379	214	-	-	593	366	173	-	-	539
Number of temporary employees	30	19	-	-	49	26	20	-	-	46
Number of non-guaranteed hours employees	15	8	-	-	23	17	19	-	-	36
Number of full-time employees	387	222	-	-	609	373	173	-	-	546
Number of part-time employees	21	7	-	-	28	12	3	-	-	15

During the reporting period, the total number of people leaving the company was 90 (130) and the total turnover was 17.2 (30.3)%. Personnel turnover has been significantly affected by organisational changes and recruitments made to support these changes, especially during H1 2025. The data has been collected from the Company's HR system, which maintains personal data related to personnel and their employment relationship. The Company's entire workforce is employed by the Company, and the workforce does not include non-employees. The company does not employ any outside workforce.

Diversity metrics (S1-9)

At the reporting date, the company's management team, including the CEO, consisted of three female members and four male members. The proportion of women in the management team was 43 (50)% and the proportion of men was 57 (50)%. The personnel representative in the Management Team is elected each year from among the personnel and is not counted among the top management.

Age distributon of employees

	2025		2024	
	Employees	%	Employees	%
Uder 30 years old	238	37.1%	226	38.6%
30–50 years old	303	47.2%	265	45.3%
Over 50 years old	101	15.7%	94	16.1%

Adequate wages (S1-10)

The aim of the remuneration principles and salary policy is to ensure equal, fair and adequate salary, which has a clear connection to the work and job description. The equality of pay and remuneration is monitored through an annual pay survey. The Company pays all its employees adequate remuneration in accordance with the applicable benchmarks and complies with the collective agreement for the financial sector in its remuneration for all its employees, excluding the Company's Management Team and those under an executive contract. The minimum wage per qualification class is indicated in the valid collective agreement.

Social protection (S1-11)

All employees of the Company are covered by social protection through public programs or Company benefits. In addition to the requirements of Finnish legislation and public programmes, the Company has insured its personnel against leisure-time accidents. The insurance covers 100% of the loss of income during the period of disability caused by the accident.

Persons with disabilities (S1-12)

The Company does not collect information about the disability of its employees and therefore does not report related information.

Training and skills development metrics (S1-13)

The development of expertise plays a crucial role in implementing our strategy and ensuring employee well-being. All employees are provided with equal opportunities for skill development and training. Training needs are mapped out in annual development discussions. Internal learning environment OmaAkatemia supports the independent learning of the entire staff throughout their careers, including both internal training materials and training materials produced by partners. In addition to the annual mandatory training, competence assessment exams and authorised degrees in accordance with the regulations, employees can be offered the opportunity to develop their skills through courses and training offered by external parties, and employees are offered access to Alma Talent's online bookshelf and investment library. The supervisor and expert training programme OmaSp Master, organised in cooperation with the University of Tampere, was launched for its third training period in the reporting year. The main themes of the programme include the management of the work community, innovations and technology, the outlook of the national economy and sales management.

The Company tracks the training days of its personnel and reports them segmented by gender. Over the reporting year, the average training days were 6.0 (6.3). Female employees spent an average of 6.4 (6.8) days, while male an average of 5.5 (5.5) days. The Company offers its entire personnel uniform training opportunities and encourages continuous competence development.

The goal is for all employees to participate in regular performance and career development evaluations in annual performance discussions and salary discussions in accordance with the collective agreement. This is one of the targets for the Company's own workforce, and the Company reports the percentage of participants in section S1-5. Performance reviews are held between the employee and their supervisor at least annually and the personnel are informed about them in the Company's internal communication channels. Human resources monitor the implementation of the discussions. Performance discussions and salary discussions meet the definition of the ESRS.

Health and safety metrics (S1-14)

100% of the Company's employees are covered by occupational health care and occupational safety and health, regardless of the nature of the employment relationship. In its reporting on work ability and health, the Company utilises information obtained from occupational health care and information on accidents obtained from non-life insurance companies. There have been no deaths due to work-related injuries or work-related health problems in the Company. During the reporting period, the Company reported 12 (13) occupational accidents, 8 (8) of which occurred during commuting. The number of work-related injuries in relation to one million working hours was 12,7 (16,3). The share has been calculated using the Company's average attendance strength, which takes into account part-time employment relationships and unpaid absences. The number of working days is 220 days per year, which takes into account, among other things, annual holidays and midweek holidays. The number of working days is multiplied by the average working hours of 7.4h/day in the collective agreement. Due to the sensitivity of the data, the Company cannot collect or report the number of cases related to work-related health problems or the number of days of absence due to them.

Work-life balance metrics (S1-15)

The Company's personnel are entitled to family leave under Finnish law and the collective agreement, part of which is paid. During the reporting year, 9.5 (14.1)% of employees were on family leave, of whom 5.6 (10.6)% were women and 3.9 (3.5)% men. The share is calculated by the Company's average number of employees for the entire year. Other work-life balance indicators are reported in section S1-5.

Compensation metrics (pay gap and total compensation) (S1-16)

The wage levels and differences in the Company's own workforce are monitored in the annual pay survey. The table shows the difference between the average pay levels of female and male employees. The table indicates the percentage decrease in the average gross wage level of female employees compared to the gross salary of male employees at the end of the reporting period. The calculation includes fringe benefits. The classification is based on the job requirement classifications in accordance with the Collective Agreement for the Financial Sector. The classification does not take into account variables related to work tasks, geographical location or experience that have a significant impact on the person's salary.

Gender pay gap

	2025	2024
Qualification class 3	0. 00%	2.10%
Qualification class 4.1	2.31%	-9.60%
Qualification class 4.2	6.48%	6.60%
Qualification class 5.1	9.26%	5.70%
Qualification class 5.2	16.88%	16.00%
No qualification class	-10.54%	-9.80%
Total employees	23.71%	not reported

In category "no qualification class", female average gross salary is higher than male average gross salary. The category includes members of the Management Team and individuals working under a separate management contract. The ratio between the highest earner and the median total annual earnings paid by the Company to all employees was 15.7 (79.9).

Incidents, complaints and severe human rights impacts (S1-17)

The Company's personnel have access to various channels for reporting harassment cases. Instructions on contact persons and reporting channels are available to all personnel. Some of the notifications are made directly to the immediate supervisor, and the cases are handled in the units. The Company's personnel survey asks whether a person has been subjected to bullying or sexual harassment during the past year. A total of 534 employees responded to the 2025 survey. The Company receives the results of the harassment-related question as a percentage of the respondents. Due to the above-mentioned factors, the Company does not know the exact number of reports made. According to the personnel survey, 3 (2)% of the respondents have experienced harassment, but the situation has already been clarified. 2 (1)% of the respondents report that they have experienced harassment and the situation is still ongoing. There have been no serious human rights cases in the Company. The Company has not received any comments, fines or claims for damages related to serious human rights cases, such as discrimination, harassment, forced labour, human trafficking or child labour.

S4 Consumers and end-users

Material impacts, risks, and opportunities related to consumers and end-users

Material sustainability topic	Impacts	Risks and opportunities
Health and safety	Positive impact: Customers are guided in safe banking and online payments, and are warned and awareness is raised about various scams. Positive impact: Customers are supported in managing their own finances. Careful assessment of creditworthiness prevents over-indebtedness among consumer and corporate customers.	
Access to products and services	Positive impact: A comprehensive branch network and extended opening hours, as well as versatile digital services, enable customers to handle their banking the way they choose. The customer's own contact person for both personal and business matters, as well as direct contact information, make it easier for customers to handle their banking. Negative impact: Not all customer spaces are fully accessible.	
Access to quality information	Positive effect: Information is provided clearly and in several channels to support our customers' decision-making.	
Privacy	Potential negative impact: The potential leakage of customers' personal data would violate the privacy of the individual, and the data could end up being used for abuse. Negative impact: A technical failure has resulted in a data security breach affecting a relatively small number of the company's customers.	Risk: An error in the processing of personal data, a breach of security, or a breach of banking secrecy could result in legal sanctions and cause reputational harm.

Strategy

Material impacts, risks and opportunities and their interaction with strategy and business model (ESRS 2 SBM-3)

Consumers and end users, representing the end of the Company's value chain, encompass both private and corporate customers. The Company's strategic goal is to be a bank renowned for customer satisfaction, offering customers personal and easily accessible service. The Company wants to be a reliable partner, ensuring accurate, persistent, and reliable financial management for its customers. The aim is to achieve first-class customer service experience by focusing on key banking services tailored to customer needs, providing them with added value banking services, by knowing customers well and reacting quickly to customers' changing needs as well as being accessible through digital channels and robust branch network. Material positive impacts for consumers and end users, such as extensive service offerings to secure banking service availability, stem from the Company's strategic approach.

The positive impacts related to customers apply to all customer groups. The negative impact on the accessibility of customer premises is more significant for certain groups, as deficiencies in accessibility may affect the access of customers with reduced mobility to the Company premises. The risk and potential negative impact of personal data processing can affect individual customers or the entire Company's operations. Due to a technical incident, a data breach occurred during the reporting period, affecting a relatively small number of customers. The breach was promptly addressed upon identifying its cause and fixing the system error. Affected customers were contacted, and training was provided for personnel in customer encounters.

Impact, risk and opportunity management

Policies related to consumers and end-users (S4-1)

Policy	Key content for sustainability topics	Sustainability topic related to the policy	Senior level accountable in the organisation
Business strategy	In accordance with the strategy, customers can choose the best channel for them to handle their banking affairs, and services are available to customers both in branches and digitally.	• Access to products and services	Board of Directors
Code of Conduct	The Code of Conduct describes the ethical basis for operations in accordance with regulations and values. In relation to customers, the Code of Conduct is a high-level instruction on, for example, confidentiality and privacy protection, external communications and looking after the customer's interests.	• Privacy • Access to quality information	Management Team
Data protection policy	The data protection policy sets out top-level policies and requirements aimed at ensuring compliance with the EU General Data Protection Regulation.	• Privacy	Board of Directors
• Information security policy • Information security guidelines	The aim of the information security policy is to ensure the uninterrupted operation of business operations and reliable processing of data. The information security guidelines contain practical instructions for personnel on e.g. the equipment and systems used by personnel, information phishing or fraud targeting personnel or customers, and general information security guidelines.	• Privacy	• Information security policy: Board of Directors • Information security guidelines: Management Team
Scams and fraud policy	The policy describes the Company's process for preventing, detecting and managing scams and fraud.	• Health and safety	Management Team
• Credit management policy • Credit policy	The objective of the credit management policy and lower-level process guidelines is to ensure compliance with the policies defined by the regulation and management in the credit process. The credit policy, which complements the credit management policy, governs, among other things, the responsibility of lending and the prevention of over-indebtedness of consumer customers.	• Health and safety	Management Team

Policies that manage impacts, risks and opportunities related to consumers and end-users apply to the entire group of consumers and end-users. The privacy policy also manages the potential negative impact related to the Company's own workforce and the leakage of employees' personal data. A new policy related to the processing of personal data breaches has been drafted during the reporting period, which describes how the risks caused by data breaches are minimised, how breaches are reported internally, and how and to what extent breaches are reported to the Data Protection Ombudsman and the Financial Supervisory Authority. The policy entered into force after the reporting period and is effective as of 2026. There have been no significant changes in the policies related to consumers and end-users during the reporting period. The policies are available to the personnel through the Company's internal communication channel.

In accordance with the Code of Conduct and Human Resources Policy, the Company complies with the human rights defined in the UN Declaration of Human Rights. In addition, the Company supports all of the UN's Sustainable Development Goals, of which the Company has identified the five most essential ones that the Company can particularly advance through its own operations. The Company is not aware of any cases related to consumers and end-users that have not complied with the United Nations Guiding Principles on Business and Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the OECD Guidelines for Multinational Enterprises. The Company does not have separate policies concerning consumers and end-users related to these guiding standards, and the Company has not made a correspondence assessment between the consumer and end-user policies and the above-mentioned guiding standards.

Processes for engaging with consumers and end-users about impacts (S4-2)

The aim of the Company's communications is to inform about the Company's operations as actively and comprehensively as possible. As a listed Company, communications comply with EU and Finnish legislation, the rules and guidelines of the Helsinki Stock Exchange, and the guidelines of ESMA (European Securities and Markets Authority), EBA (European Banking Authority) and the Financial Supervisory Authority. In addition, the Company complies with the Finnish Corporate Governance Code and internal guidelines. The most important external communication channels include stock exchange and media releases, the Company's website, online and mobile bank, social media, and presentation and press events. In matters related to the customer's banking relationship, the Company always uses official communication channels, such as online bank. The Company's Chief Communications Officer is responsible for overall communication and connections to the media as well as to consumers and end-users.

Customers' views of the Company's operations are surveyed through an annual customer survey and a continuous short customer satisfaction survey. Information on customer satisfaction is also collected through the banking and finance sector survey conducted by the external operator EPSI Rating. The results of customer surveys guide decision-making by providing the Company with information on how operations should be developed to better meet customer needs. The results of the annual customer survey are processed at the regional, branch and personal level. Positive impacts related to consumers and end users are regularly communicated as part of the Company's marketing. In case of disruption or scam, the instructions for action created for these situations are followed.

Processes to remediate negative impacts and channels for consumers and end-users to raise concerns (S4-3)

If the Company identifies an issue related to consumers and end-users, the general process for addressing it focuses on open communication with the affected consumers and end-users and a case-by-case assessment of further actions.

Consumers and end-users can be heard and give feedback to the Company through several different channels. Based on the feedback, the Company wants to continuously develop its operations to meet the needs of customers. Customers can express their needs and concerns using the customer feedback form on the website, in the chat on the website, by sending a message in the online bank or OmaMobiili, by phone, at a branch or in an online meeting, as written feedback by post or, for example, to the payment service box of a branch, or if the customer wishes, the feedback form can also be submitted to be filled in by email. The annual customer survey and the continuously available short customer survey also include open feedback fields. Reports of suspected violations or misconduct can be reported through the Company's whistleblowing channel. The whistleblowing channel is described in more detail in section G1-1. Customer feedback and whistleblowing channel have been brought to the Company's website through an external service provider.

Customer feedback is processed confidentially. All customer feedback is investigated and, if necessary, directed for further processing. If the feedback requires a response, customer service or the branch in question responds to the feedback as soon as possible. The response time is feedback-specific and depends on the content of the feedback. Customer complaints are processed as a matter of urgency. If the customer is not satisfied with the handling of the matter or the response received from the Company, a written customer complaint must be sent to the Company. Customer complaints are recommended to be sent to the Company promptly upon detection of the defect. The Company handles the matter with urgency and aims to provide a response within two weeks.

If the customer is not satisfied with the response or decision given to the customer complaint, the customer may contact external parties independent of the Company, such as the Finnish Financial Ombudsman Bureau (FINE), the Finnish Financial Supervisory Authority, the Finnish Competition and Consumer Authority or the Consumer Disputes Board.

By providing multiple feedback channels, the aim is to ensure that the channels are accessible. Information on different feedback channels and the feedback handling process can be found on the Company's website. Customers are informed about the annual customer survey in the online bank. Responding to the customer survey is voluntary. 91% of the respondents to the customer survey in 2025 estimated that giving feedback has been made easy in the Company. Based on this, the Company estimates that consumers and end users are aware of the possibilities and principles of giving feedback.

Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions (S4-4)

Sustainability topic	Action	Time horizon	Scope
Health and safety	Increasing human resources related to fraud and scam prevention.	Implemented in 2025	Action taken by the Company that indirectly affects personnel and customers.
	Communication about safe banking and fraud situations on the Company's website, online bank/OmaMobiili and social media.	Continuous action	Action taken by the Company that affects customers and others who are reached by communications.
	Customer events that support customers in managing their own finances.	Continuous action	Action taken by the Company that affects customers. Open events are held in several branch locations.
	Collaboration with programs that teach financial skills to children and young people.	Continuous action	Action taken by the Company that affects children and young people.
Access to products and services	Branches and cashier services open every weekday, also without an appointment.	Continuous action	Action taken by the Company that affects customers.
	Estimated queue times for customer service channels visible to customers on the website.	Continuous action, introduced in 2025	Action taken by the Company that affects customers.
	Taking accessibility into account as part of branch renovations and taking action where possible. If necessary, the customer can also be met in other premises. During the reporting period, renovations were completed in three branches with accessibility taken into account.	Continuous action, implemented in 2025	Accessibility has a more significant impact on customers with reduced mobility.
	The accessibility of digital services and documents is ensured together with IT partners. During the reporting period, the accessibility statements of the website, the OmaYritys portal and the Web loan application have been updated.	Continuous action, implemented in 2026	Accessibility has a more significant impact on those customer groups who face challenges in the use of digital services or devices.
Access to quality information	Legally required information about products is provided to support customers' decision-making.	Continuous action	Action taken by the Company that affects customers.
	Information about the Company and the products and services it offers is available in several digital channels and branches.	Continuous action	Action taken by the Company that affects customers and others who are reached by communications.
Privacy	Internal communication about data protection, as well as mandatory annual personnel training on data protection, information security, and scams and fraud attempts.	Continuous action	Action taken bu personnel that indirectly affects customers.
	Daily monitoring of information security by an IT security representative, as well as weekly monitoring of information security in meetings attended by representatives from different parts of the organization. Working closely with IT suppliers to ensure data protection and security.	Continuous action	Action taken by the Company that indirectly affects personnel and customers.
	Regular security audits and penetration testing to ensure system security.	Continuous action	Action taken by the Company that indirectly affects personnel and customers.
	Taking care of the lawful processing of personal data, for example, by increasing human resources related to data protection and updating internal guidelines related to data protection.	Implemented in 2025	Action taken by the Company that indirectly affects personnel and customers.
	Internal data protection communication and mandatory annual training for personnel on data protection, information security and fraud and scam attempts.	Continuous action	Action taken bu personnel that indirectly affects customers.

The Company avoids causing material negative impacts on consumers and end-users by regularly reviewing them in the context of double materiality assessments and by mapping measures related to impact, risk and opportunity management. The Company has processes and operating models in case of possible negative impacts, such as operating instructions for information security emergencies and disruptions. Various scams and phishing attempts can target customers regardless of the Company, but the Company takes measures to prevent, mitigate and prevent their impact on customers.

The risks related to consumers and end users, i.e. data protection and information security are continuously monitored through the Company's independent risk control. Monitoring the impact of all activities considers possible customer feedback related to the topics.

The resources required to implement the necessary measures are planned on a case-by-case basis, so that no separate resources are allocated for managing the material impact on consumers and end-users. In addition to the additional human resources in fraud and scams and data protection units, the consumer and end-user-related activities carried out in 2025 have been the Company's usual activities and did not require any essential extra resources.al resources.

The Company has not encountered any serious human rights issues or violations related to its operations. To promote the flow of information, stakeholders are kept aware of the contact channels in use by communicating about them, for example on the company's website.

Metrics and targets

Targets related to managing material negative impacts, advancing positive impacts and managing material risks and opportunities (S4-5)

Sustainability topic	Target	Metric	Progress 2025	Base year
Health and safety	Customers find the service easy to access	In the annual customer survey, the question "OmaSp's services are easily available to me" gets a rating of at least 4/5	Private customers 4.2/5 Corporate customers 4.1/5	2025
Access to products and services	Supporting customers in managing their own finances	In the annual customer survey, the question "My future plans for managing my finances have been discussed with me" gets a rating of at least 4/5	Private customers 3.3/5 Corporate customers 3.3/5	2025
Access to quality information	Customers can easily find information about the company's services	In the annual customer survey, the question "I can easily find information about OmaSp's services" gets a rating of at least 4/5	Private customers 4.1/5 Corporate customers 4.0/5	2025
Privacy	Developing and maintaining personnel's knowledge related to information security and data protection	All personnel complete annual training related to information security and data protection (percentage of all personnel who completed)	93%	2025

Targets for consumer and end-user impacts, risks, and opportunities have been set during the reporting period, but some indicators were already in use in the past. The metrics have been determined considering the future target level and the corresponding targets of other actors, and depending on the indicator, the performance of previous years has been taken into account. The level of the metrics is monitored regularly through sustainability reporting. The targets are valid until further notice. Goals and metrics have been brainstormed in a workshop attended by Company's business and support experts, risk control, compliance, internal audit representatives as well as internal and external sustainability experts in the role of facilitator. Since then, the Management Team workshop, facilitated by sustainability experts, further refined these goals and metrics. The final targets and metrics were approved in a separate meeting of the Management Team, Audit Committee, and Board of Directors. External stakeholders have not been involved in setting the targets and metrics.The personnel have been informed of the set goals and metrics in the Company's internal communication channel.

Governance information

G1 Business Conduct

Material impacts, risks and opportunities related to business conduct

Material sustainability topic	Impacts	Risks and opportunities
Prevention and detection of corruption and bribery including training	Positive impact: The Company does not tolerate corruption or bribery in any form. Compliance with obligations and guidelines ensures equal treatment for customers and other stakeholders.	

Impact, risk and opportunity management

Corporate culture and business conduct policies (G1-1)

Policy	Key content for sustainability topics	Scope	Senior level accountable in the organisation
Code of Conduct	The Code of Conduct defines the principles by which the company treats others, conducts business and interacts with the world around it. Together with values and reliable governance arrangements and guidelines, the Code of Conduct creates a framework for correct procedures in daily work.	Binding for all personnel	Management Team
Principles regarding conflict of interest situations	The purpose of the policy is to ensure that conflicts of interest are identified, addressed, prevented and managed in a reliable and effective manner.	Binding for all personnel and board members	Board of Directors
Guidelines for handling conflicts of interest, side activities and affiliations	The policy includes practical guidance on identifying and managing conflict of interest situations. Conflict of interest issues and their management are also addressed in subject-specific policies.	Binding for all personnel and board members	Management Team
Insider guidelines	The purpose of the insider guidelines is to ensure the lawful processing of inside information.	Binding for all personnel and board members	Board of Directors

In accordance with the Code of Conduct and HR policy, the Company complies with industry regulations in all its operations. The activities are guided by sound securities market practice, regulatory requirements as well as principles and recommendations of good governance. In accordance with the Code of Conduct, the Company is committed to the UN Universal Declaration of Human Rights (UDHR).

Compliance with regulations and risk awareness are essential parts of the Company's corporate culture and responsible operations. Internal control ensures that the Company operates in accordance with the business principles. Internal control is carried out by the entire staff and involves measures to ensure the achievement of business unit goals while managing key risks. Internal control functions monitor and evaluate activities related to corporate culture, such as responsibility and value-based operations. Additionally, the management and administrative system, i.e., the implementation of reliable administration, is monitored. Independent of business operations, internal audit reviews the adequacy, functionality, and effectiveness of internal control. Internal and external reports of suspected violations and misconduct are considered in the supervision. Operational risk events and near-miss situations are reported internally through an operational risk notification. The Company has an internal channel also for reporting personal data breaches.

The Company has a whistleblower channel in accordance with the Whistleblower Directive, where confidential reports of suspected violations or misconduct or other similar activities can be made. The channel can be used by all customers, stakeholders, and employees. The purpose of the channel is to strengthen the ethical corporate culture, promote good governance, and prevent actions contrary to principles or laws. The channel is based on a secure and encrypted service, and all reports are handled confidentially. Only designated individuals are allowed to handle the personal data of reporters and report subjects. Reports can also be made anonymously. Notifications may only be investigated and processed by designated persons working in independent functions, with the aim of ensuring the impartiality of the processing of notifications. If a report and the resulting internal investigation indicate a suspicion of a crime, a request for investigation is made to the police. Users of the whistleblower channel are protected in accordance with the Whistleblower Protection Act.

In accordance with the personnel strategy, as part of its HR processes and competence maintenance, the company ensures that the supervisors and other personnel receive adequate induction and training on the regulation of the industry, internal guidelines and responsible practices in addition to ensuring competence in accordance with their own role. Issues related to corruption and bribery are addressed to all staff in compulsory training on conflict of interest situations, affiliations and side actions. In addition, training the Code of Conduct created at the end of the reporting period includes an entity related to bribery.

Business units with customer interactions or individuals making significant purchases for the Company or interacting with significant partners may be more susceptible to corruption and bribery than other functions.

Prevention and detection of corruption and bribery (G1-3)

Guidelines for preventing and detecting corruption and bribery are outlined in the Company's Code of Conduct. According to the principles, employees must not offer or accept gifts, discounts, or other benefits that could be interpreted as an attempt to influence the business. Additionally, employees must not seek personal gain by exploiting Company property or information. Employees must not accept or offer any gifts, benefits, or hospitality that exceeds normal business practices or could affect independence.

The Company ensures that conflicts of interest do not affect decision-making. A conflict of interest is a situation where the independence of decision-making is compromised due to the personal interest or pursuit of an individual involved in decision-making or its preparation. The independence of decision-making can also be compromised when a Company representative involved in the decision-making has an external affiliation with the other party to the transaction. Employees must identify circumstances and situations in their activities that may create conflicts of interest. All employees must strive to avoid actual or perceived conflicts of interest. According to the conflict-of-interest guidelines, employees are obliged to report to the Company of any conflicts of interest they observe as well as of their own interests and secondary affiliations. A register of interest, secondary affiliations and conflicts of interest are kept. The purpose of the guidelines and measures concerning conflicts of interest is to ensure that conflicts of interest are properly identified, addressed, prevented and managed. Training in conflict-of-interest situations, interests and side activities is available in an internal learning environment for employees and supervisors.

The Company communicates its principles related to corruption and bribery to employees as part of orientation and regular training. Conflict of interest issues and their management are also discussed in the Company's practical guidelines on each matter. The whistleblowing channel is communicated to external stakeholders on the Company's website. Internal communication and training on insider matters, as well as the monitoring of insider matters, are the responsibility of the Insider Compliance Officer. Insider training and communication are timed to the start of employment, the assumption of a new insider position, and changes in law, regulatory requirements, or the Company's own guidelines. Additional training is provided as needed at other times. Training on conflicts of interest, affiliations, secondary activities, suspected violations, and the whistleblower channel is part of the mandatory risk management training program, which is completed once as part of the orientation. The training program is also mandatory for all employees and thus covers 100% of identified risk activities. The training program is also mandatory for the Company's management, and the related policies and operating principles are confirmed by the Company's Board of Directors. The training includes video material, written guidelines, and tasks that must be completed successfully. The training program for Board members, based on the guidelines of the European Banking Authority (EBA), also includes training on conflict-of-interest situations related to Board work. The training package is described in more detail in section ESRS 2 GOV-1.

Possible suspected violations are handled by an independent function separate from the executive management, which reports to the Board of Directors. The Management Team is informed on a case-by-case basis.

Metrics and Targets

Confirmed incidents of corruption or bribery (G1-4)

The Company adheres to zero-tolerance policy for corruption and bribery, promptly reporting any suspected cases to the relevant authorities and, if necessary, filing a criminal report. Throughout the reporting period, no confirmed cases of corruption or bribery were identified in the Company, and the Company has not incurred any fines or legal convictions in this regard.

The Company's goal is to maintain and develop its personnel's competence level of good governance. The commitment is measured by the performance rate of the training related to compliance with the business principles. The goal is for the entire personnel to complete the training. The training has been prepared at the end of the reporting year, with performance monitored and reported from 2026 onwards.

The Group's Financial Statements

Consolidated income statement

Note	(1,000 euros)	1-12/2025	1-12/2024
	Interest income	265,514	349,589
	Interest expenses	-96,877	-136,492
G17	**Net interest income**	**168,637**	**213,097**
	Fee and commission income	60,796	61,242
	Fee and commission expenses	-10,144	-10,497
G18	**Fee and commission income and expenses, net**	**50,651**	**50,745**
G19	Net income on financial assets and financial liabilities	-4,167	-4,408
G20	Other operating income	6,287	10,633
	Total operating income	**221,408**	**270,068**
G21	Personnel expenses	-42,271	-32,902
G22	Other operating expenses	-71,918	-69,289
G23	Depreciation, amortisations and impairment losses on tangible and intangible assets	-8,877	-8,813
	Total operating expenses	**-123,066**	**-111,004**
G24	Impairment losses on financial assets, net	-47,111	-83,379
G34	Share of profit of equity accounted entities	-1,983	-1,096
	Profit before taxes	**49,248**	**74,589**
G25	Income taxes	-9,769	-15,041
	Profit for the accounting period	**39,479**	**59,548**
	Of which:		
	Shareholders of Oma Savings Bank Plc	39,479	59,548
	Total	**39,479**	**59,548**
	Earnings per share (EPS), EUR	**1.19**	**1.80**
	Earnings per share (EPS) after dilution, EUR	**1.18**	**1.78**

Profit before taxes excluding items affecting comparability

(1,000 euros)	1-12/2025	1-12/2024
Profit before taxes	**49,248**	**74,589**
Operating income:		
Net income on financial assets and liabilities	4,167	4,408
Operating expenses		
Costs relating to business combinations	41	4,180
Other one-off items	3,440	3,479
Comparable profit before taxes	**56,896**	**86,656**
Income taxes in income statement	-9,769	-15,041
Change of deferred taxes	-1,530	-2,413
Comparable profit/loss for the accounting period	**45,597**	**69,201**

Consolidated statement of comprehensive income

Note	(1,000 euros)	1-12/2025	1-12/2024
	Profit for the accounting period	**39,479**	**59,548**
	Other comprehensive income before taxes		
	Items that will not be reclassified through profit or loss		
G28	Gains and losses on remeasurements from defined benefit pension plans	-46	133
	Items that may later be reclassified through profit or loss		
G16	Measured at fair value	17,632	10,387
G16	Transferred to Income Statement as a reclassification change	428	473
	Other comprehensive income before taxes	**18,015**	**10,992**
	Income taxes		
	For items that will not be reclassified to profit or loss		
	Gains and losses on remeasurements from defined benefit pension plans	9	-27
	Items that may later be reclassified to profit or loss		
	Measured at fair value	-3,612	-2,172
G11	**Income taxes**	**-3,603**	**-2,198**
	Other comprehensive income for the accounting period after taxes	**14,412**	**8,794**
	Comprehensive income for the accounting period	**53,891**	**68,342**
	Attributable to:		
	Shareholders of Oma Savings Bank Plc	53,891	68,342
	Total	**53,891**	**68,342**

Consolidated balance sheet

Note	Assets (1,000 euros)	31 Dec 2025	31 Dec 2024
G4	Cash and cash equivalents	941,103	395,608
G5	Loans and receivables from credit institutions	103,315	283,580
G5	Loans and receivables from public and public sector entities	5,707,576	6,285,788
G6	Financial derivatives	55,180	78,881
G7	Investment assets	503,262	515,997
G34	Equity accounted entities	15,068	19,460
G8	Intangible assets	24,269	11,716
G8	Goodwill	20,090	20,090
G9	Tangible assets	39,683	37,980
G10	Other assets	44,016	45,094
G11	Deferred tax assets	11,484	14,895
G11	Current income tax assets	8,957	-
	Total assets	**7,474,004**	**7,709,090**

Note	Liabilities (1,000 euros)	31 Dec 2025	31 Dec 2024
G12	Liabilities to credit institutions	124,899	236,589
G12	Liabilities to the public and public sector entities	3,854,224	4,000,703
G6	Financial derivatives	3,954	10,965
G13	Debt securities issued to the public	2,680,549	2,665,565
G14	Subordinated liabilities	60,000	60,000
G15	Provisions and other liabilities	102,381	115,760
G11	Deferred tax liabilities	29,169	35,715
G11	Current income tax liabilities	-	7,650
	Total liabilities	**6,855,175**	**7,132,947**
G16	Equity	31 Dec 2025	31 Dec 2024
	Share capital	24,000	24,000
	Reserves	172,742	157,911
	Retained earnings	422,087	394,232
	Shareholders of Oma Savings Bank Plc	**618,829**	**576,143**
	Shareholders of Oma Savings Bank Plc	618,829	576,143
	Equity, total	**618,829**	**576,143**
	Total liabilities and equity	**7,474,004**	**7,709,090**

Group's off-balance sheet commitments (1,000 euros)	31 Dec 2025	31 Dec 2024
Off-balance sheet commitments		
Guarantees and pledges	26,037	42,219
Commitments given to a third party on behalf of a customer	**26,037**	**42,219**
Undrawn credit facilities	301,851	319,398
Irrevocable commitments given in favour of a customer	**301,851**	**319,398**
Group's off-balance sheet commitments, total	**327,888**	**361,617**

Consolidated statement of changes in equity

Note	(1,000 euros)	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
	Total comprehensive income	**-**	**14,449**	**-**	**14,449**	**39,442**	**53,891**	**53,891**
	Transactions with owners							
	Share issue	-	-	-	-	-	-	-
	Purchase and 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
	Other changes	-	-	-	-	-	-	-
	Transactions with owners, total	**-**	**-**	**382**	**382**	**-11,587**	**-11,205**	**-11,205**
G16	**Equity total, 31 December 2025**	**24,000**	**-38,620**	**211,361**	**172,742**	**422,087**	**618,829**	**618,829**

(1,000 euros)	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2024	**24,000**	**-61,756**	**210,578**	**148,822**	**368,230**	**541,052**	**541,052**
Comprehensive income							
Profit for the accounting period	-	-	-	-	59,548	59,548	59,548
Other comprehensive income	-	8,688	-	8,688	106	8,794	8,794
Total comprehensive income	**-**	**8,688**	**-**	**8,688**	**59,654**	**68,342**	**68,342**
							-
Transactions with owners							
Share issue	-	-	-	-	-	-	-
Acquisition/sale of own shares	-	-	-	-	1,066	1,066	1,066
Distribution of dividends	-	-	-	-	-33,139	-33,139	-33,139
Share-based incentive schemes	-	-	201	201	-1,580	-1,379	-1,379
Other changes	-	-	201	201	-	201	201
Transactions with owners, total	**-**	**-**	**401**	**401**	**-33,652**	**-33,251**	**-33,251**
G16 **Equity total, 31 December 2024**	**24,000**	**-53,068**	**210,979**	**157,911**	**394,232**	**576,143**	**576,143**

Consolidated cash flow statement

Note	(1,000 euros)	1-12/2025	1-12/2024
	Cash flow from operating activities		
	Profit/loss for the accounting period	39,479	59,548
	Changes in fair value	3,773	4,779
G34	Share of profit of equity accounted entities	1,983	1,096
G19	Depreciation and impairment losses on investment properties	73	39
G23	Depreciation, amortisation and impairment losses on tangible and intangible assets	8,877	8,813
	Gains and losses on sales of tangible and intangible assets	-	39
G24	Impairment and expected credit losses	47,111	83,379
G25	Income taxes	9,769	15,041
	Other adjustments	13,482	8,174
	Adjustments to the profit/loss of the accounting period	85,068	121,359
	Cash flow from operations before changes in receivables and liabilities	**124,547**	**180,906**
	Increase (-) or decrease (+) in operating assets		
	Debt securities	16,087	58,476
G5	Loans and receivables from customers	534,644	128,011
G6	Derivatives, in hedge accounting	-	102
G7	Investment assets	5,012	-184
G10	Other assets	546	2,756
	Total	**556,289**	**189,160**
	Increase (+) or decrease (-) in operating liabilities		
G12	Liabilities to credit institutions	-113,790	69,861
G12	Deposits	-118,254	-236,773
G15	Provisions and other liabilities	-15,858	10,913
	Total	**-247,902**	**-155,999**
	Paid income taxes	**-33,114**	**-16,639**
	Total cash flow from operating activities	**399,820**	**197,429**
	Cash flow from investments		
G8,9	Investments in tangible and intangible assets	-18,234	-8,141
G8,9	Proceeds from sales of tangible and intangible assets	44	305
G34	Acquisition of associated companies and joint ventures	-66	-516
	Changes in other investments	-	59
G35	Acquisition of business	-	-70,964
	Total cash flow from investments	**-18,256**	**-79,258**
	Cash flows from financing activities		
	Other monetary changes in equity items	-	201
G13	Debt securities issued to the public, proceeds	214,460	546,523
G13	Debt securities issued to the public, repayments	-214,568	-823,162
G33	Payments of lease liabilities	-4,290	-3,829
	Dividends paid	-11,936	-33,139
	Total cash flows from financing activities	**-16,334**	**-313,405**
	Net change in cash and cash equivalents	**365,230**	**-195,234**
	Cash and cash equivalents at the beginning of the accounting period	**678,688**	**873,923**
	Cash and cash equivalents at the end of the accounting period	**1,043,918**	**678,688**
	Cash and cash equivalents are formed by the following items		
G4	Cash and cash equivalents	941,103	395,608
G5	Receivables from credit institutions repayable on demand	102,815	283,080
	Total	**1,043,918**	**678,688**
	Received interest	**262,927**	**373,801**
	Paid interest	**-97,996**	**-128,425**
	Dividends received	**237**	**299**

Notes to the Consolidated Financial Statements

G1 Accounting principles for the Consolidated Financial Statement

1. About the accounting principles

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

The Board of Directors has approved the Operating Report and Financial Statements for the period from 1 January to 31 December 2025 at its meeting 26 February 2026, and the Annual General Meeting will approve them on 16 April 2026.

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 Consolidated Financial Statements of Oma Savings Bank Plc (hereinafter Company) have been prepared in compliance with the International Financial Reporting Standards (IFRS), and in accordance with SIC and IFRIC interpretations. The preparation of the Notes to the Financial Statements took into account also the Finnish accounting and entity legislation and the supplementary requirements of authorities' requirements.

The Consolidated Financial Statements (hereinafter Group) 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 Consolidated Financial Statements can also be signed electronically.

The Group's Consolidated Financial Statements have been prepared on a historical cost basis, except for financial assets recognised at fair value through profit or loss, financial assets held for trading, fair value hedges (for hedged risk) and hedging derivatives used in fair value or cash flow hedges that are recognised at fair value.

1.1 New and revised standards and interpretations applied in the financial year ended

The Company has applied the standard amendments and interpretations concerning the Company that took effect during the financial year.

The standards, standard changes or interpretations that entered into force on 1 January 2025 have not had a significant impact on the Group's result for the financial year, financial position or presentation of Financial Statements.

1.2 New and revised standards and interpretations for future financial years

Classification and Measurement of Financial Instruments – Amendments to IFRS 9 Financial Instruments and IFRS 7 Financial Instruments: information presented in the financial statements

(applicable for annual periods beginning on or after 1 January 2026, prior application is permitted)

The amendments clarify that the Company must apply a settlement date approach when derecognition of a financial asset or financial liability; they also allow the Company to consider that the financial liability to be settled using an electronic payment system has been settled before settlement date if certain conditions are met. The amendments clarify the application guidelines for assessing the characteristics of contractual cash flows of financial assets, including financial assets whose contractual terms may change the timing or amount of contractual cash flows for example, financial assets with so-called ESG features, financial assets without recourse, and financial assets that contract linked instruments.

The standard changes are not expected to have a material impact on Group's Financial Statements.

IFRS 18 – Presentation of financial statements and disclosures (applicable for annual periods beginning on or after 1 January 2027, prior application is permitted)

IFRS 18 issued by the IASB replaces IAS 1 Presentation of Financial Statements and the amendment is expected to have an impact on the financial statements of the Group. 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, credit institutions must present a single new sub-total in the profit and loss account, called ‘Profit or loss’. The standard also brings the key indicators of management into the scope of the audit.

Other future standards or standard changes published by the IASB are not expected to have a material impact on the Group’s Financial Statements.

2. Consolidation principles

2.1. Subsidiaries

The Group’s Consolidated Financial Statements include the parent company and its subsidiaries in which the bank has control. Control arises when the Group, by participating in an entity, is exposed to, or is entitled to a variable return on an investee and is able to exercise that return by exercising its power over the investee.

Mutual ownership in the Group has been eliminated using the acquisition method. The consideration transferred, the identifiable assets of the acquired entity and liabilities taken for liability are valued at fair value at the time of acquisition. Any goodwill shall be recorded in the amount by which the cost exceeds the Group's share of the fair value of acquired assets and liabilities at the time of acquisition. Negative goodwill is recognised in full at the time of acquisition.

The non-controlling owners share is valued at an amount equal to the non-controlling owners´ share of the identifiable net assets of the subject of the acquisition. The share of equity attributable to non-controlling owners is presented as a separate item in the balance sheet as part of equity.

The acquired subsidiaries are included in the Consolidated Financial Statements from the moment that the Group gains control over them and the sold subsidiaries are included until control ceases. Internal transactions, receivables and liabilities, unrealised profits and internal profit distribution in the Group have been eliminated in the Consolidated Financial Statements.

2.2. Joint ventures and associated companies

Joint ventures are defined as joint arrangements in which the bank has joint control together with other parties to the arrangement and the arrangement brings the bank the right to the arrangement’s net assets. Associated companies are defined as companies in which the Company has a significant influence but no control. Significant influence occurs in principle when the company owns 20-50% of the voting rights of the entity or when the company otherwise has significant influence on the entity.Joint ventures and associated companies have been consolidated using the equity method. The investment is initially recognised at cost, after which the Group’s share of the profit of the joint venture for the period is consolidated in the income statement. Similarly, the potential Group’s share of other comprehensive income of the joint venture or associate company is recognised in the Group’s comprehensive income. If the Group's share of the losses exceeds the book value of the investment to be consolidated using the equity method, any losses exceeding the book value will be consolidated with the

Group if the Group is committed to meeting the obligations of the associated companies.

A joint venture is an arrangement in which the Group has rights to the arrangement of net assets, while in a joint operation, the Group has rights to the assets and liabilities of arrangement. Mutual real estate companies are joint operations from which the Group has combined its own assets, liabilities, income and expenses and its own share of common assets, liabilities, income and expenses.

3. Goodwill

Goodwill arising from the combination of business operations is recognised in the amount by which the combined amount of transferred consideration, non-controlling interest in the acquired item and the previously owned share exceeds the fair value of the acquired net assets. The difference in the fair value of the acquired net assets is recognised as goodwill or negative goodwill. Goodwill is recorded in the balance sheet under intangible assets, while negative goodwill is recognised directly as income.

No depreciation is recognised in goodwill, but it is tested in case of impairment annually and whenever there is any indication that the value may have decreased. Goodwill is valued at the initial acquisition value less impairment.

4. Financial instruments

4.1. Classification and valuation of financial assets

On initial recognition, the item belonging to financial assets is valued at fair value in accordance with IFRS 9. If the financial asset is an item not recognised at fair value through profit or loss, the incremental direct transaction costs from the acquisition of the assets are added to it or deducted from it.

Financial assets are classified in one of the three following classes when they are initially recognised:

- valued at amortised cost,
- valued at fair value through other comprehensive income or
- financial assets valued at fair value through profit or loss.

Immediately subsequent to the initial recognition, a loss allowance concerning expected credit losses (ECL) is recognised on the financial assets, if the financial asset is valued at amortised cost or at fair value through other comprehensive income. Impairments of financial assets are assessed for each receivable and receivable category. Impairments that cannot be allocated to individual receivables are recognised as impairments of a receivable category.

The classification and valuation of financial assets is based on the Company's business model and the nature of contractual cash flows. Financial assets are not reclassified subsequent to their initial recognition, except in the period after the Group changes its business model for managing financial assets.

4.1.1 Financial assets valued at amortised cost

Financial assets are valued at amortised cost when the contractual cash flows only include capital repayments and interest payments, and the Company holds them as part of a business model whose objective is to collect contractual cash flows over the life of the contract. Financial assets valued at amortised cost include receivables from customers and credit institutions, as well as cash assets.

4.1.2 Financial assets valued at fair value through other comprehensive income

Financial assets are valued at fair value through other comprehensive incomes when the contractual cash flows consist only of capital repayments and interest payments and the Company holds the financial asset as part of a business model whose objective is both collecting contractual cash flows and possibly selling the financial assets before the maturity date. The Company has classified some of its debt instruments to be valued at fair value through other comprehensive income.

4.1.3 Financial assets valued at fair value through profit or loss

Financial assets are valued at fair value through profit or loss unless they are valued at amortised cost or at fair value through other comprehensive income. Items that do not meet the SPPI test are also recognised at fair value through profit or loss.

4.2 Equity instruments

All equity instruments recognised according to IFRS 9 are recognised at fair value through profit and loss.

4.2.1 Assessment of business models

The Company specifies the business model objective for each portfolio according to how business operations are managed and reported to the management. The objectives are specified on the basis of the investment and lending policy approved by the Company's management.

The business model describes a portfolio-specific earnings model with the purpose of collecting only contractual cash flows, collecting contractual cash flows and cash flows from sales of financial assets or collecting cash flows from trading in financial assets.

4.2.2 Cash flow testing

If the business model is other than trading, the Company assesses whether the contractual cash flows are based solely on payment of principal and interest (the so called SPPI test). If the cash flow criterion is not met, the financial asset is recognised at fair value through profit or loss.

In assessing whether contractual cash flows are solely payments of principal and interest, the Company will consider the contractual terms of the instrument. This will include assessing whether the financial asset contains a contractual term that could change the timing or amount of cash flows so that it does not meet the SPPI contractual cash flow characteristics test requirements.

The retail bank and corporate loans granted by the Company contain a prepayment feature. This feature does meet the cash flow testing criteria as, in connection with a prematurely repaid loan, the Company is entitled to collect reasonable compensation for the premature termination of the contract.

4.3 Changes in contractual cash flows

Whenever a change is made to a financial asset or liability valued at amortised cost without removing the asset or liability from the balance sheet, any profit or loss must be recognised. The profit or loss is calculated as the difference between the original contractual cash flows and the modified cash flows discounted at the contractual interest rate. An example of a situation of this kind are changes made to the amortisation plan for a loan granted to the customer or granting amortisation suspension. Changes due to a deterioration in the customers solvency are treated as a significant growth in credit risk.

In connection with significant loan term changes, the loan is derecognised from the balance sheet, and a new loan is recognised in its place. If the credit risk of the loan derecognised from the balance sheet has grown significantly, the new loan is recognised in the balance sheet as credit-impaired.

4.4 Derecognition

The Group derecognises a financial asset when the contractual rights to cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Group does not retain control of the financial assets.

4.5 Impairment of financial assets

The impairment estimate, the expected credit loss (ECL), is recognised on all debt instruments belonging to financial assets valued at amortised cost and valued at fair value through the fair value reserve and on off-balance sheet loan commitments and guarantee contracts.

For financial assets valued at amortised cost, a loss allowance for the expected credit loss is recognised in a separate account as a reduction in the carrying amount. The expected credit loss on the financial assets valued at fair value through other comprehensive income is recognised in the fair value reserve through other comprehensive income. For off-balance-sheet items, the expected credit loss is recognised as a provision.

The expected credit losses are measured at an amount equal to the lifetime of the financial asset when, on the date of reporting, the credit risk related to the financial asset has significantly increased since its initial recognition (stage 2) or when the contract is credit-impaired (stage 3). Otherwise, the expected credit loss is calculated based on the assessment that a default event will occur within 12 months of the date of reporting.

The expected credit losses are recognised for each date of reporting, and they describe:

- an unbiased and probability-weighted monetary amount that is determined by evaluating a range of possible outcomes,
- the time value of money and
- reasonable and justifiable information that is available on the date of reporting without any excessive costs or efforts and which applies to past events, current circumstances and forecasts of the economic environment.

The financial assets used in the calculations are classified into three stages, which describe the weakening of the quality of the financial assets compared to the initial recognition.

Stage 1: Contracts whose credit risk has not grown since the initial recognition and for which a 12-month ECL is calculated.

Stage 2: Contracts whose credit risk has grown significantly since the initial recognition and for which a lifetime ECL is calculated.

Stage 3: Credit-impaired contracts (contract has been classified as being in default) for which a lifetime ECL is calculated.

4.5.1 Significant increase in credit risk

In assessing whether the credit risk related to a financial instrument has increased significantly, the change in the risk of a default occurring over the expected life of the financial instrument shall be observed. When carrying out this assessment, the risk of default occurring over the expected life of the instrument at the reporting date is compared with the risk of default at the date of initial recognition. A significant increase in credit risk leads to the transfer of the loan from stage 1 to stage 2. The Company uses both quantitative and qualitative indicators in credit risk assessment.

As indicators to assess a significant increase in credit risk, the Company uses, among other things, changes in the rating of customers from the time the contract was granted to the time of reporting. If the relative change in the classification of the contract is sufficiently severe according to the model-specific transitional rules established by the Company, the contract is transferred to stage 2. The amount of declassification required before transfer to stage 2 is defined by model and class. The transitional rules are not based on a simple criterion, such as the weakening of a certain number of classes, but the change required depends on both the model used and the original class of the contract. In addition to classifications, the Company uses certain qualitative indicators, such as loan management flexibility labeling, customer and account related status codes (collection, non-performing, debt arrangement, restructuring), and at least a delay of at least 30 days in contractual payments to assess a significant increase in credit risk. This review is automated in the calculation.

Loan-specific stage allocations are monitored monthly. The loan can improve at most one step per calculation date. Loans from stage 2 are transferred to stage 1 only after a delay period. With a loan at stage 2, improvement to stage 1 requires at least two consecutive months in which the loan does not meet the criteria of stage 2 or 3. This means that the loan is always at least two months in stage 2, regardless of whether it is a loan improved from stage 3, which has not met the stage 2 or 3 criteria at any stage after improvement, or which has met the criteria for stage 2 or initially in stage 2 been a loan that would be entering stage 1.

4.5.2 Definition of default

The Company has determined that the default under IFRS 9 (stage 3) occurred when the debtor's contract has been defaulted. The definition corresponds with the definition of default used by the Group in its regulatory reporting and is consistent with the definition of customer default. A debtor is default when the aggregate amount of its overdue credit obligations exceeds both of the thresholds listed below. All receivables due at the overall level are taken into account, regardless of maturity.

- Absolute threshold of EUR 100 / EUR 500: The total amount of receivables due to the Group is at least EUR 100 for retail exposures or at least EUR 500 for all other “non-retail” receivables.

- Relative 1% threshold: The total amount of payments due to the Group in relation to the total amount of each debtor's liabilities is at least 1% of the total receivables.

Once both thresholds have been met for 90 consecutive days, the customer is classified as defaulted. The other criterion of uncertain repayment may also result in customer default if it is likely that the customer will not repay their credit obligation in full without resorting to collateral liquidation.

When assessing when a debtor is in a state of default, the Company takes into account qualitative indicators such as violations of loan terms or covenants, multiple concessions, significant credit risk adjustments, over-indebtedness, loss of income, payment defaults, impaired ability to generate adequate cash flows, additional collateral requirements, and the industry-specific situation. In addition, quantitative indicators, such as the number of arrears days, are taken into account, utilising internal and external data sources on the debtor's financial position.

4.5.3 Expected credit loss – Model input

The calculation of the expected credit losses is based on portfolio-specific calculation rules. The Group's loan portfolio has been divided into the following calculation portfolios:

- Private customers
- SME customers
- Other housing company
- Other agricultural entrepreneurs
- Other customers

The calculation of the expected credit loss for each portfolio is based on the Exposure at Default (EAD), Probability of Default (PD) and the Loss Given Default (LGD). As a basis for determining the parameters, the Company uses customers' historical payment behavior and customer data, as well as liability and collateral values. In the forward-looking determination on values of the PD variables and the LGD variables, Finland's macroeconomic forecasts of changes regarding the future development of the economy, i.e. the change in GDP, the development of housing price and the number of employees, have been used.

The portfolios of private customers and SME customers make up the two clearly largest calculation portfolios. Private customers' portfolio includes liabilities for which the PD value has been modeled using the private customer classification method included in the IRB license application. The portfolio of SME customers includes all corporate liabilities for which the PD value is modeled using the SME classification method. If the PD value cannot be calculated for the liability using the two methods mentioned above, the portfolio of the liability is determined according to the customer's sector and industry code.

For other agricultural entrepreneurs, the PD value is determined by the average default frequency calculated from the history of the agribusiness counterparties. For other housing companies, the principle of calculation is similar. The remaining counterparties go to the "Other" portfolio and use values calculated from the average PDs of Phase 1 and 2 of the SME counterparties.

Exposure at Default (EAD) is calculated separately for each loan and off-balance sheet item on the basis of contractual amortisations. The exception is non-default contracts, the life cycle of which is determined by expert judgement. The EAD for off-balance-sheet items is calculated using the Credit Conversion Factors (CCFs) modelled by the Company. Certain financial instruments include both a loan principal and an undrawn portion of a loan commitment. The undrawn portion of a loan is taken into account in the exposures for the total limit granted. For the calculation of the EAD, the CCF factor is used to take into account the unused limit.

Loss Given Default (LGD) describes the expected portion of the credit loss of the remaining capital in a situation where the counterparty is classified as insolvent. LGD is based on the Company's own LGD models, which take into account the collateral and liability information from the contract and the variables related to the counterparty.

For debt security investments, the Group determines the allowance for credit loss using the formula EAD*PD*LGD. Instrument-specific material from the market database is used as the source for calculating PDs. The LGD of investment is the values according to the FIRBA calculation models.

The management of the Company monitors the development of an allowance for credit loss to ensure that the model properly reflects the amount of expected credit loss. If necessary, the management refines the calculation parameters.

4.6 Recognising final credit losses

Financial assets are derecognised from the balance sheet when it is expected that payment on the loans will no longer be received and the final credit loss can be calculated. The previously recognised expected credit loss is reversed at the same time as the item is removed from the balance sheet and the final credit loss is recognised.

The loans are removed from the balance sheet when their enforcement activities have been finished or when the loan terms are changed significantly, for example in connection with refinancing. After derecognition, payments allocated to recoveries of amounts previously written off are recognised through profit or loss in the item ‘Impairment losses on financial assets, net’.

4.7 Classification and valuation of financial liabilities

At the time of the initial recognition, financial liabilities are classified in one of the following classes:

- financial assets valued at amortised cost, or
- recognised at fair value through profit and loss.

Financing liabilities are originally recognised at fair value. Consequently, financial liabilities, with the exception of liabilities recognised at fair value through profit and loss, are valued at amortised cost using the effective interest method. Transaction costs are included in the original carrying value of financial liabilities valued at amortised cost. Transaction costs related to financial liabilities that are recognised at fair value through profit or loss are recognised as expenses.

Financial liabilities valued at fair value through profit or loss comprise derivative instruments. At the reporting date, the Group does not have derivative instruments valued at fair value through profit or loss. In addition, joint debts included in other liabilities in connection with the acquisitions of the Group’s businesses, are recognised at fair value through profit or loss.

Liabilities to credit institutions, liabilities to the public and general government as well as debt securities issued to the public are recognised in other financial liabilities valued at amortised cost.

4.8 Offsetting financial assets and liabilities

Financial assets have not been netted in the Group’s financial statements.

4.9 Items denominated in foreign currencies

Assets and liabilities denominated in foreign currencies outside of the Eurozone have been translated into to euros as per the European Central Bank’s average rate on the reporting date. On the income statement, foreign currency differences that arising from during valuation have been recognised in net gains from investment operations.

4.10 Cash and cash equivalents

Cash and cash equivalents consist of cash, bank receivables and short-term deposits of less than three months.

4.11 Determining the fair value

Fair value of a financial instrument at initial recognition corresponds to the transaction price of the instrument.

Fair value is the price that would be received for the sale of an asset or that would be paid for assuming liability between market participants in a common transaction occurring on the valuation date.

The fair value of a financial instrument is determined either by utilising quoted prices obtained from active markets or, if active markets do not exist, utilising an established valuation method. Markets are considered to be active if price quotes are easily and regularly available and if they reflect real and regularly reoccurring market transactions between parties that are independent of each other. The current bid price is used as the quoted market price of financial assets.

If there is an established valuation method in the markets for financial instruments for which a market price cannot be directly acquired, the fair value is based on the generally used calculation model of market price and on the input, quotes used by the model.

If the valuation method is not well-established in the markets, a specific widely recognised valuation model for the product in question is used to determine the market value. Valuation models are based on widely utilized calculation methods, and they cover all factors that market participants would take into consideration when calculating prices. When determining the fair value, uses observable prices of market transactions, discounted cash flows and the fair value at the time of financial statements of another, essentially similar instrument. Valuation methods take into account credit risk assessments, discount rates used, the possibility of prepayments and other factors that impact the valuation of the financial instrument's fair value.

The fair value determination according to the IFRS 13 standard is applied to the determination of the fair value of financial instruments. The fair values of financial instruments are divided into three hierarchies according to how the fair value is determined:

Level 1: Fair values quoted in active markets for identical assets or liabilities.

Level 2: Fair values that have been determined by the use of input information other than quoted in Level 1 prices, that are verifiable for assets or liabilities either directly (e.g. as prices) or indirectly (e.g. derived from prices).

Level 3: Fair values that have been determined for assets or liabilities using inputs that are not essentially based on verifiable market prices.

The hierarchy levels of fair values are determined based on the lowest level of input that is significant for the investee. The significance of an input is assessed against the item valued at fair value in its entirety. Transfers between fair value hierarchy levels are determined to have occurred on the date when the event or change in circumstances occurs.

5. Derivatives and hedge accounting

The Company hedges the interest rate risk of changes in the value of debt certificates and fixed-rate deposit stock with interest rate derivatives and applies hedge accounting to them. In hedge accounting documentation, hedge accounting is defined as fair value hedge. The Company follows the hedge accounting specifications and monitors the effectiveness of hedges and changes in fair values on a regular basis. Efficiency testing is performed monthly using regression analysis and is used to estimate the statistical dependence between the target to be hedged and the hedging instrument. The efficiency ratio must be 80-125% at the time of testing in order for the hedging ratio to be found to be effective. At the balance sheet date, the Company does not have derivatives that hedge cash flow.

The change in the value of debt certificates and their impact on the fair value reserve of the Company are protected by interest rate swaps. Hedge accounting follows the provision of IFRS 9, which allows continued application of the portfolio hedge accounting in accordance with IAS 39.

Interest rate swaps are used to hedge fixed-rate deposit stocks and stock derivatives have been used to hedge deposits, whose yield is tied to changes in stock value. For hedge accounting, the hedge is subject to the IAS 39 ‘carve out’ method. The individual terms of the ISDA/CSA collateral methods are applied to the counterparties of the interest rate swaps.

In determining the fair values of derivative contracts, the Company follows hierarchy levels 2 and 3 of the fair values of financial instruments presented in section 4.11 Determining the fair value. Derivative contracts are valued at fair value and changes in value are recorded in profit or loss or if hedge accounting is applied to other comprehensive income items. The positive fair values of derivative contracts are presented in the assets of the balance sheet under the item 'Derivatives'. The counterparty's credit risk adjustment (CVA) is taken into account when valuing the assets.

The negative fair values of derivative contracts are presented in the balance sheet’s liabilities under the ‘Derivative contracts’ item. The debit valuation adjustment (DVA) is taken into account in the valuation. Derivative contracts are valued at fair value and hedge accounting is applied to them. The changes in the fair value of hedged items and hedging instruments designated for hedging the fair value are entered in the income statement item ‘Net income on financial assets and liabilities’ and in the balance sheet as an adjustment of the item in question. The interest expenses of hedge derivatives are presented under interest expenses and the income under interest income.

The fair values of discontinued hedging calculation derivatives are amortised over the period to the original maturity.

Derivatives are not held for the purpose of trading. Before beginning hedge accounting, the connection between hedging derivatives and instruments to be hedged (economic hedge relationship) and the effectiveness of hedging are documented.

6. Intangible assets

The most significant intangible assets in the Consolidated Financial Statements are the information systems used in the banking operations and intangible assets related to customer relationships recognised in the balance sheet in connection with acquisitions.

Intangible assets are recognised in the balance sheet if it is likely that the expected economic benefits associated with the asset will flow to the Group and the acquisition cost of the asset can be measured reliably.

The acquisition cost comprises the purchase price including expenditure that are direct results of preparing the asset for its intended purpose. Expenses related to the use of the asset and the training of personnel are not included in the acquisition cost, nor are administrative expenses or other general expenses. After initial recognition, the intangible asset is measured at cost less amortisation and impairments.

Intangible assets are recognised in the balance sheet under ‘Intangible assets’ and any amortisation is recognised on the income statement under ‘Depreciation, amortisation and impairment losses on tangible and intangible assets’.

The acquisition cost of intangible assets is recognised as depreciation in accordance with useful life. Depreciations of intangible assets are commenced at the moment when the asset is ready for use. The useful life of intangible assets is reviewed annually.

The estimated useful lives are as follows:

- Information systems: 3–10 years
- Customer relationships related to deposits: 6 years
- Other intangible assets: 3–5 years

The accounting for cloud computing arrangements depends on whether cloud-based software is classified as a software intangible asset or a service contract. Those arrangements where the Company does not have control over the underlying software are accounted as service contracts providing the Company the right to access the cloud provider's application software over the contract period. The ongoing licensing fees to the application software, together with related configuration or customisation cost incurred, are recognised under Other operating expenses when the services are received. Prepayments paid to the cloud vendor customizing services which are not distinct are recognised over the contract period.

7. Tangible assets and investment properties

Based on the purpose of use, the Group’s properties are divided into properties in own use and investment properties. The purpose of investment properties is to generate rental income or increases in capital value. If a property is both in own and investment use, the assets are presented separately only if they can be sold separately. In these cases, the division is based on the ratio of square meters in different uses.

If these parts could be sold separately, they are processed separately in bookkeeping by the purpose of use. If the parts cannot be sold separately, the property is treated as investment property only if merely a small portion of the property is in own or the personnel’s use. If the parts cannot be sold separately, the premises are classified as per the purpose of use of the larger area in use.

Property, plant and equipment are recognised in the balance sheet under ‘Tangible assets’ and investment properties are recognised under ‘Investment assets’. On the income statement, income related to properties in own use is recognised under ‘Other operating income’ and the related expenses are recognised under ‘Other operating expenses’. Depreciation and impairment losses from all property, plant and equipment are recognised under ‘Depreciation, amortisation and impairment losses from tangible and intangible assets’. Net income from investment properties, including accumulated depreciation, amortisation and impairment, are included in ‘Net income from investment activities’. Gains or losses arising from disposal or retirement are recognised as a difference between received income and balance sheet value.

Property, plant and equipment as well as investment properties are valued at acquisition cost less depreciation and impairment. Depreciations are based on estimates on the assets' useful lives. Depreciations are not made for land areas. Subsequent expenditure on asset is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates, or the economic life is extended. The estimated useful lives are primarily as follows:

- Buildings: 10–40 years
- Machines and equipment: 3–8 years
- Other tangible assets: 3–10 years

8. Lease agreements

Leases in which the Group functions as a lessee are recognised in the balance sheet as lease liability and as a right-of-use asset. The right-of-use assets recognised in the Group's balance sheet are related to the leases on properties, flats and machines and equipment.

At the commencement date of the lease, the right-of-use asset is valued at acquisition cost, which includes an initial amount of lease liability and any initial direct costs and an estimate of costs to dismantle and any rents paid by the commencement date of the lease, minus received incentives. The lease term of a lease agreement is defined as a period during which the agreement cannot be terminated. A period including a possible extension or termination option is added to the lease term, if it is relatively certain that the Group will exercise the extension option or not use the termination option. The leases of the Company's branches are valid until further notice and have a duration of approximately five years. Lease terms for lease agreements, other than those valid until further notice, are between 3 to 15 years.

After the start of the agreement, the Group values the fixed asset in accordance with the acquisition cost model. Depreciation and interest expenses related to lease liabilities are recognised in the fixed asset item. Depreciation is recognised in the period between the date of commencement of the contract and the end of the economic life of the fixed asset or the end of the lease term.

The lease liability is initially measured at the present value the rents to be paid during the lease term, which have not yet been paid. Leases are discounted at using the interest rate implicit in the lease or the Group's incremental borrowing rate. When a variable lease is based on the index or price, these are taken into account in determining the lease liability. Subsequently the lease liability is measured using the effective interest method. Rents consist of fixed payments and variable lease payments, which depend on the index. The lease liability is remeasured when a change occurs in future leases, which results from a change in the index or price level used to determine the payment in question or a change occurs in the expected amounts paid based on the residual value guarantee. Also changes in estimates concerning the purchase option or extension or termination option of the underlying asset can lead to a reassessment of the lease liability. The amount resulting from the remeasurement of the lease liability is used to adjust the carrying amount of the right-of-use asset, or if the value of the right-of-use asset is zero, it is recognised in profit or loss. The Group applies the recognition exemptions under IFRS 16 for leases of no more than 12 months and low value assets. These are not recognised as assets and their related liabilities in the balance sheet.

As a lessor, Oma Savings Bank Group does not have any contracts that are classified as finance leases. Leases classified as operating leases are recognised on a straight-line basis over the lease term in the income statement item 'Net income from investment assets' or 'Other operating income'. Some fixed-term leases include extension options, the effect of which is taken into account in the calculation if it can be assumed with reasonable certainty that the option in the agreement will be exercised.

9. Provisions

Provisions are recognised when the Group has a legal or an actual obligation resulting from a previous event, the fulfilment of the obligation is likely, and the management can evaluate the amount of the obligation in a reliable manner. If it is certain that partial compensation for the obligation will be received from a third party, the compensation is recognised as a separate item. Provisions are reviewed annually on the date of reporting and adjusted if necessary. Provisions are valued at the current value of the amount that is expected in order to fulfil the obligation.

10. Employee benefits and share-based arrangements

The Group's employee benefits as per the IAS 19 Employee Benefits standard comprise short-term employee benefits, benefits related to the termination of employment and benefits after the employment has been terminated.

Short-term employee benefits are, for example, salaries and benefits in kind, annual holidays, performance rewards and additional insurance that are expected to be paid in full within 12 months from the end of the accounting period during which the employees perform the work in question. Benefits based on the termination of employment comprise severance payments. Pension plans related to benefits after the employment has been terminated are classified as defined benefit plans and defined contribution plans. Defined benefits plans are, for the most part, agreements that include additional pension schemes.

In terms of defined contribution plans, the Group makes fixed pension insurance payments to pension insurance companies and there is no legal or actual obligation to make additional payments if the pension insurance company is unable to make payments on such benefits. Expenses are recognised as expenses during the relevant accounting period.

In terms of defined benefit plans, the Group has obligations after making payments during the accounting period. For defined benefit plans, liability is presented as the current value of obligations resulting from the plans on the date of reporting less the fair value of funds in the plans. The Group uses an external actuary to define the obligations resulting from benefits after employment has been terminated.

Oma Savings Bank Plc's Board of Directors has decided on a share-based incentive scheme for the Group's key personnel and a share savings plan for the entire personnel. In a share-based incentive scheme, payments are made partly in the form of equity instruments and partly in cash. The purpose of the cash contribution is to cover taxes and tax-like payments incurred to the key personnel. Benefits under the plan are valued at fair value at the time they are granted and are recognised as an expense in the income statement during the period of entitlement. The amount recognised as an expense is based on an estimate of the number of shares to which are expected to be entitled. The fees are fully recognised as a share-based arrangement payable in equity and the expense is amortised for the entire entitlement period and the expense effect is presented in the income statement under personnel expenses. The Group revises the expected number of shares that are expected to be ultimately exercised at each Financial Statements date. Changes in estimates are recognised in the income statement. The amount recognised as an expense is subsequently adjusted to reflect the number of shares finally issued. If a participant's employment or service terminates before the reward is paid, the reward is not, as a rule, paid. The amount of the benefit can be reduced due to risk-based corrections. The share-based incentive scheme is subject to the requirements of IFRS 2 Share-based payments. The payment of the share savings plan rewards is followed by a one-year waiting period in which the participant cannot dispose of the shares paid as a reward

11. Revenue recognition principles

11.1 Interest income and expenses

Interest income and expenses are recognised over the duration of the contract. Interest income and expenses are recognised on the income statement under 'Net interest income'.

Interest income on financial assets and interest expenses on financial liabilities are recognised in the income statement in accordance with the effective interest method according to the expected average maturity of the item. For certain items within the scope, the Company has chosen to recognise these as direct income. The effect of the amortisation of these items based on average maturity does not materially differ from that recorded in profit or loss at one time and does not change the result when overtime is considered.

11.2 Fee and commission income and expenses

Income from services offered to customers related to, for instance, payment transactions and lending, and fee and commission income related to funds are recognised in fee and commission income. The income is recognised when control of the performance obligation has transferred to the customer in the amount that the Group considers itself entitled to against services rendered. For fees and commissions spanning several years, the portion related to the accounting period is entered.

Fee and commission expenses mainly include fees and commissions related to card and payment transactions as well as costs related to obtaining financing.

On the basis of the exemption allowed by the IFRS 15 standard, information is not presented for the transaction prices allocated to the remaining performance obligations, which transaction prices are part of an agreement whose original expected duration is no more than one year, or if the Group is entitled to invoice the customer for a consideration, the cash amount of which directly corresponds with the value of the performance provided by the Group to the customer by the moment of review.

11.3 Net income on financial assets and financial liabilities

The following are recognised in net income on financial assets and liabilities: gains and losses from sales, valuation gains and losses, dividend income from financial instruments recognised at fair value in profit and loss, including equity instruments and net income from financial assets held for trading and net income from investment properties. Dividend income has been recognised when an entitlement to dividend exists.

Additionally, net income from currency exchanges as well as net income from fair value hedge accounting are recognised under the same item.

12. Income taxes

Result-based taxes of the accounting period for companies in the Group, adjustments to taxes for previous accounting periods and changes in deferred taxes are recognised in the Group's income statement. Taxes are recognised in the income statement except for items that are directly related to equity or other items recognised in the comprehensive income statement. In these cases, the tax is also recognised under these items. Income taxes are recognised based on the estimated taxable income for the year.

Deferred taxes are calculated on the taxable temporary and deductible differences between bookkeeping and taxation. Deferred tax assets are recognised up to the amount for which there is likely to be future taxable income, against which the temporary difference can be applied. Deferred tax assets based on unused losses verified in taxation are recognised if the accumulation of taxable income is likely and the asset can be utilised.

13. Operating segments

The Company's banking operations form a segment as per the definition in the IFRS 8 Operating Segments standard. Based on the Company's business model and the nature of operations, the entire Group is treated as a reportable segment. The Group conducts business only in Finland.

14. Accounting principles for the financial statements requiring management's judgement and factors of uncertainty related to estimates

Preparing Financial Statements in compliance with the IFRS standards has required the Group's management to make certain estimates and assumptions that impact the amounts of items presented in the financial statements and the information included in the accompanying notes. The essential estimates by the management relate to the future and the material factors of uncertainty in terms of the date of reporting. They are closely related to, for example, the determination of fair value and the impairment of financial assets, loans and other receivables as well as tangible and intangible assets. Even though the estimates are based on management's best current perception, it is possible that the outcome will deviate from the estimates used in the financial statements.

The application of the impairment losses on financial assets model under IFRS 9 requires the management to make judgemental decisions regarding 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 taken into account in the recognition of on-demand credit losses. The management of the Company has exercised special consideration in assessing additional allowances for non-compliance with the guidelines. Further details of the impact of the uncertainty of the environment on the Company's risk position are provided in Note G2.

14.1 Impairment of financial assets

The model for impairment of financial assets brought by IFRS 9 requires management to make decisions, estimates and assumptions especially on the following topics:

- Selecting and defining calculation models,
- Assessing whether the credit risk related to a financial instrument has increased significantly after initial recognition and
- Taking into account forward-looking information in the recognition of expected credit losses.

Calculation models and parameters for different portfolios have been selected based on their business significance and criticality. More complex models and parameters are defined for portfolios that are the largest in euro and customer numbers. The Company has emphasized the model most suitable for each type of loan in its ECL model choices, as well as considering the company's size using the principle of proportionality.

In ECL calculation, the Company notes information based on future prospects. The Company uses adjustments to the PD parameter for loan portfolio liabilities. The adjustments are based on projections of the macroeconomic environment development and adjustments to the LGD parameter, which are based on different scenarios of the value development of real estate collateral in the future. PD values are adjusted from the moment of calculation to the next three years based on projections of Finland's GDP developments and the scenarios generated from these. Four scenarios and related realisation probabilities have been defined: a baseline scenario (40%), a negative scenario (30%) a recession scenario (10%), and a positive scenario (20%). The weight of the negative scenario is relatively high due to continuing uncertainty in the economy.

14.2 Evaluation of fair value

The management's judgement is also used in cases where the fair value of a financial instrument is determined through valuation methods. If no verifiable market input exists on which the used valuation methods can be based, the management team must assess which other inputs to use to determine fair value. The principles used to determine fair value are described in more detail in the section ‘Determining the fair value’.

Management assesses when it considers that the market for financial instruments is not functioning. Such a situation could arise as a result of widespread disruption to the global economy. Additionally, it must be evaluated whether a single financial instrument is the object of active trading and whether the price information received from the market is a reliable indicator of the fair value of the financial instrument.

14.3 Impairment of tangible and intangible assets

In connection with the financial statements, the management reviews the impairment of tangible and intangible assets. Impairment tests require the management team’s discretion and assessment of the amount of money accrued by the asset in the future, its financial useful life and used discount rate. Impairment testing is carried out annually for goodwill.

14.4 Business combinations

In business consolidation, the determination of fair values requires consideration from the Company's management regarding the recognition and valuation at fair value of the consideration given and identifiable assets, liabilities and contingent liabilities. The following items, which are included in the other liabilities of the balance sheet, are open for business acquisitions.

In December 2021, in connection with the acquisition of Eurajoen Savings Bank, a liability of EUR 6.5 million was recognised at fair value through profit or loss for the five-year periodic concerning the liability of Eurajoen Savings

Bank as a credit institution member leaving the consortium of Savings Banks. The amount of liability through profit or loss has been reassessed and the amount of debt has been reduced by EUR 1.3 million during the financial year. At the time of closing the accounts, the value of the debt is EUR 1.4 million.

In March 2023, in connection with the acquisition of Liedon Savings Bank, a liability of EUR 15.0 million was recognised at fair value through profit or loss for the five-year periodic concerning the liability of Liedon Savings Bank as a credit institution member leaving the consortium of Savings Banks. The amount of liability at fair value through profit or loss has been re-assessed and the amount of debt has been reduced by EUR 3.0 million during the financial year. At the time of closing the accounts, the value of the debt is EUR 7.3 million.

In September 2024, the receivables transferred in connection with Handelsbanken’s business acquisition were valued at fair value in connection with the acquisition. The Company has revalued the fair value adjustment made in connection with the business acquisition, resulting in a positive profit-related recognition of EUR 2.6 million. In relation to the outstanding amount, there are no fair value adjustment items on the Company's balance sheet.

G2 Risk management notes

Oma Savings Bank Plc focuses on retail banking operations and provides its customers with a broad range of banking services both through its own balance sheet as well as by acting as an intermediary for its partners' products. Intermediated products include credit, investment and loan insurance products. The Company is also engaged in mortgage banking operations.

The Company's key risk types are credit risk, operational risk, market risk, interest rate risk, liquidity risk and business risk.

The Group's internal control, risks and risk management and disclosure requirements of CRR, Part 8, (Pillar III) are discussed in more detail in the Capital and Risk Management Report, which is released as a separate report alongside the Annual Report.

1. Organising risk management

Risk management is an essential part of the bank's business and internal control. The Company's risk management principles are defined by the risk management policy approved by the Board of Directors. The Company's risk management strategy was updated during the third quarter, and the mandate of the independent risk control function has been increased in the updated strategy. The most essential changes in the new risk management strategy are:

- In risk taxonomy, interest rate risk is separated from the market risk to an own risk level 1
- For a new process or product, and for document updates, a second line of defence mandate / role in the approval process has been added
- Reporting of a breach or anticipated breach of risk-bearing capacity to the Finnish Financial Supervisory Authority (FIN-FSA) has been added
- The observation process has been updated

The risk management strategy describes all risk categories company-wide, covering the most key arrangements to ensure that the observations and findings of independent risk control are regularly discussed by committees consisting of business operations and independent functions.

The purpose of the Company's risk management is to ensure that the Company's significant risks are identified, assessed and directed to an acceptable level and that risks are monitored as part of daily business management. The Company's risks are evaluated regularly, and the Board of Directors regularly assesses the Company's risk management strategy, risk appetite, risk-bearing ability and approach towards risk-taking. Risk surveys and measures taken based on surveys, systematic monitoring and the analysis of the operating environment and market are used to control risks.

Functions independent of business operations have been arranged to ensure efficient and comprehensive risk management and internal control as follows:

- Risk control function
- Compliance function
- Internal audit function

The task of the Board of Directors is to ensure that the risk control function, compliance function and internal audit function have adequate and competent personnel resources with respect to the nature, scope and diversity of the Company's operations. The goal of the risk control function is to develop systematic and preemptive risk management, through which the Company's business can be developed safely. In the Company's organisation, the risk control function operates directly under the CEO and reports to the Board of Directors, the CEO and other senior management. **Risk management has three lines of defence**

The framework for the Company's risk management function is based on a principle of three lines of defence, which are

1st line of defence: Business units.

The entire Company's personnel, both the customer interface and those working with other tasks, must comply in their daily work with the Company's Code of Conduct and risk management principles. The Business Support function also operates on the first line of defense and is centrally responsible for carrying out certain internal controls and assessments and reports directly to the CEO.

2nd line of defence: Risk management and compliance function.

The risk control function monitors and ensures that the Company’s operations comply with the set strategies and limits. The function carries out continuous monitoring and ensures that the practices develop over time. The compliance function monitors compliance with regulations. The second line of defense reports to the CEO and independently produces reporting directly to the Board of Directors and other units of the Company.

3rd line of defence: Internal audit.

Internal audit assesses and ensures the sufficiency, functioning and efficiency of internal control in the Company’s different units, functions and subsidiaries. Internal Audit reports to the Company's Board of Directors.

2. Capital adequacy management

The development of capital adequacy is reported to the Board of Directors every month. The reporting monitors the total capital ratio and Common Equity Tier 1 capital. The Company's Board of Directors has confirmed a minimum Common Equity Tier 1 (CET1) capital ratio at least 2 percentage points above regulatory requirement for the medium term. The goal is to ensure capital adequacy even when business cycles weaken.

More detailed information on the Group’s capital adequacy is available in the Report of Board of Directors and the Capital and Risk Management Report.

3. Credit risk

Credit risk refers to the possibility that a counterparty fails to meet its obligations in accordance with agreed terms and conditions. The Company's credit risk consists mainly of loans granted to private customers, SMEs, housing associations, agricultural and forestry customers.

Counterparty risk is defined as a risk of loss or a negative valuation difference resulting from a weakening of the counterparty’s credit rating. Credit risk and counterparty risk also result from other receivables, such as bonds in the Company’s investment portfolio, debt securities and derivative contracts and off-balance sheet commitments, such as undrawn credit facilities and limits and guarantees.

The Company has made significant improvements to its credit management processes during the year. The development work has focused on improving the efficiency of credit granting processes, monitoring credit risk and early identification of risks. In addition, the collateral management and recovery process have been developed, and reporting systems have been reformed to provide more accurate and up-to-date information to support credit risk management and decision-making. The goal of these developments has been to improve process efficiency, reduce risk and ensure quality customer experience at all stages of the credit life cycle.

During the third quarter of 2025, the Company prepared a new strategy for non-performing exposures. A comprehensive analysis of the credit portfolio was carried out during the preparation of the strategy and measures were defined with the aim of ensuring that, in the medium term, the proportion of the Company's non-performing exposures is reduced to a level consistent with the risk appetite. The implementation of the strategy has continued, and the Company is investing in improving the efficiency of early-stage debt collection operations in particular. In addition, the Company continuously assesses the potential for reducing the amount of non-performing exposures through various contractual and portfolio-level arrangements.

Oma Savings Bank Plc's credit risk primarily consists of exposures secured by immovable property, retail exposures and business loans. On 31 December 2025, the share of exposures secured by immovable property of the credit risks was 71.2 %, the share of retail exposures 3.1 % and exposures to corporates 4.8 %. The Company has no material liabilities outside of Finland.

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 and counterparty risk are measured by estimating expected credit losses. Expected credit losses are estimated using the ECL model, in accordance with IFRS 9

3.1 Impairment losses on financial assets

During the last quarter, impairment losses on financial assets were EUR 5.6 (7.6) million and in the whole reporting period EUR 47.1 (83.4) million. The Company updated its expected credit loss (ECL) calculation model as part of a larger operational programme and the development of risk control in the first and last quarters. The total impact of the model upgrade increased the amount of ECL by approximately EUR 9.3 million. In addition, the number of impairment losses during the reporting period was affected by an increase in provisions in the controlled winding down portfolio. Taking into account model updates, provisions in the managed shutdown portfolio increased by a total of EUR 14.0 million.

In other credit portfolios, the development in the amount of impairment losses was particularly affected by the weak general economic situation, the increase in the number of defaulted exposures and the provision level increased by the ECL model as default durations lengthened. The growth of defaulted exposures is focused on the private customer segment.

In the beginning of the reporting period, the fair value adjustment for receivables transferred to the Company in connection with the acquisition of Handelsbanken was EUR 2.6 million. During the third and last quarters, the Company has revalued the fair value adjustment resulting in EUR 2.6 million positive profit-related recognition. At the end of the reporting period, there are no fair value adjustments related to Handelsbanken's receivables on the Company's balance sheet.

During the last quarter, credit losses amounted to EUR 1.0 (2.5) million and at the end of the reporting period, credit losses totalled EUR 5.8 (12.2) million.

The future-looking variables of the model were updated towards the end of the year due to the updated forecasts of Finland's economy.

The calculation of expected credit losses is described in more detail in note G1 to the Financial Statements.

Loan portfolio and expected credit losses per customer group

(1,000 euros)	31 Dec 2025	31 Dec 2024
Private customer	3,622,010	3,778,191
-Expected credit losses	-33,920	-23,237
Corporate customers	1,085,896	1,356,416
-Expected credit losses	-58,819	-35,894
Housing companies	658,888	712,477
-Expected credit losses	-23,442	-23,458
Agricultural customers	287,363	311,510
-Expected credit losses	-9,752	-6,702
Others	205,757	239,801
-Expected credit losses	-26,405	-23,317
Total	**5,859,914**	**6,398,396**
Total expected credit losses	**-152,338**	**-112,608**

3.2 Watchlist loans

The Company has developed operating models related to watchlist customers as part of a credit process development project in order to ensure the early identification of elevated credit risk and the definition of the necessary measures.

In addition, policies have been updated to include a watch list for enhanced monitoring of emerging customers and credit. The credit to be monitored refers to credit that has been identified as having an elevated credit risk and is therefore subject to enhanced monitoring. The purpose of monitoring is to detect watchlist loans or watchlist loans at the earliest possible stage.

The developed operating models strengthen the Company's ability to proactively manage credit risks and enable an earlier response with risk prevention measures.

Matured and non-performing exposures and forbearances

(1,000 euros)	31 Dec 2025	% of credit portfolio	31 Dec 2024	% of credit portfolio
Matured exposures, 31-90 days	26,312	0.4%	54,513	0.8%
Non-matured or matured less than 91 days, non-repayment likely	197,662	3.4%	257,430	4.0%
Non-performing exposures, 91-180 days	39,216	0.7%	41,407	0.6%
Non-performing exposures, 181 days - 1 year	142,526	2.4%	75,955	1.2%
Non-performing exposures, > 1 year	145,644	2.5%	45,150	0.7%
Matured and non-performing exposures total	**551,360**	**9.4%**	**474,455**	**7.4%**
Non-performing exposures total	**525,048**	**8.9%**	**419,942**	**6.5%**
of which portfolio related to non-compliance with the guidelines, total	168,877	2.9%	153,091	2.4%
of which other portfolio, total	356,171	6.1%	266,851	4.2%
Performing exposures and matured exposures with forbearances	87,000	1.5%	86,909	1.4%
Non-performing exposures with forbearances	111,393	1.9%	72,021	1.1%
Forbearances total	**198,393**	**3.4%**	**158,930**	**2.5%**
of which portfolio related to non-compliance with the guidelines, total	16,984	0.3%	10,214	0.2%
of which other portfolio total	181,409	3.1%	148,716	2.3%

Figures include interest due on items.

The Company has revised the FINREP calculation underlying the figures in the table during 2025, and as of December 31, 2025, switched to a new reporting system. The key figures for the comparison period are not in all respects comparable with each other. The updated calculation takes into account more broadly all overdue expenses, principal and interest related to the loan. The table breakdown has also been modified to reflect the breakdown of FINREP reporting.

Credit ratings for private customers

Credit ratings (1,000 euros)	31 Dec 2025	%	31 Dec 2024	%
AAA	1,372,805	37.9%	1,344,737	35.6%
AA	949,029	26.2%	1,020,148	27.0%
A+	388,209	10.7%	433,654	11.5%
A	249,825	6.9%	277,561	7.3%
B+	311,025	8.6%	403,429	10.7%
B	56,831	1.6%	69,422	1.8%
C	88,813	2.5%	92,904	2.5%
D	53,693	1.5%	29,749	0.8%
Not rated	217	0.0%	204	0.0%
Defaulted	151,563	4.2%	106,384	2.8%
Private customers	**3,622,010**	**100.0%**	**3,778,191**	**100.0%**

Credit ratings for corporates and housing companies

Credit ratings (1,000 euros)	31 Dec 2025	%	31 Dec 2024	%
AAA	913,291	52.3%	924,439	44.7%
AA	238,858	13.7%	420,768	20.3%
A+	186,747	10.7%	258,793	12.5%
A	76,350	4.4%	104,737	5.1%
B+	25,699	1.5%	55,252	2.7%
B	10,149	0.6%	48,908	2.4%
C	12,015	0.7%	12,205	0.6%
Not rated	25	0.0%	12	0.0%
Defaulted	281,650	16.1%	243,779	11.8%
Corporates and housing companies	**1,744,784**	**100.0%**	**2,068,893**	**100.0%**

3.3 Distribution by risk class

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

In lending, a risk concentration is born or can be born, 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 specific collateral
- whose maturity is the same or
- whose product/instrument is the same

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, SMEs, 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 SMEs, 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 SMEs 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 SMEs 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.

In the first quarter, the Company updated the definition of "Other" customers' risk category 1 to include only AAA level customers. Previously, risk category 1 also included AA level customers and the figures are thus not fully comparable to, for example, the reported financial statements for 2024. The comparative figures in the table have been calculated retrospectively in accordance with the new definition.

Private customers	31 Dec 2025				
Loans and receivables and off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	31 Dec 2024
Risk rating 1	1,464,162	18,581	-	1,482,744	1,447,733
Risk rating 2	1,771,788	190,779	-	1,962,568	2,200,589
Risk rating 3	7,861	134,852	-	142,713	154,510
Risk rating 4	1,369	64,712	147,786	213,867	148,658
No rating	46	3,580	-	3,626	3,293
Capital items by risk category, total	**3,245,227**	**412,504**	**147,786**	**3,805,518**	**3,954,783**
Loss allowance (ECL)	872	5,916	27,564	34,352	23,302
Total	**3,244,355**	**406,588**	**120,222**	**3,771,165**	**3,931,481**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	872	894	952	1,183	1,186
Stage 2	5,916	6,421	7,263	7,555	5,736
Stage 3	27,564	24,128	22,804	20,991	16,380
Total	**34,352**	**31,443**	**31,019**	**29,729**	**23,302**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.03	0.03	0.03	0.03	0.03
Stage 2	1.4	1.7	1.9	2.0	1.6
Stage 3	18.7	17.9	17.8	18.4	16.1

Corporates	31 Dec 2025				
Loans and receivables and off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	31 Dec 2024
Risk rating 1	397,417	18,393	-	415,810	447,944
Risk rating 2	327,310	89,596	-	416,906	625,461
Risk rating 3	26,155	76,913	-	103,068	198,126
Risk rating 4	357	12,143	214,793	227,293	178,836
No rating	24	631	-	656	420
Capital items by risk category, total	**751,263**	**197,677**	**214,793**	**1,163,733**	**1,450,787**
Loss allowance (ECL)	243	1,620	58,288	60,151	36,015
Total	**751,020**	**196,057**	**156,505**	**1,103,583**	**1,414,772**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	243	268	337	423	376
Stage 2	1,620	2,200	2,956	3,020	2,933
Stage 3	58,288	59,272	50,110	44,695	32,706
Total	**60,151**	**61,740**	**53,403**	**48,139**	**36,015**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.03	0.03	0.04	0.04	0.04
Stage 2	0.8	1.1	1.6	1.7	1.4
Stage 3	27.1	25.9	21.5	20.8	19.7

Housing associations

Loans and receivables and off-balance sheet commitments (1,000 euros)	31 Dec 2025				
	Stage 1	Stage 2	Stage 3	Total	31 Dec 2024
Risk rating 1	538,079	4,154	-	542,233	533,485
Risk rating 2	42,299	2,373	-	44,673	97,141
Risk rating 3	1,813	10,874	-	12,687	14,137
Risk rating 4	1	-	69,401	69,402	79,421
No rating	-	-	-	-	1
Capital items by risk category, total	**582,193**	**17,402**	**69,401**	**668,995**	**724,185**
Loss allowance (ECL)	229	92	23,129	23,450	23,460
Total	**581,964**	**17,309**	**46,271**	**645,545**	**700,726**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	229	221	235	1,243	84
Stage 2	92	267	306	208	1,223
Stage 3	23,129	22,579	23,037	22,965	22,153
Total	**23,450**	**23,067**	**23,577**	**24,417**	**23,460**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.04	0.04	0.04	0.20	0.01
Stage 2	0.5	1.7	2.3	1.6	3.0
Stage 3	33.3	33.1	34.6	33.8	27.9

Agriculture

Loans and receivables and off-balance sheet commitments (1,000 euros)	31 Dec 2025				
	Stage 1	Stage 2	Stage 3	Total	31 Dec 2024
Risk rating 1	86,195	3,666	-	89,861	89,193
Risk rating 2	130,951	7,162	-	138,113	149,272
Risk rating 3	5,528	17,306	-	22,834	31,673
Risk rating 4	492	7,298	22,511	30,301	30,931
No rating	373	16,081	-	16,454	19,857
Capital items by risk category, total	**223,539**	**51,513**	**22,511**	**297,563**	**320,925**
Loss allowance (ECL)	177	552	9,086	9,815	6,716
Total	**223,362**	**50,961**	**13,425**	**287,748**	**314,210**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	177	237	253	255	215
Stage 2	552	539	674	656	316
Stage 3	9,086	8,843	7,806	7,793	6,185
Total	**9,815**	**9,619**	**8,733**	**8,705**	**6,716**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	1.1	1.5	1.9	2.0	1.0
Stage 3	40.4	39.3	40.2	39.0	27.9

Others

	31 Dec 2025				
Loans and receivables and off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	31 Dec 2024
Risk rating 1	32,777	1,000	-	33,777	32,929
Risk rating 2	110,743	6,421	-	117,164	188,104
Risk rating 3	740	1,798	-	2,538	624
Risk rating 4	1	79	58,252	58,333	33,978
No rating	4	83	-	87	7
Capital items by risk category, total	**144,265**	**9,382**	**58,252**	**211,900**	**255,643**
Loss allowance (ECL)	109	87	26,268	26,464	23,358
Total	**144,156**	**9,295**	**31,985**	**185,436**	**232,285**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	109	133	152	215	115
Stage 2	87	29	29	2,905	3,447
Stage 3	26,268	23,596	23,498	19,938	19,796
Total	**26,464**	**23,758**	**23,679**	**23,058**	**23,358**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	0.9	0.7	0.8	15.8	6.0
Stage 3	45.1	48.1	46.9	56.4	58.3

	31 Dec 2025				
Debt securities (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	31 Dec 2024
Risk rating 1	475,664	885	-	476,549	479,465
Risk rating 2	1,027	-	-	1,027	1,287
No rating	14,317	1,185	-	15,501	18,336
Capital items by risk category, total	**491,008**	**2,069**	**-**	**493,077**	**499,088**
Loss allowance (ECL)	260	15	-	275	350
Total	**490,747**	**2,054**	**-**	**492,802**	**498,739**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	260	279	267	279	279
Stage 2	15	7	43	42	71
Total	**275**	**286**	**310**	**321**	**350**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	0.7	0.6	0.4	0.3	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	31 Dec 2025	31 Dec 2024
Enterprises	960,758	520,912	113,662	307,980	16,418	**1,919,730**	**2,255,335**
Real estate	635,388	230,141	51,161	178,170	23	**1,094,883**	**1,231,152**
Agriculture	1,438	48,885	41	1,901	15,757	**68,023**	**73,640**
Construction	64,644	34,641	11,521	15,872	79	**126,757**	**161,846**
Accommodation and food service activities	16,149	14,649	8,472	16,788	34	**56,092**	**66,296**
Wholesale and retail	40,418	56,194	9,483	25,654	73	**131,821**	**188,296**
Finance and insurance	13,354	22,316	2,342	11,036	1	**49,048**	**58,288**
Others	189,368	114,086	30,642	58,559	452	**393,106**	**475,816**
Public entities	166	15,831	-	-	-	**15,997**	**15,848**
Non-profit communities	20,687	47,925	1,876	847	15	**71,351**	**92,775**
Financial and insurance institutions	7,125	36,983	498	47,000	21	**91,627**	**123,134**
Households	1,575,688	2,057,773	167,805	243,369	4,368	**4,049,003**	**4,219,230**
Total	**2,564,425**	**2,679,424**	**283,841**	**599,196**	**20,823**	**6,147,709**	**6,706,323**

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

31 Dec 2025 Groups (1,000 euros)	Exposure before adjustments	Adjustments	Exposure after adjustments	Share of capital (Tier 1)
Customer group 1	155,475	-63,100	92,376	16.7%
Customer group 2	34,381	-4,507	29,874	5.4%
Customer group 3	27,360	-1,411	25,949	4.7%
Customer group 4	27,535	-7,797	19,738	3.6%
Customer group 5	19,938	-983	18,955	3.4%
Sum	**264,690**	**-77,799**	**186,891**	
Total exposure of customer groups	**264,690**	**-77,799**	**186,891**	

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 in capital requirements regulation.

Industry breakdown of loan portfolio (excluding private customers)

Industry	31 Dec 2025 Share of the loan portfolio	31 Dec 2025 Collateral gap	31 Dec 2024 Share of the loan portfolio	31 Dec 2024 Collateral gap
Real Estate	47.8%	12.9%	46.1%	11.9%
Agriculture, forestry, fishing industry	12.5%	5.7%	11.6%	11.1%
Finance and insurance	6.1%	37.1%	6.7%	32.3%
Construction	5.7%	19.9%	5.9%	26.1%
Trade	5.5%	38.7%	6.3%	39.6%
Professional, scientific and technical activities	3.5%	25.9%	3.9%	20.2%
Industry	3.0%	29.1%	3.3%	27.1%
Transportation and storage	2.7%	10.8%	2.6%	9.6%
Art, entertainment and recreation	2.6%	18.6%	2.1%	22.3%
Accommodation and food service activities	2.5%	13.4%	2.6%	12.4%
Other lines of business, total	8.2%	16.0%	8.9%	24.8%
Total	**100%**	**16.6%**	**100%**	**17.9%**

The collateral gap describes the share of the loan portfolio that is not covered by collateral security.

Geographic breakdown of loan portfolio

(1,000 euros)	31 Dec 2025		31 Dec 2024	
Region	Credit balance	Share (%)	Credit balance	Share (%)
South Ostrobothnia	1,162,972	19.8%	1,208,174	18.9%
Southwest Finland	1,105,132	18.9%	1,174,903	18.4%
Uusimaa	910,473	15.5%	1,029,040	16.1%
Pirkanmaa	598,274	10.2%	640,007	10.0%
Satakunta	401,179	6.8%	433,164	6.8%
South Karelia	237,581	4.1%	260,053	4.1%
Central Finland	217,395	3.7%	223,871	3.5%
Kanta-Häme	194,627	3.3%	207,883	3.2%
North Ostrobothnia	187,463	3.2%	221,183	3.5%
South Savo	163,866	2.8%	173,427	2.7%
Päijät-Häme	138,707	2.4%	138,896	2.2%
Kymenlaakso	135,439	2.3%	201,447	3.1%
North Karelia	130,186	2.2%	129,568	2.0%
Other regions	276,620	4.7%	356,781	5.6%
Total	**5,859,914**	**100.0%**	**6,398,396**	**100.0%**

3.4 Collaterals

Credit decisions are primarily based on the debtor's ability to service debt. Credit risk is managed through collaterals and covenants. As a rule, credit must have a secure collateral position, but a collateral shortfall can be accepted in the best credit ratings. In corporate loans, risk is often hedged by agreeing with the customer on a covenant, which enables the company to renegotiate the terms linked to the loan if the customer’s risk position changes.

The collateral assessment is completely independent and differentiated from the rest of the business and is carried out continuously. Collateral assessment and monitoring are carried out by a separate collateral assessment unit. The value of the collateral is determined by an internal or external valuer, who uses statistical models to support the assessment. The collateral assessment is subject to International Valuation Standards (IVS).

Loan collaterals are also taken into account in the expected credit loss models. The collateral value of an object is affected by the type of collateral, such as residential or commercial apartment or real estate.

The Company is engaged in mortgage banking and, as a result, it monitors the development of the amount of eligible loans to secure refinancing through covered bonds.

Mortgage Bank's LTV distribution

LTV	31 Dec 2025	31 Dec 2024
0-50%	26.7%	25.3%
50-60%	14.2%	13.3%
60-70%	18.2%	18.3%
70-80%	17.2%	16.8%
80-90%	12.9%	14.3%
90-100%	10.8%	11.9%
Total	**100.0%**	**100.0%**

The table shows the LTV distributions of loans secured at the time of reporting, based on the regulations of the Mortgage Bank. In table categories, the total loan amount is displayed in the LTV category to which its highest LTV value belongs. For example, a loan of EUR 55,000 secured by a property of EUR 100,000 is calculated in the LTV category at 50–60%.

Geographic breakdown of collaterals

(1,000 euros)	31 Dec 2025		31 Dec 2024	
Region	Collateral value	Share (%)	Collateral value	Share (%)
Southwest Finland	1,870,822	23.9%	1,906,346	23.8%
Uusimaa	1,077,361	13.8%	1,123,313	14.0%
South Ostrobothnia	1,076,178	13.8%	1,100,391	13.7%
Pirkanmaa	783,402	10.0%	806,023	10.1%
Satakunta	507,638	6.5%	518,817	6.5%
South Karelia	484,990	6.2%	500,412	6.2%
Kanta-Häme	276,408	3.5%	279,047	3.5%
Kymenlaakso	265,096	3.4%	277,263	3.5%
Central Finland	245,851	3.1%	245,362	3.1%
South Savo	219,384	2.8%	225,580	2.8%
North Ostrobothnia	207,339	2.7%	208,912	2.6%
Päijät-Häme	184,739	2.4%	197,981	2.5%
North Karelia	183,784	2.4%	175,898	2.2%
Other regions	430,439	5.5%	444,497	5.5%
Total	**7,813,432**	**100.0%**	**8,009,841**	**100.0%**

Impact of collaterals and other arrangements improving the quality of loans

Amount exposed to credit risk covered by collateral (1,000 euros)	31 Dec 2025	31 Dec 2024	Description of collateral held
Home mortgages	3,102,837	3,259,157	Mostly residential real estate collateral
Corporate loans	1,691,461	1,989,455	Mostly property collateral
Consumer credits	322,652	351,454	Mostly residential real estate collateral
Other	678,876	736,221	Mostly property collateral
Loans and receivables from public and public sector entities	**5,795,826**	**6,336,287**	

4. Liquidity risk

Liquidity risk can be defined as the difference in the balance between incoming and outgoing cash flows. The risk may materialise if the Company cannot meet its outstanding payment obligations, or an acceptable balance cannot be achieved within the limits of tolerable cost limits. The Company's largest liquidity risks arise from maturity difference 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 securities 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 1,404.8 (793.1) million at the end of 2025.

During 2025, the Company's liquidity position strengthened significantly, which was mainly reflected in an increase in the amount of cash. The increase in liquid assets had a positive impact on the Company's liquidity risk measures. During 2025, the Company successfully issued one unsecured senior-term bond (EUR 200 million). During 2026, a total of EUR 100 million in unsecured senior-term bonds will mature and a covered bond of EUR 600 million will mature in December.

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 strengthened during the operating period standing at 391.1 (231.7)%. At the end of the year 2025, the NSFR was 129.6 (118.1)%.
The Company met the additional liquidity requirement and the survival horizon set by FIN-FSA was over 90 days at the end of the year 2025.

LCR & NSFR Development by Quarter	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
LCR, %	391%	839%	287%	255%	232%
NSFR, %	130%	131%	130%	126%	118%

LCR and NSFR figures are unaudited. The Company has refined its LCR and NSFR calculation methodologies during 2025 and retrospectively adjusted the key figures on 31 December 2024, 31 March 2025 and 30 June 2025. As of 31 December 2025, the Company moved to a new LCR and NSFR reporting system. The new reporting system has not retrospectively adjusted the figures for the comparison periods and they are thus not comparable with the key figures on 31 December 2025. The LCR ratio for the comparison period on 30 September 2025 was significantly increased by the computational processing of the bond issued by the Company in September 2025. The discontinuation of this effect is reflected in the ratio's return to a more moderate level as of 31 December 2025.

Financial liabilities	31 Dec 2025					
(1,000 euros)	Book value	Gross nominal outflow	Less than 3 months	3–12 months	1–5 years	over 5 years
Liabilities to credit institutions and central banks	124,899	77,176	26,054	14,323	36,798	-
Liabilities to the public and public sector entities	3,854,224	3,833,590	3,414,736	405,376	13,479	-
Debt securities issued to the public	2,680,549	2,872,863	84,714	688,416	2,099,732	-
Subordinated debts	60,000	65,707	600	1,300	63,807	-
Derivatives, hedge accounting	3,954	-	-	-	-	-
Total	**6,723,626**	**6,849,335**	**3,526,104**	**1,109,415**	**2,213,817**	-

*Cash flows under contractual terms and conditions of financial instruments without netting and discounting

Financial liabilities*	31 Dec 2024				
(1,000 euros)	Less than 3 months	3 - 12 months	1 - 5 years	over 5 years	Total
Liabilities to credit institutions and central banks	163,523	12,220	49,936	10,909	236,589
Liabilities to the public and public sector entities	3,647,960	332,774	19,969	-	4,000,703
Debt securities issued to the public	4,997	209,830	2,450,738	-	2,665,565
Subordinated debts	-	-	60,000	-	60,000
Derivatives, hedge accounting	-	118	3,003	7,844	10,965
Total	**3,816,480**	**554,941**	**2,583,647**	**18,753**	**6,973,821**

* No gross notional cash flows are presented for the comparison period.

5. Interest rate risk

The interest rate risk in the banking book forms most of the Company's interest rate risk. In connection with the risk taxonomy update during the third quarter of 2025, interest rate risk was raised to its own upper-level risk to clarify risk reporting. The interest rate risk results from differences in the interest rate levels and maturities of assets and liabilities. In line with the Company's business model, the majority of 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 fund acquisition and bond interest rate risk. In addition, 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 bases on receivables and liabilities and reduces fluctuations in interest margin as market interest rates change.

During 2025, the European Central Bank lowered its deposit rate by a total of 1.0 percentage points, which was also reflected in decreased Euribor rates in the market during the year. The Company's interest rate risk position and interest rate sensitivities were at the planned level at the end of 2025, estimated in the change of the -1% unit at EUR -6.8 (-2.6) million impact on net interest income for the period 1-12 months.

Interest rate risk sensitivity to 1% change in interest rate

(1, 000 euros)	31 Dec 2025		31 Dec 2024	
	-1% change	+1% change	-1% change	+1% change
Change 1-12 mos	-6,777	3,321	-2,632	1,167
Change 13-24 mos	-20,821	17,481	-23,482	20,814

6. Market risk

The main market risk of the Company consists of spread risk caused by fluctuations in the market prices of the bonds of the portfolio included in the liquidity buffer. Spread risk is related to the credit ratings of issuers of instruments and the general attitude of the market towards credit risk-linked instruments. Spread risk is managed by, among other things, diversifying the contents of the investment portfolio sufficiently. Diversification of investments reduces the concentration risk resulting from individual investments. The Company's spread risk is calculated on a regular basis 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, which calculates a maximum loss on the 12-month horizon at the 95% confidence level. In addition, the distributions utilised in the model are monitored regularly to avoid tail risk. There are separate monitoring limits and a maximum amount for the VaR risk. In accordance with the Company's investment strategy, the liquidity buffer is 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 set by the Board of Directors, which are reported to the Board of Directors on a regular basis together with the composition of the investment portfolio. The market value of the investment portfolio on 31 December 2025 was EUR 521.9 (537.9) million, including shares in associates and joint ventures. 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.

Distribution of investment assets total

(1,000 euros)	31 Dec 2025		31 Dec 2024	
	Fair value	%	Fair value	%
Shares and other equity instruments	7,614	1.5%	14,460	2.8%
Debt securities	494,468	98.3%	500,617	97.0%
Investment properties	1,181	0.2%	920	0.2%
Investment assets total	**503,262**	**100%**	**515,997**	**100%**

7. Operational risk

Operational risk means a consequence or risk of loss resulting from inadequate or deficient internal processes, systems or people or external factors. Reputational risk, legal risks, compliance risk, information security risks and risks related to money laundering and the funding of terrorism and sanctions are also included in operational risks. Outsourced functions also generate operational risk. Realised operational risks can lead to financial losses or a loss of reputation for the Company.

Operational risk forms a significant risk area for Oma Savings Bank Plc. It is typical for operational risk that potential losses resulting from the risk are not always easy to measure. Reasons for this might include that the risk materialises with a delay or that the risks, if realised, do not materialise as financially measurable losses.

Oma Savings Bank Plc's main source of operational risk is cyber risks. The operating environment has changed with the Russian invasion war, and the probability of a cyberattack has increased. The IT-risk is protected by many different methods and protection against cyberattacks applies not only to the IT environment but also to the entire personnel. In addition, personnel are constantly being trained, and efforts are being made to improve cyber security through testing and continuous improvement of protections to ensure business continuity. Outsourcing risk assessment, system testing and hedging improvement are a key part of a bank's IT risk management.

The Baltic Sea region remained under hybrid influence last year. The Finnish financial sector was subject to denial-of-service attacks, but they only appeared to customers as short-term disruptions. It is reasonable to assume that hybrid influencing in various forms will continue in the future and the purpose of influencing is to destabilise society and its functionality. The Company is prepared for hybrid impact by, for example, carrying out exercises with service providers, creating threat scenarios and recovery plans, and actively cooperating with authorities. There have been no major cyber-attacks against the Company during 2025.

Oma Savings Bank Plc calculates the operational risk in accordance with Pillar I using the new indicator approach for capital adequacy. This amount on 31 December 2025 was EUR 360.9 million, of which the own funds requirement was EUR 28.9 million.

Operational risk

(1,000 euros)	2025
Business indicator	240,572
Requirement for own funds of operational risk	28,869
Risk-weighted amount of operational risk	**360,859**

The Company's Board of Directors annually approves the operational risk management principles. In managing operational risk, the Company's objective is to manage reputation risk and to ensure the continuity of business activities and compliance with regulations in the short and long term. Operational risk management ensures that the values and strategy of the Company are achieved throughout the business activities. Operational risk management covers all material risks related to business activities.

Operational risk management is applied in all the Company's business units by identifying, measuring, monitoring and assessing the operational risks linked to the units. The business units also assess the likelihood of the risks and their impacts if the risks materialise. The company-wide process allows the management to assess the extent of any losses stemming from operational risk if the risk were to materialise. The risk assessment process is updated at least once a year and always when the business's operational environment changes. Operational risk management focuses on risk and control assessment as well as continuity and change management processes. Risk management has been improved in the Company and internal control has been invested in by recruiting experts for all defence lines. Resources have also been allocated to the development of internal processes.

As part of operational risk management, the Company aims to reduce the likelihood of operational risk through its internal code of conduct and by training personnel. The control points defined for the processes are also a key component of preventing operational risk. The Company reduces the impact of operational risk also by maintaining insurance for real estate and the fixed assets it owns. Each employee is responsible for managing operational risk in their own job role. Realised operational risks are reported to the management of the business unit.

New products, services, and outsourced service providers are approved separately through a separate Company approval process prior to deployment. The approval process ensures that the risks associated with new products and services are properly identified and assessed. The same approval process also applies when developing existing products.

Monitoring, control and reporting of operational risks are handled in the Company's risk control. The management of the Company receives, at least annually, risk assessments of business units and a report on realised risks, on the basis of which a separate risk report is compiled and reported to the Board of Directors. The process created allows the Board of Directors to form an overall picture of the operational risks affecting the business and their potential impact on the Company.

The risk assessment process enables the Board of Directors to decide on risk management measures and priorities regarding operational risk.

Supervisor’s audits

During 2025, the Finnish Financial Supervisory Authority (FIN-FSA) has not carried out any audits of the Company. During 2024, the FIN-FSA carried out the following audits:

- Liquidity risk management and reporting - review date 30 June 2024
- Prevention of money laundering and terrorist financing - review period before 21 December 2023
- Supervisor’s review – review date 30 June 2024

During 2025, the Company has progressed with the repair of development areas arising from inspection findings in accordance with the action plans submitted to the supervisor.

Ongoing investigations by the authorities

In May 2024, the Company announced that the Finnish Financial Supervisory Authority (FIN-FSA) had made a preliminary investigation request to the police for securities market offences related to the Company. In December 2025, the Company announced that the investigation and prosecution have been finalised. Oma Savings Bank Plc is not subject to any claims for sanctions in the matter, and the Company is not a party to the matter. In February 2026, FIN-FSA initiated a hearing procedure under the Administrative Procedure Act concerning the imposition of possible administrative sanctions on the Company. The hearing procedure is described in Note K35 Significant events after the period.

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 ongoing disclosure policy. At the time of the financial statements, the Company has no further information in 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 financial statements, the Company has no further information in this regard.

8. Climate and environmental risk

In 2025, the Company conducted an ESG risk materiality analysis, which was discussed in the Risk Committee and replaced the previous climate and environmental risk materiality assessment. The assessment was carried out in accordance with up-to-date EBA and ECB regulations and covered the key business segments, collateral and investment portfolio of the Company as well as the ESG phenomena of the operating environment. The assessment included both qualitative and quantitative assessment at different time intervals, with the result that the three most significant ESG risks were identified as material. In addition, ESG risks were mapped using a double materiality analysis in accordance with sustainability reporting regulation.

G3 Classification of financial assets and liabilities

Assets (1,000 euros) 31 Dec 2025	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Booking value, total	Fair value
Cash and cash equivalents	941,103	-	-	-	941,103	941,103
Loans and receivables from credit institutions	103,315	-	-	-	103,315	103,315
Loans and receivables from customers	5,707,576	-	-	-	5,707,576	5,707,576
Derivatives, hedge accounting	-	-	-	55,180	55,180	55,180
Debt instruments	-	493,352	1,116	-	494,468	494,468
Equity instruments	-	-	7,614	-	7,614	7,614
Financial assets, total	**6,751,994**	**493,352**	**8,729**	**55,180**	**7,309,256**	**7,309,256**
Investments in associated companies	-	-	-	-	15,068	15,068
Investment properties	-	-	-	-	1,181	1,381
Other assets	-	-	-	-	148,499	148,499
Assets, total	**6,751,994**	**493,352**	**8,729**	**55,180**	**7,474,004**	**7,474,205**

Liabilities (1,000 euros) 31 Dec 2025	Other liabilities	Hedging derivatives	Booking value, total	Fair value
Liabilities to credit institutions	124,899	-	124,899	124,899
Liabilities to customers	3,854,224	-	3,854,224	3,854,224
Derivatives, hedge accounting	-	3,954	3,954	3,954
Debt securities issued to the public	2,680,549	-	2,680,549	2,680,549
Subordinated liabilities	60,000	-	60,000	60,000
Financial liabilities, total	**6,719,673**	**3,954**	**6,723,626**	**6,723,626**
Non-financial liabilities	-	-	131,549	131,549
Liabilities, total	**6,719,673**	**3,954**	**6,855,175**	**6,855,175**

Assets (1,000 euros) 31 Dec 2024	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Booking value, total	Fair value
Cash and cash equivalents	395,608	-	-	-	395,608	395,608
Loans and receivables from credit institutions	283,580	-	-	-	283,580	283,580
Loans and receivables from customers	6,285,788	-	-	-	6,285,788	6,285,788
Derivatives, hedge accounting	-	-	-	78,881	78,881	78,881
Debt instruments	-	499,438	1,179	-	500,617	500,617
Equity instruments	-	-	14,460	-	14,460	14,460
Financial assets, total	**6,964,976**	**499,438**	**15,639**	**78,881**	**7,558,934**	**7,558,934**
Investments in associated companies					19,460	19,460
Investment properties					920	920
Other assets					129,776	129,776
Assets, total	**6,964,976**	**499,438**	**15,639**	**78,881**	**7,709,090**	**7,709,090**

Liabilities (1,000 euros) 31 Dec 2024	Other liabilities	Hedging derivatives	Booking value, total	Fair value
Liabilities to credit institutions	236,589	-	236,589	236,589
Liabilities to customers	4,000,703	-	4,000,703	4,000,703
Derivatives, hedge accounting	-	10,965	10,965	10,965
Debt securities issued to the public	2,665,565	-	2,665,565	2,665,565
Subordinated liabilities	60,000	-	60,000	60,000
Financial liabilities, total	**6,962,856**	**10,965**	**6,973,821**	**6,973,821**
Non-financial liabilities			159,125	159,125
Liabilities, total	**6,962,856**	**10,965**	**7,132,947**	**7,132,947**

G4 Cash and cash equivalents

(1,000 euros)	31 Dec 2025	31 Dec 2024
Cash in hand	6,501	7,389
Current account in the Bank of Finland	934,602	388,219
Cash and cash equivalents, total	**941,103**	**395,608**

G5 Loans and other receivables

(1,000 euros)	31 Dec 2025	31 Dec 2024
Loans and receivables to credit institutions		
Repayable on demand	102,815	283,080
Other	500	500
Loans and receivables from credit institutions, total	**103,315**	**283,580**
Loans and receivables from public and public sector entities		
Loans	5,584,234	6,150,205
Utilised overdraft facilities	64,356	76,312
Loans intermediated through the State's assets	7	12
Credit cards	58,152	58,469
Bank guarantee receivables	828	791
Loans and receivables from public and public sector entities, total	**5,707,576**	**6,285,788**
Loans and receivables, total	**5,810,891**	**6,569,368**

Reconciliations from the opening and the closing balances of the expected credit losses are presented in Note G24 Impairment losses on financial assets.

G6 Financial derivatives

Assets (1,000 euros)	31 Dec 2025	31 Dec 2024
Fair value hedge		
Interest rate derivatives	55,180	78,881
Other hedging derivatives		
Derivative assets, total	**55,180**	**78,881**

Liabilities (1,000 euros)	31 Dec 2025	31 Dec 2024
Fair value hedge		
Interest rate derivatives	3,954	10,965
Share and share index derivatives	-	-
Derivative liabilities, total	**3,954**	**10,965**

Fair value of hedge items on hedge accounting (1,000 euros)	31 Dec 2025		31 Dec 2024	
	Book value on hedge items	of which the change in the fair value of the hedged items	Book value of the hedge item	of which the change in the fair value of the hedged item
Fair value portfolio hedge				
Loans and receivables to credit institutions	187,836	2,836	228,899	10,899
Assets, total	**187,836**	**2,836**	**228,899**	**10,899**
Liabilities to the public and public sector entities	2,182,568	32,568	2,210,793	60,793
Liabilities, total	**2,182,568**	**32,568**	**2,210,793**	**60,793**

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
Other hedging derivatives	-	-	-	-	-	-
Share and share index derivatives	-	-	-	-	-	-
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	
31 Dec 2024	Less than 1 year	1-5 years	Over 5 years	Total	Assets	Liabilities
Fair value hedge	**33,000**	**1,640,000**	**695,000**	**2,368,000**	**78,881**	**10,965**
Interest rate swaps	33,000	1,640,000	695,000	2,368,000	78,881	10,965
Other hedging derivatives	-	-	-	-	-	-
Share and share index derivatives	-	-	-	-	-	-
Derivatives, total	**33,000**	**1,640,000**	**695,000**	**2,368,000**	**78,881**	**10,965**

Gains and losses from hedge accounting and ineffectiveness of hedge accounting (EUR 1,000)	Interest rate risk	
	Fair value hedge	
	31 Dec 2025	31 Dec 2024
Derivative assets fair value change *	-26,837	14,960
Derivative liabilities fair value change *	7,210	-1,323
Derivative contracts fair value change *	**-19,627**	**13,637**
Debt securities entitling to Central Bank funding change in book value adjustment	-8,063	1,376
Liabilities to the public and public sector entities change in book value adjustment	28,225	-15,779
Change in book value adjustment of hedge item	**20,161**	**-14,403**
Ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting	**534**	**-766**
Through comprehensive income statement ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting	-	-

* For derivative contracts, a change in the basic non-interest-bearing intrinsic value is presented here.

G7 Investment assets

Investment assets (1,000 euros)	31 Dec 2025	31 Dec 2024
Measured at fair value through profit or loss		
Debt securities	1,116	1,179
Shares and other equity instruments	7,614	14,460
Assets measured at fair value through profit or loss, total	**8,729**	**15,639**
Measured at fair value through other comprehensive income		
Debt securities	493,352	499,438
Shares and other equity instruments	-	-
Measured at fair value through other comprehensive income, total	**493,352**	**499,438**
Investment properties	**1,181**	**920**
Investment assets, total	**503,262**	**515,997**

Reconciliations from the opening and the closing balances of the expected credit losses are presented in Note G24 Impairment losses on financial assets.

Changes in investment properties (1,000 euros)		31 Dec 2025	31 Dec 2024
Cost January 1		**3,785**	**4,058**
+	Increases	11	-
-	Decreases	-	-409
+/-	Transfers	323	136
Cost at the end of the period		**4,118**	**3,785**
Accumulated depreciation and impairment losses		**-2,865**	**-2,892**
+/-	Accumulated depreciation of decreases and transfers	-25	-
-	Depreciation	-48	-39
+/-	Impairment loss and their return	-	66
Accumulated depreciation and impairment at the end of the period		**-2,938**	**-2,865**
Opening balance		**920**	**1,167**
Closing balance		**1,181**	**920**

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 other comprehensive income	Fair value through profit or loss	At amortised cost	Total	Fair value through other comprehensive income	Fair value through profit or loss	At amortised cost	Total	All total
Quoted									
Public sector entities	-	-	-	-	162,922	-	-	162,922	162,922
From others	-	-	-	-	330,195	-	-	330,195	330,195
Non-quoted									
From others	-	7,614	-	7,614	235	1,116	-	1,351	8,964
Total	**-**	**7,614**	**-**	**7,614**	**493,352**	**1,116**	**-**	**494,468**	**502,081**

31 Dec 2024	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 other comprehensive income	Fair value through profit or loss	At amortised cost	Total	Fair value through other comprehensive income	Fair value through profit or loss	At amortised cost	Total	All total
Quoted									
Public sector entities	-	-	-	-	174,611	-	-	174,611	174,611
From others	-	4,564	-	4,564	324,609	25	-	324,634	329,198
Non-quoted									
From others	-	9,895	-	9,895	218	1,154	-	1,373	11,268
Total	**-**	**14,460**	**-**	**14,460**	**499,438**	**1,179**	**-**	**500,617**	**515,077**

G8 Intangible assets and goodwill

(1,000 euros)	31 Dec 2025	31 Dec 2024
Other intangible rights	4,807	4,696
Information systems	4,807	4,696
Intangible assets on progress	19,462	7,019
Goodwill	20,090	20,090
Total intangible assets	**44,359**	**31,806**

Changes in intangible assets 2025	In progress: intangible assets	Other intangible rights	Goodwill
Cost January 1	**7,019**	**21,230**	**20,090**
+ Increases	12,442	-	-
- Decreases	-	-	-
+/- Transfers	-	2,105	-
Cost December 31	**19,462**	**23,335**	**20,090**
Accumulated amortisation and impairment loss January 1	**-**	**-16,534**	**-**
+/- Accumulated amortisation of decreases and transfers	-	-	-
- Amortisation	-	-1,995	-
- Impairment	-	-	-
+/- Other changes	-	-	-
Accumulated amortisation and impairment loss December 31	**-**	**-18,529**	**-**
Opening balance, January 1	**7,019**	**4,696**	**20,090**
Closing balance, December 31	**19,462**	**4,807**	**20,090**

Changes in intangible assets 2024	In progress: intangible assets	Other intangible rights	Goodwill
Cost January 1	**3,343**	**19,101**	**4,837**
+ Increases	3,676	-	15,753
- Decreases	-	-	-500
+/- Transfers	-	2,130	-
Cost December 31	**7,019**	**21,230**	**20,090**
Accumulated amortisation and impairment loss January 1	**-**	**-13,643**	**-**
+/- Accumulated amortisation of decreases and transfers	-	-	-
- Amortisation	-	-2,891	-
- Impairment	-	-	-
+/- Other changes	-	-	-
Accumulated amortisation and impairment loss December 31	**-**	**-16,534**	**-**
Opening balance, January 1	**3,343**	**5,458**	**4,837**
Closing balance, December 31	**7,019**	**4,696**	**20,090**

Group's goodwill impairment testing
Most of the Group's goodwill is related to goodwill recognised in connection with Handelsbanken's SME business acquisition and Liedon Savings Bank's business acquisition. Impairment testing is based on the current value of the projected cash flows based on the assessment of the Company's management. Forecasted cash flows are taken into account in accordance with the internal capital adequacy assessment procedure for the current and the next three years. The growth assumption used to calculate the terminal value after the forecast period is 2% in line with the inflation target of the European Central Bank. The discount rate (WACC) is 5.6%. When estimating the recoverable amount, any reasonably possible change in any of the key variables used would not lead to a situation where the recoverable amount would fall below the carrying amount being tested.

G9 Tangible assets

(1,000 euros)	31 Dec 2025	31 Dec 2024
Properties in own use	22,187	21,823
Land and water areas	1,570	1,570
Buildings	20,617	20,252
Buildings and constructions, right-of-use assets	15,555	14,477
Machinery and equipment	1,561	1,068
Machinery and equipment, right-of-use assets	91	323
Other tangible assets	290	290
Tangible assets, total	**39,683**	**37,980**

Changes in tangible assets 2025	Land and water areas	Buildings	Buildings right-of-use assets	Machinery and equipment	Machinery and equipment, right-of-use assets	Other tangible assets	Assets under construction
Cost January 1	**1,583**	**35,590**	**27,297**	**13,221**	**1,372**	**290**	**-**
+ Increases	-	12	5,988	339	89	-	-
- Decreases	-	-	-1,285	-140	-662	-	-
+/- Transfers	-	2,017	-	657	-	-	-
Cost December 31	**1,583**	**37,618**	**32,000**	**14,078**	**799**	**290**	**-**
Accumulated depreciation and impairment loss January 1	**-13**	**-15,337**	**-12,821**	**-12,154**	**-1,049**	**-**	**-**
+/- Accumulated depreciation of decreases and transfers	-	25	608	140	493	-	-
- Depreciation	-	-1,689	-4,233	-503	-153	-	-
Accumulated depreciation and impairment loss December 31	**-13**	**-17,001**	**-16,446**	**-12,517**	**-708**	**-**	**-**
Opening balance January 1	**1,570**	**20,252**	**14,477**	**1,068**	**323**	**290**	**-**
Closing balance December 31	**1,570**	**20,617**	**15,555**	**1,561**	**91**	**290**	**-**

Changes in tangible assets 2024	Land and water areas	Buildings	Buildings right-of-use assets	Machinery and equipment	Machinery and equipment, right-of-use assets	Other tangible assets	Assets under construction
Cost January 1	**1,583**	**33,626**	**20,307**	**12,828**	**1,264**	**290**	**158**
+ Increases	-	11	7,418	186	145	-	1,417
- Decreases	-	-	-429	-	-37	-	-
+/- Other changes	-	1,952	-	208	-	-	-1,574
Cost December 31	**1,583**	**35,590**	**27,297**	**13,221**	**1,372**	**290**	**-**
Accumulated depreciation and impairment loss January 1	**-13**	**-13,942**	**-9,073**	**-11,562**	**-871**	**-**	**-**
+/- Accumulated depreciation of decreases and transfers	-	-	-	-	11	-	-
- Depreciation	-	-1,394	-3,748	-591	-188	-	-
Accumulated depreciation and impairment loss December 31	**-13**	**-15,337**	**-12,821**	**-12,154**	**-1,049**	**-**	**-**
Opening balance January 1	**1,570**	**19,684**	**11,234**	**1,265**	**393**	**290**	**158**
Closing balance December 31	**1,570**	**20,252**	**14,477**	**1,068**	**323**	**290**	**-**

G10 Other assets

(1,000 euros)	31 Dec 2025	31 Dec 2024
Receivables on payment transfers	26	27
Pension funds	238	313
Accrued income	36,795	36,741
Interests	28,628	28,481
Other advance payments	3,215	3,418
Other accrued income	4,952	4,843
Other	6,956	8,012
Other assets, total	**44,016**	**45,094**

The item Pension assets consists of defined benefit pension plans, which are described in more detail in note G28 Pension liabilities.

G11 Tax assets and liabilities

(1,000 euros)	31 Dec 2025	31 Dec 2024
Tax assets		
Current income tax assets	8,957	-
Deferred tax assets	11,484	14,895
Tax assets, total	**20,441**	**14,895**
Tax liabilities		
Current income tax liabilities	-	7,650
Deferred tax liabilities	29,169	35,715
Tax liabilities, total	**29,169**	**43,365**

Deferred tax assets 2025 (1,000 euros)	1.1.	Recognised through profit or loss	Other comprehensive income	31.12.
Assets at fair value through other comprehensive income	13,400	-	-3,636	9,764
Tangible assets	572	92	-	663
Other items*	858	117	-	975
Lease liabilities	3,028	186	-	3,214
Deferred tax assets before netting, total	**17,858**	**394**	**-3,636**	**14,616**
Netting of deferred tax assets and liabilities	-2,963	-169	-	-3,132
Deferred tax assets, total	**14,895**	**225**	**-3,636**	**11,484**

* Other items includes EUR 0.6 million adjustment of deferred tax liabilities on goodwill related to S-Bank's business acquisition.

Deferred tax liabilities 2025 (1,000 euros)	1.1.	Recognised through profit or loss	Other comprehensive income	31.12.
On taxable reserves	34,757	-7,334	-	27,422
Assets at fair value through other comprehensive income	133	-	-24	109
Defined benefit pension plans	63	-6	-9	48
Other items	763	826	-	1,589
Fixed assets items	2,963	169	-	3,132
Deferred tax liabilities before netting, total	**38,678**	**-6,345**	**-33**	**32,301**
Netting of deferred tax assets and liabilities	-2,963	-169	-	-3,132
Deferred tax liabilities, total	**35,715**	**-6,514**	**-33**	**29,169**

Deferred tax assets 2024 (1,000 euros)	1.1.	Recognised through profit or loss	Other comprehensive income	31.12.
Assets at fair value through other comprehensive income	15,557	-	-2,157	13,400
Tangible assets	480	92	-	572
Other items	1,530	-671	-	858
Lease liabilities	2,372	656	-	3,028
Deferred tax assets before netting, total	**19,939**	**76**	**-2,157**	**17,858**
Netting of deferred tax assets and liabilities	-2,328	-635	-	-2,963
Deferred tax assets, total	**17,610**	**-558**	**-2,157**	**14,895**

Deferred tax liabilities 2024 (1,000 euros)	1.1.	Recognised through profit or loss	Other comprehensive income	31.12.
On taxable reserves	42,428	-7,671	-	34,757
Assets at fair value through other comprehensive income	118	-	15	133
Defined benefit pension plans	16	20	27	63
Other items	338	425	-	763
Fixed assets items	2,328	635	-	2,963
Deferred tax liabilities before netting, total	**45,228**	**-6,592**	**42**	**38,678**
Netting of deferred tax assets and liabilities	-2,328	-635	-	-2,963
Deferred tax assets, total	**42,899**	**-7,226**	**42**	**35,715**

G12 Liabilities to the public and public sector entities and liabilities to credit institutions

(1,000 euros)	31 Dec 2025	31 Dec 2024
Liabilities to credit institutions		
Liabilities to Central Banks	-	90,000
Repayable on demand	25,998	7,063
Other than repayable on demand	98,901	139,526
Liabilities to credit institutions, total	**124,899**	**236,589**
Liabilities to the public and public sector entities		
Deposits	3,821,649	3,939,898
Repayable on demand	3,206,062	3,385,937
Other	615,587	553,962
Other financial liabilities	7	12
Other than repayable on demand	7	12
Changes in fair value in terms of borrowing	32,568	60,793
Liabilities to the public and public sector entities, total	**3,854,224**	**4,000,703**
Liabilities to the public and public sector entities and liabilities to credit institutions, total	**3,979,124**	**4,237,292**

The Liabilities to Central Banks item concern the secured LTRO loan.

G13 Debt securities issued to the public

(1,000 euros)	31 Dec 2025	31 Dec 2024
Bonds	2,665,599	2,650,679
Certificates of deposit	14,950	14,886
Debt securities issued to the public, total	**2,680,549**	**2,665,565**

(1,000 euros)	Nominal value				Closing balance	
Bond	31 Dec 2025	Interest	Year of issue	Due date	31 Dec 2025	31 Dec 2024
OmaSp Plc 25.11.2027, covered bond	650,000	0.01%/fixed	2020-2023	11/25/2027	635,899	628,882
OmaSp Plc 19.5.2025	200,000	margin 0.2%/variable	2021	5/19/2025	-	199,940
OmaSp Plc 18.12.2026, covered bond	600,000	1.5%/fixed	2022	12/18/2026	595,844	591,665
OmaSp Plc 15.6.2028, covered bond	600,000	3.125%/fixed	2023-2024	15.6.2028	596,616	595,344
OmaSp Plc 15.1.2029, covered bond	500,000	3.5%/fixed	2023	1/15/2029	498,077	497,488
OmaSp Plc 27.2.2026	50,000	0% (zero coupon)	2024	2/27/2026	49,645	47,469
OmaSp Plc 18.9.2026	50,000	4.28%/fixed	2024	9/18/2026	49,963	49,926
OmaSp Plc 30.9.2027	40,000	margin 2%/variable	2024	9/30/2027	39,977	39,964
OmaSp Plc 2.10.2029	200,000	margin 2,3%/variable	2025	10/2/2029	199,578	-
					2,665,599	**2,650,679**

The collateral provided for the issued covered bonds is presented in Note G26 Collateral given and received.

Maturity of deposit certificates	Less than 3 months	3-6 months	6-9 months	9-12 months	Closing balance, total
31 Dec 2025	14,950	-	-	-	**14,950**
31 Dec 2024	4,997	9,889	-	-	**14,886**

G14 Subordinated liabilities

(1,000 euros)	31 Dec 2025	31 Dec 2024
Debentures	60,000	60,000
Subordinated liabilities, total	60,000	60,000

Details of liabilities (1,000 euros)	31 Dec 2025	31 Dec 2024	Interest %	Due date
OmaSp debenture loan I/2022	20,000	20,000	3.00%	1/15/2028
OmaSp debenture loan II/2022	20,000	20,000	3.25%	7/14/2028
OmaSp debenture loan I/2023	20,000	20,000	3.25%	10/23/2028
Total	**60,000**	**60,000**		

Amount included in own funds (1,000 euros)	31 Dec 2025	31 Dec 2024
OmaSp debenture loan I/2022	8,160	12,158
OmaSp debenture loan II/2022	10,142	14,140
OmaSp debenture loan I/2023	11,249	15,246
Total	**29,551**	**41,544**

Terms and conditions of prepayment: The Group retains on all loans the right to claim the loan either partially or in full before the due date. However, prepayment is only possible if permitted by the Finnish Financial Supervisory Authority, excluding minor claims that the Company will resell shortly after claiming.

Regulations on loan priorities and potential exchanging of loans for shares: Loans have been issued as a debenture loan in accordance with Article 34 of the Promissory Notes Act (622/47). These loans are subordinated to the issuer's other loans.

G15 Provisions and other liabilities

(1,000 euros)	31 Dec 2025	31 Dec 2024
Provisions		
Expected credit loss from irrevocable commitments given in favour of a customer	895	243
Provisions total	**895**	**243**
Other liabilities		
Liabilities on payment transfers	14,823	27,464
Accruals	57,636	53,461
Interest payable	41,427	42,645
Advance interest payments received	273	277
Lialibilities of personnel expenses	8,467	7,283
Other accruals	7,147	2,948
Advance payments received	323	308
Other	29,026	34,593
Payment liability, consortium of Savings Banks	8,658	12,958
Lease liability, right-of-use asset	16,070	15,141
Other liabilities	4,299	6,493
Other liabilities total	**101,486**	**115,518**
Provisions and other liabilities total	**102,381**	**115,760**

Changes in provisions (1,000 euros)	31 Dec 2025	31 Dec 2024
Provisions January 1	**243**	**269**
Increase in expected credit loss from irrevocable commitments given in favour of a customer	652	-27
Provisions December 31	**895**	**243**

G16 Equity

(1,000 euros)	31 Dec 2025	31 Dec 2024
Share capital	**24,000**	**24,000**
Other reserves	**172,742**	**157,911**
Fair value reserve	-38,620	-53,068
Measured at fair value	-38,620	-53,068
Reserve for invested non-restricted equity	210,780	210,398
Other reserves	581	581
Retained earnings	**422,087**	**394,232**
Retained earnings (loss)	382,608	334,685
Profit (loss) for the accounting period	39,479	59,548
Equity, total	**618,829**	**576,143**
Shareholders of Oma Savings Bank Plc	618,829	576,143
Equity, total	**618,829**	**576,143**

Movements in the fair value reserve	31 Dec 2025	31 Dec 2024
Fair value reserve January 1	**-53,068**	**-61,756**
Change in fair value, other financial instruments	18,135	10,988
Expected credit loss on debt securities	-75	-128
Deferred taxes	-3,612	-2,172
Fair value reserve December 31	**-38,620**	**-53,068**

Shares and shareholder rights

The number of Oma Savings Bank Plc's shares is 33,336,549 pcs, of which 132,200 shares were held in the Company's own possession as of 31 December 2025.

Number of votes per share is 1 vote / share. The share has no nominal value. The Company has no different share classes. All shares have equal dividend rights and other rights.

In February 2024, the Company's Board of Directors confirmed the fulfilment of the 2022–2023 share-based incentive scheme's earning criteria and the payment of 218,293 shares, including the amount to be paid in cash. The share rewards will be paid in six installments within approximately five years. During the 2025 financial year, the Company disposed of a total of 4,819 shares to key persons. No shares were disposed of in connection with other share-based incentive schemes during the financial year.

On 8 April 2025, the Annual General Meeting (AGM) authorised the Board of Directors to decide on the issuance or disposal of the Company's shares and the issuance of special rights entitled to shares referred to in Chapter 10, Section 1 of the Companies Act. The number of shares to be issued under authorisation, including shares obtained based on special rights, may not exceed 3,000,000 shares in total. The Board of Directors has been authorised to decide on the acquisition of a maximum of 1,000,000 of the Company's own shares with funds belonging to the Company's unrestricted equity. The authorisations are valid until the end of the next AGM, however no longer than until 30 June 2026.

The Board of Directors decided to continue the employee share savings plan (OmaOsake) established in 2024. The details of the new plan period correspond to the previous plan period. The Board of Directors of the Company has decided on a share issue directed at May and November to issue a share savings plan for the disposal of the savings shares. A total of 43,778 new shares of Oma Savings Bank Plc were issued.

Other reserves

Fair value reserve

The fair value reserve includes the change in fair value of financial assets at fair value through other comprehensive income less deferred taxes. The items recognised in the reserve are transferred to the income statement when a security held for trading is sold or when impairment is recognised.

Reserve for invested non-restricted equity

The assets raised in the institutional and public offerings and personnel offerings in 2017–2018 are entered in the reserve for invested non-restricted equity. In addition, the reserve for invested non-restricted equity includes the assets gained from issued shares in connection with reorganisations in previous accounting periods as well as the assets raised in the share savings program issue 2024 and 2025. During the financial period 2025, EUR 0.4 million from the directed share issue of the share savings program was recorded in the reserve for invested non-restricted equity.

Retained earnings

Retained earnings are earnings accumulated over previous accounting periods that have not been distributed as dividends to owners. Retained earnings also include voluntary reserves included in the separate financial statements and the depreciation difference, minus deferred tax liabilities.

G17 Net interest income

(1,000 euros)	1-12/2025	1-12/2024
Interest income		
Receivables from credit institutions	13,537	15,531
Receivables from public and public sector entities	245,780	325,618
Debt securities	3,997	4,288
Net interest on derivative contracts hedging liabilities on the balance sheet	-1,329	1,572
Other interest income	3,528	2,580
Total interest income	**265,514**	**349,589**
Interest expenses		
Liabilities to credit institutions	-5,295	-7,553
Liabilities to the public and public sector entities	-28,543	-36,248
Debt securities issued to the public	-70,285	-75,665
Net interest on derivative contracts hedging liabilities on the balance sheet	10,375	-13,765
Subordinated liabilities	-1,902	-2,022
Other interest expenses	-1,228	-1,238
Total interest expenses	**-96,877**	**-136,492**
Net interest income	**168,637**	**213,097**

G18 Fee and commission income and expenses

(1,000 euros)	1-12/2025	1-12/2024
Fee and commission income		
Lending	9,375	9,766
Deposits	121	135
Card and payment transactions	36,791	37,049
Funds	8,091	7,691
Legal services	1,138	619
Brokered products	2,556	2,684
Granting of guarantees	1,500	2,180
Other fee and commission income	1,224	1,119
Total fee and commission income	**60,796**	**61,242**
Fee and commission expenses		
Card and payment transactions	-8,260	-8,443
Securities	-837	-900
Other fee and commission expenses	-1,048	-1,153
Total fee and commission expenses	**-10,144**	**-10,497**
Fee and commission income and expenses, net	**50,651**	**50,745**

G19 Net income on financial assets and financial liabilities

(1,000 euros)	1-12/2025	1-12/2024
Net income on financial assets measured at fair value through profit or loss		
Debt securities		
Valuation gains and losses	-44	32
Total debt securities	**-44**	**32**
Shares and other equity instruments		
Dividend income	237	299
Capital gains and losses	-226	59
Valuation gains and losses	-4,307	-4,012
Total shares and other equity instruments	**-4,296**	**-3,655**
Net income on financial assets measured at fair value through profit or loss, total	**-4,339**	**-3,623**
Net income on financial assets measured at fair value through other comprehensive income		
Debt securities		
Capital gains and losses	124	233
Difference in valuation reclassified from the fair value reserve to the income statement	-293	-473
Total debt securities	**-170**	**-240**
Net income on financial assets measured at fair value through other comprehensive income, total	**-170**	**-240**

Net income from investment properties (1,000 euros)	1-12/2025	1-12/2024
Rent and dividend income	193	190
Capital gains and losses	-	-39
Other gains from investment properties	10	10
Maintenance expenses	-100	-72
Depreciation and impairment on investment properties	-73	-39
Rent expenses on investment properties	-6	-15
Net income from investment properties, total	**24**	**35**

Net gains on trading in foreign currencies	**-401**	**168**
Net gains from hedge accounting	**534**	**-766**
Net income from trading	**186**	**19**
Net income on financial assets and financial liabilities, total	**-4,167**	**-4,408**

G20 Other operating income

(1,000 euros)	1-12/2025	1-12/2024
Rent income from properties in own use	377	405
Other income from banking operations	1,610	3,636
Change in fair value of liability for payment	4,300	6,592
Total other operating income	**6,287**	**10,633**

G21 Personnel expenses

(1,000 euros)	1-12/2025	1-12/2024
Salaries and rewards	-35,612	-28,063
Pensions	-5,965	-4,943
Defined contribution plans	-5,936	-5,042
Defined benefit plans	-29	99
Share-based incentive scheme payments	390	748
Other social security expenses	-1,083	-645
Personnel expenses, total	**-42,271**	**-32,902**

Number of employees December 31	1-12/2025	1-12/2024
Full time	588	532
Part time	5	7
Temporary	49	46
Total	642	585
Average number of employees in accounting period	**642**	**518**

Details about the employment benefits and loans of the related parties are presented in Note G31 Management compensation and related party transactions.

G22 Other operating expenses

(1,000 euros)	1-12/2025	1-12/2024
Other personnel expenses	-3,831	-3,026
Office expenses	-15,399	-13,991
Data administration and IT expenses	-20,951	-24,155
Telephony expenses	-2,140	-1,795
Marketing expenses	-4,243	-3,702
Rent expenses	-602	-452
Expenses from properties in own use	-2,116	-1,848
Insurance and security expenses	-1,336	-3,538
Monitoring, control and membership fees	-1,477	-987
Other	-19,824	-15,794
Other operating expenses, total	**-71,918**	**-69,289**

Auditors' fees

(1,000 euros)	1-12/2025	1-12/2024
KPMG Oy Ab		
Statutory audit	530	385
Tax advice	26	-
Other services	410	115
Total	**966**	**500**
The Financial Stability Authority has confirmed payments:		
Deposit Guarantee Fund's payment	-574	-2,828
from which paid amount from the old Deposit Guarantee Fund (VTS Fund)	-574	-2,828
The Company's estimate of how many years funds can be transferred from VTS Fund concerning Oma Savings Bank Plc.		

G23 Depreciation, amortisation and impairment losses on tangible and intangible assets

(1,000 euros)	1-12/2025	1-12/2024
On buildings	-572	-502
From buildings, right-of-use assets	-4,233	-3,748
Machinery and equipment	-503	-591
From machinery and equipment, right-of-use assets	-153	-188
Intangible assets	-3,087	-3,784
Impairment loss on intangible assets	-328	-
Total depreciation, amortisation and impairment losses	**-8,877**	**-8,813**

G24 Impairment losses on financial assets

(1,000 euros)	1-12/2025	1-12/2024
ECL on receivables from customers and off-balance sheet items	-41,382	-71,283
ECL from debt instruments	75	128
Expected credit losses, total	**-41,308**	**-71,155**
Final credit losses		
Final credit losses	-6,138	-12,960
Refunds on realised credit losses	335	735
Recognised credit losses, net	**-5,804**	**-12,224**
Impairment on receivables, total	**-47,111**	**-83,379**

Reconciliations from the opening and closing balances of the expected credit losses have been formed from 1 January 2025 and 31 December 2025 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 from public and public sector entities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-12/2025 Total	1-12/2024 Total
Expected credit losses 1 January	**1,880**	**13,508**	**97,220**	**112,608**	**35,458**
Transfer to stage 1	125	-1,340	-1,917	-3,132	-1,084
Transfer to stage 2	-313	3,516	-2,541	661	1,760
Transfer to stage 3	-73	-2,030	24,959	22,855	33,680
New debt securities	135	214	4,465	4,814	10,446
Matured debt securities	-251	-842	-4,137	-5,230	6,529
Realised credit losses	-	-	-6,138	-6,138	-12,960
Recoveries on previous realised credit losses	-	-	335	335	735
Changes in credit risk	-25	-238	34,192	33,930	5,894
Changes in calculation model	11	1,152	7,571	8,734	-
Changes based on management estimates	50	-6,109	-10,038	-16,097	32,148
Expected credit losses period end	**1,539**	**7,829**	**143,970**	**153,338**	**112,608**

The Company updated the model for calculating expected credit losses during the first and last quarter, the impact of the model update increased the amount of ECL by approximately EUR 9.3 million. In addition, the Company allocated a fair value adjustment of EUR 2.6 million to the receivables of loans transferred in the Handelsbanken business transaction during the third and last quarter. During the reporting period, taking into account model updates, provisions in the controlled winding down portfolio increased by EUR 14.0 million. The amount of impairment losses on other credit portfolios at the end of the reporting period was EUR 33.1 million.

Off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	1-12/2025 Total	1-12/2024 Total
Expected credit losses 1 January	**95**	**147**	**-**	**243**	**269**
Transfer to stage 1	4	-29	-	-25	-62
Transfer to stage 2	-7	249	-	243	43
Transfer to stage 3	-	-16	130	113	-9
New debt securities	26	60	2	88	117
Amortisations and matured debt liabilities	-35	-69	-	-104	-123
Realised credit losses	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-
Changes in credit risk	3	-97	-104	-198	8
Changes in the ECL model parameters	5	193	338	536	-
Changes based on management estimates	-	-	-	-	-
Expected credit losses period end	**91**	**438**	**366**	**895**	**243**

Expected credit losses, investment assets

Debt securities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-12/2025 Total	1-12/2024 Total
Expected credit losses 1 January	**279**	**71**	**-**	**350**	**478**
Transfer to stage 1	10	-69	-	-58	-1
Transfer to stage 2	-	15	-	15	18
Transfer to stage 3	-	-	-	-	-
New debt securities	24	-	-	24	46
Matured debt securities	-21	-2	-	-23	-99
Realised credit losses	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-
Changes in credit risk	-7	-	-	-7	-48
Changes in calculation model	-	-	-	-	-
Changes based on management estimates	-24	-	-	-24	-44
Expected credit losses period end	**260**	**15**	**-**	**275**	**350**

G25 Income taxes

(1,000 euros)	1-12/2025	1-12/2024
Income tax for accounting period	-16,506	-21,712
Income tax on primary operations	-16,506	-21,712
Taxes for the previous accounting periods	-2	3
Change in deferred tax assets	225	-558
Change in deferred tax liabilities	6,514	7,226
Total income taxes	**-9,769**	**-15,041**
Income tax rate	**20%**	**20%**
Accounting profit before taxes	**49,248**	**74,589**
Proportion of the result in accordance with tax rate	**-9,850**	**-14,918**
+ Tax-exempt income on the income statement	12	15
- Non-deductible expenses on the income statement	-133	44
+ Deductible expenses not included in the income statement	-	34
+ Other items*	600	-
- Unrecognised under losses: deferred tax assets	-397	-219
+/- Taxes for previous accounting periods	-2	3
Taxes on income statement	**-9,769**	**-15,041**

*Other items include EUR 0.6 million adjustment of deferred tax liability on goodwill related to S-Bank's business acquisition.

G26 Collaterals given and received

Collaterals given (1,000 euros)	31 Dec 2025	31 Dec 2024
Given for own liabilities and provisions	3,008,007	3,008,004
Collaterals given, total	**3,008,007**	**3,008,004**

Collaterals given are loan receivables given as collateral for covered bonds.

Nominal value of covered bonds in the balance sheet is EUR 2,350 million on 31 December 2025.

Collaterals received (1,000 euros)	31 Dec 2025	31 Dec 2024
Property collateral	5,169,591	5,634,920
Cash collateral	7,769	16,002
Guarantees received	246,053	281,438
Other	84,254	104,327
Collaterals received, total	**5,507,667**	**6,036,687**

G27 Off-balance sheet commitments

(1,000 euros)	31 Dec 2025	31 Dec 2024
Guarantees	26,037	42,219
Loan commitments	301,851	319,398
Off-balance sheet commitments, total	**327,888**	**361,617**

G28 Pension liability

(1,000 euros)	31 Dec 2025	31 Dec 2024
Expenses on the income statement	-8	2
The current service cost	3	5
Net interest	-11	-3
Expenses on the statement of comprehensive income		
Remeasurements	46	-133
Comprehensive income for the accounting period	**38**	**-131**

	31 Dec 2025	31 Dec 2024
Current value of obligation January 1	**2,893**	**2,647**
The current service cost	3	5
Interest expense	95	85
Actuarial gains (-) and losses (+) on experienced changes	-23	-33
Actuarial gains (-) and losses (+) on changes in financial assumptions	-188	-135
Benefits paid	-193	-152
Settlements	-	-44
Gained in acquisition of business	-	521
Current value of obligation December 31	**2,587**	**2,893**

	31 Dec 2025	31 Dec 2024
Fair value of funds under the plan January 1	**3,206**	**2,729**
Interest income	106	88
Return on assets in the plan excl. item belonging in the interest expense/income	-257	-36
Benefits paid	-193	-152
Gained in acquisition of business	-	584
Settlements	-	-44
Employer contributions	-37	37
Fair value of funds under the plan December 31	**2,826**	**3,206**

	31 Dec 2025	31 Dec 2024
Present value of obligation	2,587	2,893
Fair value of plan assets	2,826	3,206
Liability on the balance sheet December 31	**-238**	**-313**

	31 Dec 2025	31 Dec 2024
Liability on the balance sheet January 1	**-313**	**-82**
Expenses on the income statement	-8	2
Payments made into the plan	37	-37
Remeasurements in other comprehensive income items	46	-133
Gained in acquisition of business	-	-63
Liability on the balance sheet December 31	**-238**	**-313**

Actuarial assumptions	2025	2024
Discount rate, %	4.05%	3.40%
Wage development, %	2.50%	2.50%
Increase in pension, %	2.25%	2.25%
Inflation, %	2.00%	2.00%

Sensitivity Analysis	2025 Defined Benefit Obligation		2024 Defined Benefit Obligation	
Effect of a change in assumptions used	Increase	Decrease	Increase	Decrease
Discount rate (0.5% change)	-5.00%	5.50%	-5.30%	5.90%
Future pension increase (0.25% change)	2.30%	-2.20%	2.70%	-2.60%

Sensitivity Analysis	2025 Fair Value of Plan Assets		2024 Fair Value of Plan Assets	
Effect of a change in assumptions used	Increase	Decrease	Increase	Decrease
Discount rate (0.5% change)	-5.20%	5.70%	-5.60%	6.20%
Future pension increase (0.25% change)	0.00%	0.00%	0.00%	0.00%

Duration based on weighted average of obligations is 10.3 years.

In 2026, the Group expects to pay approximately 50 thousand euros into its defined benefit pension plans.

In addition to the statutory pension scheme, Oma Savings Bank Plc provides defined benefit pension plans to the management team, key personnel in certain key roles, and employees who were members of Säästöpankkien Eläkekassat (Savings Banks' Pension Fund) when its operation ceased on 31 December 1992. For these plans, the retirement age is 60-65 years and the amount of pension is 60% of the salary eligible for pension.

In the pension scheme, the amount of assets describes the part of the obligation for which the insurance company is liable, and it is calculated using the same discount rate as the liability. The assets included in the scheme include 100% acceptable insurance policies. Because the liabilities have been insured, the company is not liable for significant risks. The company remains primarily liable for increases in pensions tied to the employment pension index and the effect of changes in the discount rate and pay increases on the net liabilities.

The assets of defined benefit plans managed in insurance companies are part of the insurance companies’ investment assets and the investment risk lies with the insurance company.

G29 Offsetting financial assets and financial liabilities

(1,000 euros)

Financial assets 31 Dec 2025	Recorded financial assets, gross	Offsetting financial liabilities, gross	Accounting value on balance sheet, net	Monetary amounts not offset in the Balance Sheet but are included in master offset agreements or similar: Financial instruments	Received security collateral	Received cash collateral*	Net amount
Derivative assets	55,180	-	55,180	-3,954	-	-50,960	**267**
Other	-	-	-	-	-	-	-
Total financial assets			**55,180**				**267**

* Cash collateral received in the balance sheet amounted to EUR 50,960 thousand.

Financial liabilities 31 Dec 2025	Recorded financial assets, gross	Offsetting financial liabilities, gross	Accounting value on balance sheet, net	Monetary amounts not offset in the Balance Sheet but are included in master offset agreements or similar: Financial instruments	Received security collateral	Received cash collateral	Net amount
Derivative liabilities	3,954	-	3,954	-3,954	-	-	-
Other	-	-	-	-	-	-	-
Total financial liabilities			**3,954**				-

Financial assets 31 Dec 2024	Recorded financial assets, gross	Offsetting financial liabilities, gross	Accounting value on balance sheet, net	Monetary amounts not offset in the Balance Sheet but are included in master offset agreements or similar: Financial instruments	Received security collateral	Received cash collateral*	Net amount
Derivative assets	78,881	-	78,881	-10,965	-	-66,367	**1,549**
Other	-	-	-	-	-	-	-
Total financial assets			**78,881**				**1,549**

* Cash collateral received in the balance sheet amounted to EUR 66,460 thousand. The table does not take into account overcollateralisation.

Financial liabilities 31 Dec 2024	Recorded financial assets, gross	Offsetting financial liabilities, gross	Accounting value on balance sheet, net	Monetary amounts not offset in the Balance Sheet but are included in master offset agreements or similar: Financial instruments	Received security collateral	Received cash collateral	Net amount
Derivative liabilities	10,965	-	10,965	-10,965	-	-	-
Other	-	-	-	-	-	-	-
Total financial liabilities			**10,965**				-

G30 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”.

Equity securities recorded to stage 3 include shares in unlisted companies.

Financial assets and liabilities measured at fair value

	31 Dec 2025			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Equity securities	-	3,028	4,586	7,614
Debt securities	678	-	437	1,116
Derivatives	-	55,180	-	55,180
At fair value through other comprehensive income				
Debt securities	493,117	-	235	493,352
Financial assets, total	**493,795**	**58,208**	**5,258**	**557,262**

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

	31 Dec 2025			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Payment liability, consortium of Savings Banks	-	-	8,658	8,658
Total	**-**	**-**	**8,658**	**8,658**

	31 Dec 2024			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
Measured at fair value through profit or loss				
Equity securities	4,564	3,119	6,776	14,460
Debt securities	717	-	462	1,179
Derivatives	-	78,881	-	78,881
Measured at fair value through other comprehensive income				
Debt securities	498,509	-	929	499,438
Financial assets, total	**503,790**	**82,000**	**8,168**	**593,958**

	31 Dec 2024			
Financial liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
Derivatives	-	10,965	-	10,965
Financial liabilities, total	**-**	**10,965**	**-**	**10,965**

	31 Dec 2024			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Payment liability, consortium of Savings Banks	-	-	12,958	12,958
Total	**-**	**-**	**12,958**	**12,958**

Investment transactions, categorised to Level 3

Financial assets at fair value through profit or loss (1,000 euros)	31 Dec 2025 Equity securities	Debt securities	Total	31 Dec 2024 Equity securities	Debt securities	Total
Opening balance	**6,776**	**462**	**7,239**	**6,866**	**345**	**7,211**
+ Acquisitions	-	-	-	159	292	450
- Sales	-	-	-	-59	-90	-149
- Matured during the year	-	-20	-20	-	-84	-84
+/- Realised changes in value recognised on the income statement	-	20	20	59	-	59
+/- Unrealised changes in value recognised on the income statement	-2,190	-25	-2,215	-248	-	-248
+ Transfers to Level 3	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-
Closing balance	**4,586**	**437**	**5,023**	**6,776**	**462**	**7,239**

At fair value through other comprehensive income (1,000 euros)	31 Dec 2025 Equity securities	Debt securities	Total	31 Dec 2024 Equity securities	Debt securities	Total
Opening balance	**-**	**929**	**929**	**-**	**234**	**234**
+ Acquisitions	-	-	-	-	-	-
- Sales	-	-	-	-	-	-
- Matured during the year	-	-765	-765	-	-	-
+/- Realised changes in value recognised on the income statement	-	54	54	-	-	-
+/- Unrealised changes in value recognised on the income statement	-	-	-	-	-	-
+/- Changes in value recognised in other comprehensive income	-	17	17	-	-208	-208
+ Transfers to Level 3	-	-	-	-	903	903
- Transfers to Level 1 and 2	-	-	-	-	-	-
Closing balance	**-**	**235**	**235**	**-**	**929**	**929**

Transactions in other liabilities, categorised to Level 3

Other liabilities at fair value through profit or loss (1,000 euros)	31 Dec 2025 Equity securities	Debt securities	Total	31 Dec 2024 Equity securities	Debt securities	Total
Opening balance	**-**	**12,958**	**12,958**	**-**	**19,550**	**19,550**
+ Acquisitions	-	-	-	-	60,654	60,654
- Sales	-	-	-	-	-	-
- Matured during the year	-	-	-	-	-60,654	-60,654
+/- Realised changes in value recognised on the income statement	-	-	-	-	-	-
+/- Unrealised changes in value recognised on the income statement	-	-4,300	-4,300	-	-6,592	-6,592
+ Transfers to Level 3	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-
Closing balance	**-**	**8,658**	**8,658**	**-**	**12,958**	**12,958**

Sensitivity analysis for financial assets on Level 3

(1,000 euros)		31 Dec 2025 Potential impact on equity			31 Dec 2024 Potential impact on equity		
Equity securities	Hypo-thetical change	Market value	Positive	Negative	Market value	Positive	Negative
At fair value through profit or loss	+/- 15%	4,586	688	-688	6,776	1,016	-1,016
At fair value through other comprehensive income	+/- 15%	-	-	-	-	-	-
Total		**4,586**	**688**	**-688**	**6,776**	**1,016**	**-1,016**

(1,000 euros)		31 Dec 2025 Potential impact on equity			31 Dec 2024 Potential impact on equity		
Debt securities	Hypo-thetical change	Market value	Positive	Negative	Market value	Positive	Negative
At fair value through profit or loss	+/- 15%	437	66	-66	462	69	-69
At fair value through other comprehensive income	+/- 15%	235	35	-35	929	139	-139
Total		**672**	**101**	**-101**	**1,392**	**209**	**-209**

G31 Management compensation and related party transactions

Related parties refer to key personnel in leading positions at Oma Savings Bank Plc and their close family members, as well as subsidiaries, joint ventures and companies, where key personnel in leading positions have control authority, and entities that have significant influence in Oma Savings Bank Plc. Key personnel include Board members, CEO, Deputy CEO and the rest of the Management Team. Loans and guarantees have been granted with conditions that are applied to similar loans and guarantees granted to customers.

Remuneration received by members of management	Salaries and rewards		Statutory pension costs		Cost for voluntary supplementary pension	
(1,000 euros)	1-12/2025	1-12/2024	1-12/2025	1-12/2024	1-12/2025	1-12/2024
Karri Alameri, CEO	616	-	107	-	-	-
Sarianna Liiri, Interim CEO and Deputy CEO	474	697	74	77	-	-
Markus Souru, Interim CEO	81	371	19	45	-	-
Pasi Sydänlammi, CEO	-	2,428	-	176	-	300
Pasi Turtio, Deputy CEO	-	166	-	19	-	51
The rest of the Management Team*	1,440	826	182	113	-	-
Total	**2,611**	**4,489**	**382**	**431**	**-**	**351**

Sarianna Liiri served as the interim CEO of the Company until 30 March 2025, appointed by the Board of Directors, after which Karri Alameri has served as the CEO appointed by the Board of Directors since 31 March 2025. Markus Souru served as the interim CEO appointed by the Company's Board of Directors until 30 March 2025, after which Sarianna Liiri has served as deputy CEO since 31 March 2025, appointed by the Board of Directors. Arbitration related to the termination of the former CEO Pasi Sydänlampi's executive contract has ended in a settlement in January 2026.
* Other management team: Pykäri Pekka until 31 August 2025, Sasu Sihvonen from 1 September 2025, Minna Sillanpää until 27 March 2025, Hanna Sirkiä, Pirjetta Soikkeli from 7 July 2025, Ville Rissanen and Kalle Virtanen from 1 August 2025.

In addition to the short-term employee benefits and voluntary supplementary pensions indicated in the table above, no other post-employment benefits have been paid to the management. The Group Management Team has been part of three share-based incentive schemes during the financial year 2025. The share-based incentive scheme payments recorded for the financial year 2025 amounted to EUR 0 million for the 2020-2021 programme and EUR 0.4 million for the 2022-2023 programme. Further information on the share-based incentive scheme is provided in Note G32.

Management employee benefits		
(1,000 euros)	1-12/2025	1-12/2024
Salaries and short-term employee benefits	2,611	4,489
Termination benefits	265	-
Post-employment benefits	-	351
Other long-term employee benefits	-	-
Share-based benefits	38	2,039
Total	**2,914**	**6,879**

The CEO and Deputy CEO are entitled to a statutory pension and the retirement age is determined within the statutory earnings-related pension scheme. The statutory pension cost of the CEO and the Deputy CEO in 2025 was a total of 198 thousand euros (318 thousand euros in 2024).

The Company does not have voluntary pension insurances acquired for the CEO, his deputy or any other management team.

Compensation for Board members	Salaries and rewards		Statutory pension costs		Cost for voluntary supplementary pension	
(1,000 euros)	1-12/2025	1-12/2024	1-12/2025	1-12/2024	1-12/2025	1-12/2024
Ossa Jaakko, Chairman	113	89	-	-	-	-
Pettersson Carl, Vice Chairman	107	-	-	-	-	-
Jaskari Aki	75	58	-	-	-	-
Brotherus Juhana	82	3	-	-	-	-
Gillberg-Hjelt Irma	96	3	-	-	-	-
Volotinen Juha	81	3	-	-	-	-
Riikonen Kati	78	1	-	-	-	-
Mäkynen Jyrki, Vice Chairman (until 5 November 2024)	-	72	-	-	-	-
Salmi Jarmo, Chairman (until 23 May 2024)	-	20	-	-	-	-
Sandström Jaana, Vice Chairman (until 8 April 2025)	10	59	-	-	-	-
Hemminki Aila (until 10 December 2024)	-	56	-	-	-	-
Kautonen Essi (until 10 December 2024)	-	40	-	-	-	-
Kokkala Timo (until 26 March 2024)	-	2	-	-	-	-
Total	**641**	**402**	**-**	**-**	**-**	**-**

Jaakko Ossa was the Chairman of the Board of Directors and Carl Pettersson was the Vice Chairman as of 8 April 2025. Jaana Sandström served as Vice Chairman of the Board and as a member of the Audit Committee until 8 April 2025. The Audit Committee was chaired by Irma Gillberg-Hjelt until 30 January 2025 and by Carl Pettersson as of 30 January 2025, and by members Kati Riikonen, Irma Gillberg-Hjelt until 30 January 2025 and further as of 8 April 2025, Juha Volotinen until 30 January 2025. The Chairman of the Remuneration Committee was Jaakko Ossa until 8 April 2025, after which Juhana Brotherus has been the Chairman of the Remuneration Committee since 8 April 2025. The members of the Remuneration Committee are Aki Jaskari and Jaakko Ossa, Carl Pettersson served as a member of the Remuneration Committee from 30 January to 8 April 2025. The chairman of the Risk Committee was Irma Gillberg-Hjelt and the members were Aki Jaskari and Juha Volotinen.

Related party transactions 31 Dec 2025 (EUR 1,000)	Key personnel and their family members	Other related parties of key personnel	Joint ventures	Associated companies	Joint operations	Other related parties	In total
Loans	1,309	48	12,600	-	9,611	-	**23,568**
Deposits	501	4,606	28	8	41	2,947	**8,131**
Investments	-	-	1,823	17,950	5,105	885	**25,763**
Received interest	53	6	1,124	-	354	-	**1,537**
Paid interests	-	49	-	-	-	78	**127**
Other business transactions	2	5	-1,039	-931	1	15	**-1,947**
Procurement	-	930	921	153	191	34	**2,227**

Related party transactions 31 Dec 2024* (EUR 1,000)	Key personnel and their family members	Other related parties of key personnel	Joint ventures	Associated companies	Joint operations	Other related parties	In total
Loans	2,421	1,965	17,000	-	9,906	-	**31,292**
Deposits	562	5,497	439	17	-	148	**6,664**
Investments	-	-	2,357	20,450	5,180	953	**28,940**
Received interest	138	227	1,746	-	480	-	**2,591**
Paid interests	1	180	-	-	-	-	**181**
Other business transactions	5	37	-589	-495	1	1	**-1,040**
Procurement	-	1,167	801	114	168	34	**2,284**

* The figures for the comparison period 2024 have been adjusted retrospectively due to revisions made to the definition of related parties. The adjustments have no effect on other financial figures.

G32 Share-based incentive schemes

As of 31 December 2025, the Company has the following existing share-based incentive programs:

Programs for the Group´s management and key persons:

Program 2020–2021
On 17 February 2020, Oma Savings Bank Plc's Board of Directors decided to set up a share-based incentive scheme for the Group's management. The remuneration is based on comparable cost-income ratio, an increase in operating income (in comparable figures) and customer and employee satisfaction. The program includes the earning period 2020–2021 and subsequent commitment periods, during which the shares will be disposed approximately in four installments within three years. The reward is paid partly in shares of the company and partly in cash. The cash portion is used to cover taxes and tax charges incurred by the reward to the person. If a person's employment or employment relationship ends before the payment of the commission, the remuneration, as a rule, is not paid. The fees payable under the scheme correspond to a total of up to 420,000 Oma Savings Bank Plc shares. The target group of the scheme includes a maximum of 10 persons.

Program 2022–2023
On 24 February 2022, Oma Savings Bank Plc's Board of Directors decided to set up a new share-based incentive scheme for key persons of the Group. The remuneration is based on comparable cost-income ratio, the quality of the credit portfolio and customer and employee satisfaction. The program includes a two-year long earning period, 2022–2023 and subsequent commitment periods, during which the shares will be disposed in approximately six instalments within five years. The reward is paid partly in shares of the Company and partly in cash. The cash portion is used to cover taxes and tax charges incurred by the reward to the person. If a person's employment or employment relationship ends before the payment of the commission, the remuneration, as a rule, is not paid. The fees payable under the scheme corresponds to a maximum value of 400,000 shares of Oma Savings Bank Plc, including the amount to be paid in cash. The target group of the scheme includes a maximum of 30 key persons, including the company's CEO and members of the Group’s Management Team.

Program 2024–2025
On 29 February 2024, Oma Savings Bank's Board of Directors decided to set up set up a new share-based incentive scheme for key persons of the Group. The remuneration is based on comparable cost-income ratio, quality of the credit portfolio, customer and personnel satisfaction. The program includes a two-year long earning period, 2024–2025 and subsequent commitment periods, during which the shares will be disposed in approximately six instalments within four years. The reward is paid partly in shares of the Company and partly in cash. The cash portion is used to cover taxes and tax charges incurred by the reward to the person. If a person's employment or employment relationship ends before the payment of the commission, the remuneration, as a rule, is not paid. The fees payable under the scheme correspond to a maximum value of 405,000 shares of Oma Savings Bank Plc, including the amount to be paid in cash. The target group of the scheme includes a maximum of 45 key persons, including the Company's CEO and members of the Group’s Management Team.

Share-based incentive scheme	1-12/2025	1-12/2025	1-12/2025	1-12/2024	1-12/2024	1-12/2024
	Program 2024-2025	Program 2022-2023	Program 2020-2021	Program 2024-2025	Program 2022-2023	Program 2020-2021
Maximum estimated number of gross shares at the start of the scheme	405,000	400,000	420,000	405,000	400,000	420,000
Date of issue	1/1/2024	1/1/2022	1/1/2020	1/1/2024	1/1/2022	1/1/2020
Share price at issue, weighted average fair value	20.34	16.90	8.79	20.34	16.90	8.79
Earning period begins	1/1/2024	1/1/2022	1/1/2020	1/1/2024	1/1/2022	1/1/2020
Earning period ends	12/31/2025	12/31/2023	12/31/2021	12/31/2025	12/31/2023	12/31/2021
Persons at the close of the financial year	31	19	4	36	24	6

Events for the financial year (pcs)	1-12/2025	1-12/2025	1-12/2025	1-12/2024	1-12/2024	1-12/2024
1/1/2025	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		**54,484**	**16,482**		-	**114,794**
Changes during the period						
Granted during the period		-	-		218,293	-
Lost during the period		-10,711	-4,891		-81,716	-52,956
Implemented during the period		-9,355	-		-82,093	-45,356
Expired during the period		-	-		-	-
Out at the end of the period		**34,418**	**11,591**		**54,484**	**16,482**

Share savings plan OmaOsake for employees

On 29 February 2024, Oma Savings Bank´s Board of Directors established an employee 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 motivation and commitment as well as 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. Participants have the opportunity to receive on 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 fulfilled, the participants will receive one matching share per three savings shares. As a rule, the receipt of the matching shares is subject to continued employment and holding of savings shares for the holding period ending 31 March 2027. The performance criteria for earning matching shares are based on comparable return on equity and comparable cost-income ratio. The potential reward will be paid partly in shares and cash after the end of the holding period. The cash pro-portion 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 on the participant´s book-entry account. During the 2024–2027 plan period, the OmaOsake will be offered to approximately 440 employees including members of the Management Team and the CEO. Approximately 60% of the personnel participated in the share savings plan.

On 28 February 2025, the Board of Directors of Oma Savings Bank Plc decided to launch a new term in the OmaOsake share savings program aimed at all personnel. The details of the new programming period correspond to the previous programming period. Depending on the performance criteria, participants have the option to receive one free additional share (gross) per two or one savings share. If performance criteria are not met, participants will receive one additional share per three savings shares. As a rule, the acquisition of additional shares requires the continuation of the employment relationship and the holding of the savings shares for the ownership period ending on 31 March 2028. For certain people working in risk-taking positions, fees are paid in a delayed manner according to financial sector legislation, with additional shares being paid to participants after the end of the ownership period in approximately four years in five installments. In this case, payment of the reward instalment is followed by a one-year waiting period, in which case the participant cannot dispose of the shares paid as reward. The second saving period starts on 1 April 2025 and ends on 31 March 2026. The OmaOsake 2025-2028 program was offered to approximately 600 employees including the members of the management team and the CEO. About 36% of the staff participated in the program.

Share savings plan	1-12/2025	1-12/2025	1-12/2024
Estimated maximum number of gross shares at the inplementation of the programme	138.000	56.500	56.500
Original allocation date	1 April 2025	1 April 2024	1 April 2024
Release date	31 March 2025	31 March 2025	31 March 2025
Eligbility conditions	Shareholder ownership, employment relationship	Shareholder ownership, employment relationship	Shareholder ownership, employment relationship
Maximum validaty time, in years	3	3	3
Maturity time left, in years	2.25	1.25	2.25
Persons at the end of the financial year	230	224	246
Method of payment	Cash and shares	Cash and shares	Cash and shares

G33 Leases

Assets, premises (1,000 euros)	31 Dec 2025	31 Dec 2024
Cost January 1	**27,297**	**20,307**
+ Increases (*	5,988	7,418
- Decreases	-1,285	-429
Cost at the end of the period	**32,000**	**27,297**
Accumulated depreciation and impairment losses January 1	**-12,821**	**-9,073**
+/- Accumulated depreciation of decreases and transfers	608	-
- Depreciation	-4,233	-3,748
Accumulated depreciation and impairment losses at the end of the period	**-16,446**	**-12,821**
Opening balance January 1	**14,477**	**11,234**
Closing balance at the end of the period	**15,555**	**14,477**
Refundable at the end of the lease	15	15
	15	**15**

*)The increase in acquisition costs mainly consists of office contracts for new branches opened in Vantaa and Savonlinna, as well as the expansion of Joensuu and Helsinki branches and an updated office contract for the Tampere branch.

Assets, equipment (1,000 euros)	31 Dec 2025	31 Dec 2024
Cost January 1	**1,372**	**1,264**
+ Increases	89	145
- Decreases	-662	-37
Cost at the end of the period	**799**	**1,372**
Accumulated depreciation and impairment losses January 1	**-1,049**	**-871**
+/- Accumulated depreciation of decreases and transfers	493	11
- Depreciation	-153	-188
Accumulated depreciation and impairment losses at the end of the period	**-708**	**-1,049**
Opening balance January 1	**323**	**393**
Closing balance at the end of the period	**91**	**323**

Liabilities (1,000 euros)	31 Dec 2025	31 Dec 2024
Lease liabilities at the end of the period	16,070	15,141

Maturity analysis (undiscounted cash flows)	less than 1 year	1–5 years	over 5 years
31 Dec 2025	4,382	10,244	1,619
31 Dec 2024	4,152	11,798	1,309

Impact on result (1,000 euros)	31 Dec 2025	31 Dec 2024
Rental income, other operating income	377	405
Rental income, investment properties	193	190
Depreciation		
Premises	-4,233	-3,748
Equipment	-153	-188
Interest expenses	-448	-323
Leases of short-term leases	-165	-94
Leases of low-value assets	-437	-358
Lease expenses total	**-4,866**	**-4,116**

Cash flow from leases	31 Dec 2025	31 Dec 2024
	-4,322	-3,686

G34 Entities and changes in the Group structure included in the Consolidated Financial Statements

Subsidiaries and associated companies and joint ventures consolidated in the Oma Savings Bank Group

	Domicile	Type of interest	Main activity	The Group's share of ownership 31 Dec 2025	The Group's share of ownership 31 Dec 2024
Kiinteistö Oy Lappeenrannan Säästökeskus	Lappeenranta	Subsidiary	Other financial service activities	100.0%	100.0%
GT Invest Oy	Helsinki	Associated company	Other financial service activities	48.7%	48.7%
City Kauppapaikat Oy	Helsinki	Associated company	Renting and management of other properties	45.3%	43.3%
Deleway Projects Oy	Seinäjoki	Joint venture	Trade of own real estate	49.0%	49.0%
Figure Taloushallinto Oy	Espoo	Joint venture	Other financial service activities	25.0%	25.0%
SAV-Rahoitus Oyj	Helsinki	Joint venture	Other lending	48.2%	48.2%
Asunto Oy Oma Säästöpankin talo	Seinäjoki	Joint operation	Management of apartments and residential properties	30.5%	30.5%

Changes during the financial year 2025

During the reporting period, Oma Savings Bank Plc assessed the values of City Kauppapaikat Oy's and Deleway Projects Oy's investments to be combined with the equity method, as well as receivables from companies that have been effectively treated as part of a net investment in an associated company.

Changes during the financial year 2024

Oma Savings Bank Plc capitalised its associated company GT Invest Oy by mutual decision of the shareholders. Oma Savings Bank's share of the capitalisation was EUR 0.5 million.

During the reporting period, the total number of City Kauppapaikat Oy's shares changed and as a result of the change, the Company's ownership is 45.3%. The Company has not made any additional investments during the reporting period.

Oma Savings Bank Plc assessed the values of the investments of GT Invest Oy and City Kauppapaikat Oy to be combined with the equity method, as well as the receivables from the companies that have been effectively treated as part of the net investment in an associated company.

Investments in significant associates and joint ventures

Value of the investment (1,000 euros)	31 Dec 2025	31 Dec 2024
Figure Taloushallinto Oy	178	178
GT Invest Oy	6,020	6,020
Deleway Projects Oy	1,515	2,049
City Kauppapaikat Oy	11,930	14,430
SAV-Rahoitus Oyj	-	-
Total balance sheet value	**19,643**	**22,677**

Shares in entities to be consolidated using the equity method:

(1,000 euros)	2025	2024
Opening balance 1 January	**19,460**	**24,131**
Figure Taloushallinto Oy	264	305
GT Invest Oy	5,942	6,666
Deleway Projects Oy	1,640	1,674
City Kauppapaikat Oy	11,614	15,487
Increases	**66**	**516**
GT Invest Oy	-	496
Deleway Projects Oy	66	20
Share of profit from associated companies	**-1,358**	**-589**
Figure Taloushallinto Oy	41	-41
GT Invest Oy	-102	-1
Deleway Projects Oy	-468	-53
City Kauppapaikat Oy	-829	-494
Impairment losses	**-3,100**	**-4,598**
GT Invest Oy	-	-1,219
Deleway Projects Oy	-600	-
City Kauppapaikat Oy	-2,500	-3,379
Closing balance 31 December	**15,068**	**19,460**

Summary of financial information on essential associates and joint ventures based on the figures in the companies' own financial statements:	Figure Taloushallinto Oy	GT Invest Oy	Deleway Projects Oy	City Kauppapaikat Oy	SAV-Rahoitus Oyj
(1,000 euros)	2025	2025	2025	2025	2025
Assets, total	1,922	16,519	1,046	69,656	13,359
Liabilities, total	-1,184	-1,855	-285	-46,333	-12,662
Turnover	6,908	-	6	8,403	850
Total operating income	6,908	-	6	8,403	850
Profit for the period	177	-200	-87	-1,629	-1,051
Comprehensive income	177	-200	-87	-1,629	-1,051
Reconciliation of the associated company's financial information with the carrying value of the Group's balance sheet:					
Net assets of the associate	738	14,664	761	21,319	697
Group's ownership	185	7,137	373	9,664	336

Summary of financial information on essential associates and joint ventures based on the figures in the companies' own financial statements:	Figure Taloushallinto Oy	GT Invest Oy	Deleway Projects Oy	City Kauppapaikat Oy	SAV-Rahoitus Oyj
(1,000 euros)	2024	2024	2024	2024	2024
Assets, total	1,676	15,550	1,064	54,492	18,893
Liabilities, total	-1,115	-686	-283	-49,104	-17,145
Turnover	6,884	-	4	8,617	1,351
Total operating income	6,884	-	4	8,617	1,351
Profit for the period	-97	-13	-980	-1,121	-1,016
Comprehensive income	-97	-13	-980	-1,121	-1,016
Reconciliation of the associated company's financial information with the carrying value of the Group's balance sheet:					
Net assets of the associate	561	14,864	782	3,384	1,748
Group's ownership	140	7,234	383	1,534	843

G35 Significant events after the period

In January 2026, the Board of Directors approved the Company's strategy and financial targets for the period 2026-2029. At the core of the strategy is the promise to provide customers with the most personal and fluent banking service in Finland in all encounters. Personality is seen as a competitive advantage that separates Oma Savings Bank Plc from other operators and supports growth in selected customer segments. The Company focuses on private customers and the SME sector.

The new financial targets for the period 2026-2029 are:

- Comparable return on equity (ROE): over 14%
- Comparable cost-to-income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score (NPS): over 50
- Common Equity Tier 1 (CET1): +2 percentage points above regulatory requirement

In addition, the Company updated its dividend policy. The Company aims to pay steady and growing dividends of at least 30% of net profit for the financial year. The Company has the preparedness to pay additional dividends.

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.

Hearing procedure initiated by the FIN-FSA

In February, the Company announced that the Finnish Financial Supervisory Authority (FIN-FSA) has initiated a hearing procedure concerning imposing possible administrative sanctions on OmaSp. In May 2024, the Company announced that the FIN-FSA had filed a request for a police investigation concerning suspected securities market offences related to the Company and was concurrently investigating the need to impose administrative sanctions on the Company. In December 2025, OmaSp announced that the police investigation and consideration of charges in the securities market offences had been concluded and that no requests for criminal sanctions had been presented to be imposed on OmaSp in the matter. The FIN-FSA has informed that it has initiated a hearing procedure under the Administrative Procedure Act concerning imposing possible administrative sanctions on OmaSp. FIN-FSA has given the Company the opportunity to comment on the matter before it is resolved. The Company will publish the decision of FIN-FSA and its potential implications for the Company once FIN-FSA has issued its decision on the matter.

Repurchase and cancellation of outstanding covered Bond Notes

In February 2026, the Company announced that it had repurchased and cancelled its outstanding covered bonds due in 2026 with a total nominal value of EUR 50,000,000. The repurchases will reduce the Company's interest expenses and financing risk, as well as strengthen its credit profile. Following the cancellation of the repurchased notes, the outstanding nominal amount of the bond (ISIN FI400522974) will be EUR 550,000,000.

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.

G36 Calculation of key figures

Earnings per share (EPS), EUR

$$\frac{\text{Profit/loss for the accounting period belonging to the parent company owners}}{\text{Average number of shares outstanding}}$$

Earnings per share after dilution (EPS), EUR

$$\frac{\text{Profit/loss for the accounting period belonging to the parent company}}{\text{Average number of shares outstanding after dilution of share-based rewarding}}$$

Oma Savings Bank Plc Parent Company’s Financial Statements

Oma Savings Bank Plc Income statement

Note	(1,000 euros)	1-12/2025	1-12/2024
P26	Interest income	265,689	349,834
P26	Interest expenses	-96,429	-136,168
	Net interest income	**169,260**	**213,665**
P27	Income from equity investments	237	299
P28	Fee and commission income	60,796	61,242
P28	Fee and commission expenses	-10,144	-10,497
P29	Net income from financial instruments recognised at fair value through the income statement	-4,258	-4,501
P30	Net income from assets at fair value through fair value reserve	-170	-240
P31	Net income from investment properties	11	5
P32	Other operating income	5,974	10,325
	Administrative expenses	**-88,609**	**-80,316**
P33	Personnel expenses	-41,893	-33,514
P34	Other administrative expenses	-46,717	-46,802
P35	Depreciation, amortisation and impairment on tangible and intangible assets	-7,931	-6,312
P32	Other operating expenses	-30,013	-26,786
P36	Final and expected credit losses	-47,111	-83,379
	Operating profit	**48,040**	**73,505**
	Appropriations	36,671	38,356
	Income taxes	**-16,991**	**-22,374**
	Taxes for the financial year	-16,506	-21,712
	Taxes for previous financial years	-2	3
	Deferred tax	-483	-665
	Profit (loss) from ordinary activities after taxes	**67,721**	**89,486**
	Profit (loss) for the period	**67,721**	**89,486**

Oma Savings Bank Plc Balance sheet

Note	Assets (1,000 euros)	31 Dec 2025	31 Dec 2024
	Cash and cash equivalents	941,103	395,608
	Debt securities eligible for refinancing with central banks	475,729	474,807
P3	Loans and receivables from credit institutions	103,315	283,580
P3	Loans and receivables from public and public sector entities	5,713,408	6,291,274
P4	Debt securities	18,739	25,810
	Public sector entities	5,050	10,059
	From others	13,689	15,751
P5	Shares and other equity	27,257	37,136
P6	Derivative contracts	55,180	78,881
P7	Intangible assets	41,740	31,837
P8	Tangible assets	18,935	18,583
	Investment property and shares and interests in investment property	1,381	1,096
	Other property and shares and interests in property companies	15,737	16,163
	Other tangible assets	1,817	1,324
P9	Other assets	6,967	8,024
P10	Accrued income and prepayments	45,715	36,694
P16	Deferred tax assets	10,739	14,858
	Assets, total	**7,458,827**	**7,697,093**

Note	Liabilities and equity (1,000 euros)	31 Dec 2025	31 Dec 2024
	Liabilities		
P11	Liabilities to credit institutions	124,899	236,589
P11	Liabilities to the public and public sector entities	3,854,257	4,000,720
	Deposits	3,854,251	4,000,708
	Other liabilities	7	12
P12	Debt securities issued to the public	2,680,549	2,665,565
P6	Derivative contracts	3,954	10,965
P13	Other liabilities	28,604	47,132
P14	Accrued expenses and deferred income	57,625	61,105
P15	Subordinated liabilities	60,000	60,000
P16	Deferred tax liabilities	109	133
	Liabilities, total	**6,809,998**	**7,082,208**
	Appropriations		
P13	Voluntary provisions	137,112	173,783
	Appropriations, total	**137,112**	**173,783**
P24	**Equity**		
P24	Share capital	24,000	24,000
	Other restricted reserves		
	Fair value reserve	-38,620	-53,068
	Non-restricted reserves		
	Reserve for invested non-restricted equity	210,872	210,489
	Retained earnings (loss)	247,745	170,195
	Profit (loss) for the period	67,721	89,486
	Equity, total	**511,717**	**441,102**
	Liabilities and equity, total	**7,458,827**	**7,697,093**

Off-balance sheet commitments (1,000 euros)	31 Dec 2025	31 Dec 2024
Commitments given to a third party on behalf of a customer	**26,037**	**42,219**
Guarantees and pledges	26,037	42,219
Irrevocable commitments given in favour of a customer	**301,882**	**319,422**
Undrawn credit facilities	301,882	319,422

Oma Savings Bank Plc Cash flow statement

Note	(1,000 euros)	1-12/2025	1-12/2024
	Cash flow from operating activities		
	Operating income after taxes	**67,721**	**89,486**
	End-of-period adjustments*	**52,301**	**87,328**
	Increase (-) or decrease (+) in receivables from operating activities	**556,558**	**189,584**
P4	Debt securities	16,087	58,476
P3	Loans and receivables from public and public sector entities	534,924	128,422
P5	Shares and other equity	5,012	-184
P9	Other assets	536	2,871
	Increase (+) or decrease (-) in liabilities from operating activities	**-247,936**	**-155,959**
P11	Liabilities to credit institutions	-113,790	69,861
P11	Liabilities to the public and public sector entities	-118,237	-236,783
P13	Other liabilities	-15,909	10,963
	Paid income taxes	-33,114	-16,639
	Cash flow from operating activities, total	**395,529**	**193,801**
	Cash flow from investing activities		
	Investments in shares and other equity, increases	-66	-516
	Investments in shares and other equity, decreases	-	59
	Investments in tangible and intangible assets	-18,234	-8,141
P7,8	Transfers of tangible and intangible assets	44	305
	Acquisition of business	-	-70,964
	Cash flow from investing activities, total	**-18,256**	**-79,258**
	Cash flow from financing activities		
	Dividends paid	-11,936	-33,139
P12	Debt securities issued to the public, increases	214,460	546,523
P12	Debt securities issued to the public, decreases	-214,568	-823,162
	Cash flow from financing activities, total	**-12,043**	**-309,777**
	Net change in cash and cash equivalents	**365,230**	**-195,234**
	Cash and cash equivalents at the beginning of the period	678,688	873,923
	Cash and cash equivalents at the end of the period	1,043,918	678,688
	Cash and cash equivalents in the cash flow statement consist of the following items:		
	Cash and cash equivalents	941,103	395,608
	Receivables from credit institutions repayable on demand	102,815	283,080
	Total	**1,043,918**	**678,688**
	Additional information on the cash flow statement		
	Received interests	263,104	374,054
	Paid interests	97,548	128,102
	Dividends received	237	299
	***End-of-period adjustments:**		
	Appropriations	-36,671	-38,356
	Taxes on income statement	483	665
	Changes in fair value	3,773	4,779
	Expected credit losses and impairment losses	47,111	83,379
	Depreciation, amortisation and impairment loss on intangible and tangible assets	7,980	6,327
	Other adjustments	29,625	30,534
	Total	**52,301**	**87,328**

Parent Company's Notes

P1 Accounting principles for the Parent Company

The Parent Company Oma Savings Bank Plc draws up separate financial statements in accordance with the provisions of the Accounting Act and Act on Credit Institutions, the Decree of the Ministry of Finance on financial statements and consolidated financial statements of credit institutions (698/2014) and Regulations and Guidelines 2/2016 of the Finnish Financial Supervisory Authority on accounting, financial statements and management reports for the financial sector.

1. Items denominated in foreign currencies

Assets and liabilities tied to items denominated in foreign currencies outside of the Eurozone have been converted to euros as per the European Central Bank's closing price on the reporting date. On the income statement, foreign exchange differences that emerged during valuation have been recognised in net gains on trading in foreign currencies.

2. Financial instruments

The Parent Company follows the Group's accounting policies for financial instruments.

3. Derivatives and hedge accounting

The Parent Company follows the Group's accounting policies for derivatives and hedge accounting.

4. Tangible and intangible assets

Properties and shares in property companies have been divided into properties in the Company's own use and investment properties, based on the purpose of use.

Properties have been recognised in the balance sheet at acquisition cost less planned depreciation. Shares and other equity in investment properties are recognised on the balance sheet at acquisition cost. The Company does not apply the option provided in Section 12, Article 8 of the Credit Institution Act, which allows the valuation of investment properties at fair value.

The balance sheet values of properties in the Company's own use and shares and other equity in property companies are based on the value of the assets relative to the expected income of core business operations.

The difference between the bookkeeping value of investment properties and shares and other equity in property companies, and the permanently lower likely transfer price, if it is significant, is an impairment loss recognised as an expense under 'Net income of investment properties'. Any reversals of impairment are recognised as adjustments in the same item.

The Company's key investment properties have been evaluated by property with the purchase price allocation method or the yield value method. The estimates of the yield value method are based on the amounts of net rent income from the property and the yield requirement of property markets. The fair values of investment properties are listed in Note P8.

5. Appropriations

5.1 Tax-based provisions

Tax-based provisions, such as credit loss provisions, are used in the planning of the Company's Financial Statements and taxes. As such, the amounts of tax-based provisions and their changes do not depict the risks faced by the Company.

In the Company's Financial Statements, appropriations are listed without deducting the deferred tax liability.

6. Off-balance-sheet commitments

Off-balance-sheet commitments are commitments given to a third party on behalf of a customer and irrevocable commitments given in favour of a customer.

Commitments given to a third party on behalf of a customer are, for example, guarantees and guarantee commitments equated to them. Commitments are listed at the maximum amounts of the guarantees or guarantee commitments at the end of the year.

Irrevocable commitments given in favour of a customer are, for example, binding loan commitments, granted undrawn loans as well as unused credit limits. Commitments are listed as the maximum amounts that could be payable at the end of the accounting period.

7. Interest income and expenses

All interest income and expenses derived from interest-bearing assets and liabilities are recognised in 'Interest income and expenses'. Interest is recognised on an accrual basis excluding interest for late payments, which are recognised when payments are received.

Also recognised as interest income or expense is the difference between the acquisition cost and nominal value of receivables and liabilities, which is amortised on the maturity period of the receivable or the liability. The counterpart is recognised as a change in receivable or liability.

Interest income has also been accrued on impaired receivables' remaining balance in the bookkeeping at the original effective interest rate in the contract.

Significant lending transaction and processing fee income is recognised in interest income over time using the effective interest method in accordance with the average expected maturity of the loan rather than recognising the income as a one-off gain. The clarification of the over-time accounting principles concerns new credit issued to companies and housing companies.

8. Impairment of financial assets

The model for impairment of financial assets brought by IFRS 9 requires management to make decisions, estimates and assumptions especially on the following topics:

- Selecting and defining calculation models,
- Assessing whether the credit risk related to a financial instrument has increased significantly after initial recognition, and
- Taking into account forward-looking information in the recognition of expected credit losses.

8.1 Evaluation of fair value

The management team's discretion is also used in cases where the fair value of a financial instrument is determined through valuation methods. If no verifiable market inputs exist on which the used valuation methods can be based, the management team has to assess which other inputs to use to determine fair value. The principles used to determine fair value are described in more detail in the section 'Determining the fair value'.

The management decides when it considers the markets of financial instruments to be inactive. Additionally, it must be evaluated whether a single financial instrument is the object of active trading and whether the price information received from the market is a reliable indicator of the fair value of the financial instrument.

9. Depreciation principles

The acquisition costs of buildings and other wearable tangible and intangible assets are depreciated based on the financial holding time in equal instalments and in accordance with a previously created depreciation plan. The depreciation time is 10–40 years for buildings and 3–8 years for machinery and equipment. Depreciations are not performed for land.

Development expenses and licences of computer software are added under 'Intangible rights' and depreciated within 3–10 years. Long-term expenses are depreciated during their useful life of 3–10 years. According to a pre-established depreciation plan, goodwill is eliminated within 5 years.

10. Income and expenses from other than ordinary activities and statutory provision

The Company has not recognised income or expenses from other than ordinary activities. If the exact sum of a future loss or cost is not known, it must be entered as a statutory provision in the balance sheet.

11. Taxes

Income taxes are recognised in the Company's financial statements based on the calculations of taxable income. Of the positive change in value included in the fair value reserve, deferred tax liabilities are recognised on the balance sheet, and of the negative change in value, deferred tax assets are recognised on the balance sheet. Additionally, of the negative change in value transferred from the fair value reserve to the result, deferred tax assets are recognised. Other deferred taxes have not been recognised at Company level.

P2 Categorisation of financial assets and financial liabilities

31 Dec 2025 Financial assets (1,000 euros)	Amortised cost	Fair value through profit or loss	Fair value through fair value reserve	Book value, total	Fair value
Cash and cash equivalents	941,103	-	-	941,103	941,103
Receivables credit institutions	103,315	-	-	103,315	103,315
Receivables from public and public sector entities	5,713,278	130	-	5,713,408	5,713,408
Debt securities	-	1,116	493,352	494,468	494,468
Shares and other equity	-	7,614	-	7,614	7,614
Derivatives	-	55,180	-	55,180	55,180
Assets total	**6,757,696**	**64,040**	**493,352**	**7,315,088**	**7,315,088**
Shares, participations and subsidiaries				19,643	19,643
Investment property				1,381	1,381
Non-financial assets				122,715	122,715
Total assets				**7,458,827**	**7,458,827**

31 Dec 2025 Financial liabilities (1,000 euros)	Amortised cost	Fair value through profit or loss	Bookkeeping value, total	Fair value
Liabilities to credit institutions	124,899	-	124,899	124,899
Liabilities to public and public sector entities	3,854,257	-	3,854,257	3,854,257
Subordinated loans	60,000	-	60,000	60,000
Debt securities issued to the public	2,680,549	-	2,680,549	2,680,549
Derivatives	-	3,954	3,954	3,954
Financial liabilities total	**6,719,706**	**3,954**	**6,723,659**	**6,723,659**
Other than financial liabilities			86,338	86,338
Total liabilities			**6,809,998**	**6,809,998**

31 Dec 2024 Financial assets (1,000 euros)	Amortised cost	Fair value through profit or loss	Fair value through fair value reserve	Book value, total	Fair value
Cash and cash equivalents	395,608	-	-	395,608	395,608
Receivables credit institutions	283,580	-	-	283,580	283,580
Receivables from public and public sector entities	6,291,144	130	-	6,291,274	6,291,274
Debt securities	-	1,179	499,438	500,617	500,617
Shares and other equity	-	14,460	-	14,460	14,460
Derivatives	-	78,881	-	78,881	78,881
Assets total	**6,970,332**	**94,650**	**499,438**	**7,564,420**	**7,564,420**
Shares, participations and subsidiaries				22,677	22,677
Investment property				1,096	1,096
Non-financial assets				108,900	108,900
Total assets				**7,697,093**	**7,697,093**

31 Dec 2024 Financial liabilities (1,000 euros)	Amortised cost	Fair value through profit or loss	Book value, total	Fair value
Liabilities to credit institutions	236,589	-	236,589	236,589
Liabilities to public and public sector entities	4,000,720	-	4,000,720	4,000,720
Subordinated loans	60,000	-	60,000	60,000
Debt securities issued to the public	2,665,565	-	2,665,565	2,665,565
Derivatives	-	10,965	10,965	10,965
Financial liabilities total	**6,962,873**	**10,965**	**6,973,838**	**6,973,838**
Other than financial liabilities			108,370	108,370
Total liabilities			**7,082,208**	**7,082,208**

P3 Loans and receivables from credit institutions and from public and from public sector entities

Loans and receivables from credit institutions (1,000 euros)	31 Dec 2025	31 Dec 2024
Payable on demand	**102,815**	**283,080**
From the central financial institution	80,970	212,927
From domestic credit institutions	21,845	70,153
Other	**500**	**500**
From domestic credit institutions	500	500
Total	**103,315**	**283,580**

Loans and receivables from public and from public sector entities (1,000 euros)	31 Dec 2025	31 Dec 2024
Companies and housing associations	1,751,228	2,095,376
Financial and insurance institutions	67,911	100,119
Public sector	14,270	14,256
Households	3,767,699	3,948,586
Non-profit organisations serving households	67,172	82,276
Foreign countries	45,128	50,662
Total	**5,713,408**	**6,291,274**
- of which subordinated receivables	130	130

Non-performing and forbearance receivables (1,000 euros)	31 Dec 2025	31 Dec 2024
over 90 days matured receivables	327,386	162,512
of which likely to be unpaid, which are undue or less than 90 days due	197,662	257,430
Non-performing and forbearance receivables, total	**525,048**	**419,942**
Forbearance receivables, total	**198,393**	**158,930**
Contract residual amount of financial assets that have been written off as final credit losses during the reporting period, and which are further subject to recovery measures	3,487	4,426
Amount of final credit losses recorded on assets for the financial year	6,003	12,960

Loans and receivables and off-balance sheet (1,000 euros)	Stage 1	Stage 2	Stage 3	31 Dec 2025 Total	31 Dec 2024 Total
Expected credit losses 1 January	**1,975**	**13,655**	**97,220**	**112,850**	**35,728**
Transfer to stage 1	129	-1,369	-1,917	-3,157	-1,145
Transfer to stage 2	-320	3,765	-2,541	903	1,803
Transfer to stage 3	-74	-2,047	25,089	22,968	33,671
New debt securities	161	274	4,467	4,902	10,563
Matured debt securities	-286	-911	-4,137	-5,334	6,406
Realised credit losses	-	-	-6,138	-6,138	-12,960
Recoveries on previous realised credit losses	-	-	335	335	735
Changes in credit risk	-22	-335	34,088	33,731	5,902
Changes in the ECL model parameters	16	1,345	7,908	9,270	-
Manual corrections, at credit level	50	-6,109	-10,038	-16,097	32,148
Expected credit losses period end	**1,630**	**8,267**	**144,336**	**154,233**	**112,850**

P4 Debt securities

(1,000 euros)	31 Dec 2025 Total	Of which central bank funding entitling debt securities	Of which government bonds	Other debt securities	31 Dec 2024 Total	Of which central bank funding entitling debt securities	Of which government bonds	Other debt securities
Recognised at fair value through profit and loss	**1,116**	**-**	**-**	**-**	**1,179**	**-**	**-**	**-**
Publicly quoted	-	-	-	-	25	-	-	-
Other	1,116	-	-	-	1,154	-	-	-
Recognised at fair value through fair value reserve	**493,352**	**475,729**	**-**	**475,729**	**499,438**	**474,807**	**-**	**474,807**
Publicly quoted	493,117	475,729	-	475,729	499,220	474,807	-	474,807
Other	235	-	-	-	218	-	-	-
Total	**494,468**	**475,729**	**-**	**475,729**	**500,617**	**474,807**	**-**	**474,807**
of which subordinated receivables	427	-	-	-	568	-	-	-

Debt securities, amortised (1,000 euros)	Stage 1	Stage 2	Stage 3	31 Dec 2025 Total	31 Dec 2024 Total
Expected credit losses 1 January	**279**	**71**	**-**	**350**	**478**
Transfer to stage 1	10	-69	-	-58	-1
Transfer to stage 2	-	15	-	15	18
Transfer to stage 3	-	-	-	-	-
New debt securities	24	-	-	24	46
Matured debt securities	-21	-2	-	-23	-99
Realised credit losses	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-
Changes in credit risk	-7	-	-	-7	-48
Changes in the ECL model parameters	-	-	-	-	-
Changes based on management estimates	-24	-	-	-24	-44
Expected credit losses 31 December	**260**	**15**	**-**	**275**	**350**

P5 Shares and other equity

(1,000 euros)	31 Dec 2025	31 Dec 2024
At fair value through profit or loss		
Publicly quoted	-	4,564
Other	7,614	9,895
At fair value through profit or loss, total	**7,614**	**14,460**
Of which in credit institutions	-	1,487
Of which in other companies	7,614	12,972
At amortised cost		
Shares and holdings in participation companies	**19,643**	**22,677**
Of which in credit institutions	-	-
Of which in other companies	19,643	22,677
Total at amortised cost	**19,643**	**22,677**
Total shares	**27,257**	**37,136**

P6 Derivative contracts

The information on derivatives and hedge accounting is presented in Note G6 Derivatives and hedge accounting.

P7 Intangible assets

(1,000 euros)	31 Dec 2025	31 Dec 2024
IT expenses	4,807	4,696
Goodwill	13,020	16,917
Unfinished intangible assets	19,462	7,019
Other intangible assets	4,451	3,204
Total	**41,740**	**31,837**

Intangible assets	31 Dec 2025	31 Dec 2024
Acquisition cost January 1	**59,775**	**38,014**
+ increases during the accounting period	17,545	21,919
+ transfers between items	-657	-157
Acquisition cost December 31	**76,663**	**59,775**
Accrued amortisation and impairment January 1	-27,939	-22,263
- amortisation during the accounting period	-6,985	-5,676
Accrued amortisation and impairment December 31	**-34,923**	**-27,939**
Closing balance December 31	**41,740**	**31,837**
Opening balance January 1	**31,837**	**15,751**

P8 Tangible assets

(1,000 euros)	31 Dec 2025 Book value	Fair value	31 Dec 2024 Book value	Fair value
Land and water				
In own use	252		252	
Used for investments	76	76	76	76
Total	**328**		**328**	
Buildings				
In own use	971		1,397	
Used for investments	429	429	144	144
Total	**1,400**		**1,541**	
Shares and other equity in property companies				
In own use	14,513		14,513	
Used for investments	877	877	877	877
Total	**15,390**		**15,390**	
Other tangible assets	**1,817**		**1,324**	
Tangible assets, total	**18,935**		**18,583**	

Investment properties have been measured at acquisition cost.

Changes in tangible assets during the accounting period (1,000 euros)	31 Dec 2025 Investment properties and investment property shares	Other properties and property shares	Other tangible assets	Total
Acquisition cost January 1	**1,738**	**17,933**	**12,681**	**32,351**
+ increases during the accounting period	11	12	339	362
- decreases during the accounting period	-	-	-140	-140
+/- transfers between items	323	-323	657	657
Acquisition cost December 31	**2,071**	**17,622**	**13,537**	**33,230**
Accrued depreciation and impairment January 1	**-641**	**-1,770**	**-11,357**	**-13,768**
+/- accrued depreciation on decreases and transfers	-25	25	140	140
- depreciation during the accounting period	-24	-140	-503	-667
Accrued depreciation and impairment December 31	**-690**	**-1,885**	**-11,720**	**-14,295**
Closing Balance December 31	**1,381**	**15,737**	**1,817**	**18,935**
Opening Balance January 1	**1,096**	**16,163**	**1,324**	**18,583**

Changes in tangible assets during the accounting period (1,000 euros)	31 Dec 2024 Investment properties and investment property shares	Other properties and property shares	Other tangible assets	Total
Acquisition cost January 1	**2,010**	**16,829**	**12,287**	**31,127**
+ increases during the accounting period	-	1,290	186	1,476
- decreases during the accounting period	-409	-	-	-409
+/- transfers between items	136	-186	208	157
Acquisition cost December 31	**1,738**	**17,933**	**12,681**	**32,351**
Accrued depreciation and impairment January 1	**-692**	**-1,725**	**-10,765**	**-13,183**
+/- accrued depreciation on decreases and transfers	66	-	-	66
- depreciation during the accounting period	-15	-45	-591	-651
Accrued depreciation and impairment December 31	**-641**	**-1,770**	**-11,357**	**-13,768**
Closing Balance December 31	**1,096**	**16,163**	**1,324**	**18,583**
Opening Balance January 1	**1,318**	**15,104**	**1,521**	**17,944**

P9 Other assets

(1,000 euros)	31 Dec 2025	31 Dec 2024
Receivables on payment transfers	18	27
Other	6,950	7,997
Total	**6,967**	**8,024**

P10 Accured income and prepayments

(1,000 euros)	31 Dec 2025	31 Dec 2024
Interests	27,799	27,628
Other	17,916	9,066
Total	**45,715**	**36,694**

P11 Liabilities to the public and public sector entities and liabilities to credit institutions

Liabilities to the public and public sector entities

(1,000 euros)	31 Dec 2025	31 Dec 2024
Deposits	**3,854,251**	**4,000,708**
Repayable on demand	3,238,663	3,446,746
Other	615,587	553,962
Other liabilitites	**7**	**12**
Other	7	12
Total	**3,854,257**	**4,000,720**

Liabilities to credit institutions

(1,000 euros)	31 Dec 2025	31 Dec 2024
Liabilities to central banks	-	90,000
Repayable on demand	25,998	7,063
Other	98,901	139,526
Total	**124,899**	**236,589**

P12 Debt securities issued to the public

The information on debt securities is given in Note G13 Debt securities issued to the public.

P13 Provisions and other liabilities

Provisions (1,000 euros)	31 Dec 2025	31 Dec 2024
Tax-based credit loss provisions	137,112	173,783
Total	**137,112**	**173,783**

Other liabilities (1,000 euros)	31 Dec 2025	31 Dec 2024
Liabilities on payment transfers	12,875	26,115
Expected credit loss on loan commitments	895	243
Payment liability, consortium of Savings Banks*	8,658	12,958
Other	6,176	7,816
Total	**28,604**	**47,132**

*Payment liabilities recognised to Oma Savings Bank Plc in the acquisition of Eurajoen Savings Bank's and Liedon Savings Bank's businesses.

P14 Accrued expenses and deferred income

(1,000 euros)	31 Dec 2025	31 Dec 2024
Interests	41,551	42,697
Other	16,074	18,408
Total	**57,625**	**61,105**

P15 Subordinated liabilities

Subordinated liabilities whose bookkeeping value exceeds 10 % of total amount of these liabilities

(1,000 euros)	Bookkeeping value			
Identifying details of liability	31 Dec 2025	31 Dec 2024	Interest %	Due date
Oma Savings Bank Plc's debenture loan I/2022	20,000	20,000	3.00	1/15/2028
Oma Savings Bank Plc's debenture loan II/2022	20,000	20,000	3.25	7/14/2028
Oma Savings Bank Plc's debenture loan I/2023	20,000	20,000	3.25	10/23/2028
Total	**60,000**	**60,000**		

	Amount included in own funds	
Identifying details of liability	31 Dec 2025	31 Dec 2024
Oma Savings Bank Plc's debenture loan I/2022	8,160	12,158
Oma Savings Bank Plc's debenture loan II/2022	10,142	14,140
Oma Savings Bank Plc's debenture loan I/2023	11,249	15,246
Total	**29,551**	**41,544**

All listed loans are denominated in euros. In the solvency calculation, the listed loans are included in the credit institution's lower tier 2 capital.

Terms and conditions of prepayment:

The Company retains on all loans the right to claim the loan either partially or in full before the due date. However, prepayment is only possible if permitted by the Financial Supervisory Authority, excluding minor claims that the Company will resell shortly after claiming.

Regulations on loan priorities and potential exchanging of loans for shares:

Loans have been issued as a debenture loan in accordance with Article 34 of the Promissory Notes Act (622/47). These loans are subordinated to the issuer's other loans.

P16 Deferred tax liabilities and tax assets

(1,000 euros)	31 Dec 2025	31 Dec 2024
Tax receivables calculated from other temporary differences	975	1,458
Amount of deferred tax assets due to fair value reserve	9,764	13,400
Deferred tax assets total	**10,739**	**14,858**
Tax liabilities calculated from other temporary differences	55	70
Amount of deferred tax liabilities due to fair value reserve	54	63
Deferred tax liabilities total	**109**	**133**

Deferred tax liabilities and receivables have been recognised in the fair value reserve for changes of certificates of receivables and equity securities entered in the fair value reserve, expected credit losses, as well as other temporary differences between accounting and taxation.

P17 Maturity distribution of financial assets and liabilities

Financial assets (1,000 euros)	31 Dec 2025				
	Less than 3 months	3 - 12 months	1 - 5 years	Over 5 years	Total
Debt securities eligible for refinancing with central banks	14,523	8,890	311,707	140,609	**475,729**
Receivables from credit institutions	102,815	500	-	-	**103,315**
Receivables from public and public sector entities	346,348	388,478	1,691,957	3,286,626	**5,713,408**
Debt securities	235	3,391	15,113	-	**18,739**
Derivative contracts	-	1,775	37,079	16,327	**55,180**
Total	**463,920**	**403,033**	**2,055,856**	**3,443,562**	**6,366,371**

Financial assets (1,000 euros)	31 Dec 2024				
	Less than 3 months	3 - 12 months	1 - 5 years	Over 5 years	Total
Debt securities eligible for refinancing with central banks	4,997	27,139	266,322	176,349	**474,807**
Receivables from credit institutions	283,080	500	-	-	**283,580**
Receivables from public and public sector entities	544,552	457,460	1,823,819	3,465,444	**6,291,274**
Debt securities	7,440	106	17,653	611	**25,810**
Derivative contracts	-	-	43,912	34,969	**78,881**
Total	**840,069**	**485,205**	**2,151,706**	**3,677,373**	**7,154,352**

Financial liabilities (1,000 euros)	31 Dec 2025				
	Less than 3 months	3 - 12 months	1 - 5 years	Over 5 years	Total
Liabilities to credit institutions and central banks	76,958	-	47,941	-	**124,899**
Liabilities to public and public sector entities	3,447,477	389,328	17,452	-	**3,854,257**
Debt securities issued to the public	64,595	645,807	1,970,147	-	**2,680,549**
Subordinated debts	-	-	60,000	-	**60,000**
Derivative contracts	-	-	2,524	1,430	**3,954**
Total	**3,589,031**	**1,035,135**	**2,098,064**	**1,430**	**6,723,659**

Financial liabilities (1,000 euros)	31 Dec 2024				
	Less than 3 months	3 - 12 months	1 - 5 years	Over 5 years	Total
Liabilities to credit institutions and central banks	163,523	12,220	49,936	10,909	**236,589**
Liabilities to public and public sector entities	3,647,977	332,774	19,969	-	**4,000,720**
Debt securities issued to the public	4,997	209,830	2,450,738	-	**2,665,565**
Subordinated debts	-	-	60,000	-	**60,000**
Derivative contracts	-	118	3,003	7,844	**10,965**
Total	**3,816,496**	**554,941**	**2,583,647**	**18,753**	**6,973,838**

Receivables from public and public sector entities, repayable on demand:
Other than fixed-term deposits and overdraft accounts are listed in the category of less than 3 months.

P18 Itemisation of assets and liabilities in domestic and foreign denominations

	31 Dec 2025		31 Dec 2024	
Assets (1,000 euros)	Domestic currency	Foreign currency	Domestic currency	Foreign currency
Debt securities eligible for refinancing with central banks	475,729	-	474,807	-
Loans and receivables to credit institutions	103,315	-	283,580	-
Loans and receivables to the public and public sector entities	5,713,408	-	6,291,274	-
Debt securities	18,739	-	25,810	-
Derivative contracts	55,180	-	78,881	-
Other assets	1,089,428	3,028	539,622	3,119
Total	**7,455,799**	**3,028**	**7,693,974**	**3,119**

	31 Dec 2025		31 Dec 2024	
Liabilities (1,000 euros)	Domestic currency	Foreign currency	Domestic currency	Foreign currency
Liabilities to credit institutions and central banks	124,899	-	236,589	-
Liabilities to public and public sector entities	3,854,257	-	4,000,720	-
Debt securities issued to public	2,680,549	-	2,665,565	-
Derivative contracts	3,954	-	10,965	-
Subordinated liabilities	60,000	-	60,000	-
Other liabilities	28,713	-	47,265	-
Accrued expenses and deferred income	57,625	-	61,105	-
Total	**6,809,998**	**-**	**7,082,208**	**-**

P19 Fair values and book values of financial assets and liabilities and fair value hierarchy

The fair values of financial assets have been determined primarily on the basis of the quoted market prices. If a quoted market price was not available, the current value discounted by the market interest rate or another generally accepted valuation model or method was used in the valuation. The book value was used as the fair value for other financial assets. The book value was used as the fair value for financial liabilities.

Financial assets	31 Dec 2025		31 Dec 2024	
(1,000 euros)	Book value	Fair value	Book value	Fair value
Cash and cash equivalents	941,103	941,103	395,608	395,608
Receivables from credit institutions	103,315	103,315	283,580	283,580
Receivables from public and public sector entities	5,713,408	5,713,408	6,291,274	6,291,274
Debt securities	494,468	494,468	500,617	500,617
Publicly quoted	493,117	493,117	499,245	499,245
Other	1,351	1,351	1,373	1,373
Shares and other equity	27,257	27,257	37,136	37,136
Publicly quoted	-	-	4,564	4,564
Other	27,257	27,257	32,572	32,572
Derivative contracts	55,180	55,180	78,881	78,881
Total	**7,334,731**	**7,334,731**	**7,587,097**	**7,587,097**

Financial liabilities	31 Dec 2025		31 Dec 2024	
(1,000 euros)	Book value	Fair value	Book value	Fair value
Liabilities to credit institutions	124,899	124,899	236,589	236,589
Liabilities to public and public sector entities	3,854,257	3,854,257	4,000,720	4,000,720
Debt securities issued to public	2,680,549	2,680,549	2,665,565	2,665,565
Derivative contracts	3,954	3,954	10,965	10,965
Subordinated liabilities	60,000	60,000	60,000	60,000
Total	**6,723,659**	**6,723,659**	**6,973,838**	**6,973,838**

Financial instruments measured at fair value (1,000 euros)

	31 Dec 2025			
Financial assets	Level 1	Level 2	Level 3	Total
Debt securities	493,795	-	672	494,468
Shares and other equity	-	3,028	4,586	7,614
Derivative contracts	-	55,180	-	55,180
Receivables from public and public sector entities	-	-	130	130
Total	**493,795**	**58,208**	**5,388**	**557,392**

Financial liabilities	Level 1	Level 2	Level 3	Total
Derivative contracts	**-**	**3,954**	**-**	**3,954**

	31 Dec 2024			
Financial assets	Level 1	Level 2	Level 3	Total
Debt securities	499,226	-	1,392	500,617
Shares and other equity	4,564	3,119	6,776	14,460
Derivative contracts	-	78,881	-	78,881
Receivables from public and public sector entities	-	-	130	130
Total	**503,790**	**82,000**	**8,298**	**594,088**

Financial liabilities	Level 1	Level 2	Level 3	Total
Derivative contracts	**-**	**10,965**	**-**	**10,965**

Fair value and changes in value entered directly into the income statement as well as changes, entered into the fair value reserve, from each group of financial instruments measured at fair value (1,000 euros)

	31 Dec 2025			
	Fair value financial assets	Fair value liabilities	Change in value in income statement	Change in value in fair value reserve
Financial assets at fair value through fair value reserve	305,516	-	-	-48,550
Financial assets at fair value through profit or loss	251,876	3,954	-3,631	-
Total	**557,392**	**3,954**	**-3,631**	**-48,550**

	31 Dec 2024			
	Fair value financial assets	Fair value liabilities	Change in value in income statement	Change in value in fair value reserve
Financial assets at fair value through fair value reserve	270,539	-	-	-66,685
Financial assets at fair value through profit or loss	323,549	10,965	-4,728	-
Total	**594,088**	**10,965**	**-4,728**	**-66,685**

P20 Expected credit losses

	2025				
Balance sheet item	At amortised cost	Fair value through profit and loss	Fair value through other comprehensive income	Expected credit loss	Total
Cash and cash equivalents	941,103	-	-	-	**941,103**
Receivables from credit institutions	103,315	-	-	-	**103,315**
Receivables from public and public sector	5,865,746	-	-	-152,338	**5,713,408**
Debt securities*	-	1,116	493,352	-	**494,468**
Shares and other equity	-	7,614	-	-	**7,614**
Shares and holdings in participation companies	-	-	19,643	-	**19,643**
Derivative contracts	-	55,180	-	-	**55,180**
Financial assets, total	**6,910,164**	**63,910**	**512,995**	**-152,338**	**7,334,731**
Off-balance sheet items	301,882	-	-	-895	**300,987**
Total	**7,212,046**	**63,910**	**512,995**	**-153,233**	**7,635,718**

* Of debt securities, which are recorded in fair value through comprehensive income items, expected credit losses of EUR 275,094.43 is recognised in fair value reserve.

	2024				
Balance sheet item	At amortised cost	Fair value through profit and loss	Fair value through other comprehensive income	Expected credit loss	Total
Cash and cash equivalents	395,608	-	-	-	**395,608**
Receivables from credit institutions	283,580	-	-	-	**283,580**
Receivables from public and public sector	6,403,882	-	-	-112,608	**6,291,274**
Debt securities*	-	1,179	499,438	-	**500,617**
Shares and other equity	-	14,460	-	-	**14,460**
Shares and holdings in participation companies	-	-	22,677	-	**22,677**
Derivative contracts	-	78,881	-	-	**78,881**
Financial assets, total	**7,083,070**	**94,520**	**522,115**	**-112,608**	**7,587,097**
Off-balance sheet items	319,422	-	-	-243	**319,179**
Total	**7,402,492**	**94,520**	**522,115**	**-112,850**	**7,906,276**

* Of debt securities, which are recorded in fair value through comprehensive income items, expected credit losses of EUR 349,631.89 is recognised in fair value reserve.

P21 Distribution of financial assets by risk rating

Risk rating 1: Low-risk items are considered to include the Company's internal credit rating of AAA-AA level private customers, AAA-AA + level corporate, housing companies and agricultural customers.

Risk rating 2: Reasonable risk items include the Company's internal credit rating of A-B level private customers, AA-A + level corporate and housing companies and AA-A level agricultural customers.

Risk rating 3: Increased risk items include the Company's internal credit rating of C-level private customers and A-level corporate and housing companies, as well as B-C-level agricultural customers.

Risk rating 4: The highest risk items are considered to be the Company's internal credit rating of D-level private customers, B-D-level corporate and housing companies, D-level agricultural customers and insolvent 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.

				31 Dec 2025	31 Dec 2024
Loans and off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	Total
Risk rating 1	2,537,041	45,795	-	2,582,836	2,611,596
Risk rating 2	2,383,092	296,331	-	2,679,424	3,219,350
Risk rating 3	42,098	241,744	-	283,841	399,071
Risk rating 4	2,220	84,232	512,744	599,196	471,824
No rating	448	20,375	-	20,823	23,578
Capital items by risk rating, total	**4,964,899**	**688,477**	**512,744**	**6,166,120**	**6,725,418**
Allowance for credit losses	1,630	8,267	144,336	154,233	**112,851**
Total	**4,963,269**	**680,210**	**368,409**	**6,011,887**	**6,612,568**

				31 Dec 2025	31 Dec 2024
Debt securities (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	Total
Risk rating 1	453,500	-	-	453,500	471,250
Risk rating 2	116	-	-	116	400
Risk rating 3	-	-	-	-	-
Risk rating 4	-	-	-	-	-
No rating	73,200	2,300	-	75,500	71,050
Capital items by risk rating, total	**526,816**	**2,300**	**-**	**529,116**	**542,700**
Allowance for credit losses	260	15	-	275	**350**
Total	**526,556**	**2,285**	**-**	**528,841**	**542,350**

P22 Credit risk concentrations

Risk rating 1: Low-risk items are considered to include the Company's internal credit rating of AAA-AA level private customers, AAA-AA + level SME, housing company and agricultural customers.

Risk rating 2: Reasonable risk items include the Company's internal credit rating of A-B level private customers, AA-A + level SME and housing associations and AA-A level agricultural customers.

Risk rating 3: Increased risk items include the Company's internal credit rating of C-level private customers and A-level SME and housing companies, as well as B-C-level agricultural customers.

Risk rating 4: The highest risk items are considered to be the Company's internal credit rating of D-level private customers, B-D-level SME and housing companies, D-level agricultural customers and insolvent 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.

						31 Dec 2025	31 Dec 2024
Loans and off-balance sheet commitments by industry	**Risk rating 1**	**Risk rating 2**	**Risk rating 3**	**Risk rating 4**	**No rating**	**Total**	**Total**
Companies	979,169	520,912	113,662	307,980	16,418	**1,938,142**	**2,274,431**
Real estate	653,799	230,141	51,161	178,170	23	1,113,294	1,250,247
Agriculture	1,438	48,885	41	1,901	15,757	109,396	73,640
Construction	64,644	34,641	11,521	15,872	79	126,757	161,846
Accommodation and food service activities	16,149	14,649	8,472	16,788	34	56,092	66,296
Wholesale and retail	40,418	56,194	9,483	25,654	73	131,821	188,296
Finance and insurance	13,354	22,316	2,342	11,036	1	49,048	58,288
Others	189,368	114,086	30,642	58,559	452	393,106	475,816
Public sector entities	166	15,831	-	-	-	**15,997**	**15,848**
Non-profit organisations	20,687	47,925	1,876	847	15	**71,351**	**92,775**
Finance and insurance	7,125	36,983	498	47,000	21	**91,627**	**123,134**
Households	1,575,688	2,057,773	167,805	243,369	4,368	**4,049,003**	**4,219,230**
Total December 31	**2,582,836**	**2,679,424**	**283,841**	**599,196**	**20,823**	**6,166,120**	**6,725,418**

P23 Impact of collaterals and other arrangements improving the quality of loans

	Amount exposed to credit risk covered by collateral		
(1,000 euros)	**31 Dec 2025**	**31 Dec 2024**	**Description of collateral held**
Home mortgages	3,102,837	3,259,157	Mostly residential real estate collateral
Corporate loans	1,705,560	2,004,128	Mostly property collateral
Consumer credit	322,652	351,454	Mostly residential real estate collateral
Other	678,876	736,221	Mostly property collateral
Loans and receivables from public and public sector entities	**5,809,925**	**6,350,960**	

P24 Changes in equity during the accounting period

(1,000 euros)	At the beginning of the accounting period	Increases	Decreases	At the end of the accounting period
Share capital	20,700	-	-	20,700
Credit loss provisions transferred to share capital	3,300	-	-	3,300
Other restricted reserves	-53,068	22,100	-7,651	-38,620
Fair value reserve	-53,068	22,100	-7,651	-38,620
Measured at fair value	-53,068	22,100	-7,651	-38,620
Non-restricted reserves	210,489	382	-	210,872
Reserve for invested non-restricted equity	210,489	382	-	210,872
Retained earnings	170,195	89,486	-11,936	247,745
Profit for the period	89,486	67,721	-89,486	67,721
Equity, total	**441,102**	**179,689**	**-109,073**	**511,717**

Changes in fair value reserve during the accounting period

	31 Dec 2025			
(1,000 euros)	Debt securities	Shares and other equity	Cash flow hedge	Total
Fair value reserve, 1 January 2025	**-53,068**	**-**	**-**	**-53,068**
Increases	25,283	-	-	25,283
Decreases	-7,577	-	-	-7,577
Reclassified from the fair value reserve to the income statement	428	-	-	428
Expected credit losses	-75	-	-	-75
Changes in fair value reserve 2025, total	**18,061**	**-**	**-**	**18,061**
Fair value reserve December 31, 2025 (gross)	-48,275	-	-	-48,275
Deferred tax assets (+)/ liabilities (-)	9,655	-	-	9,655
Fair value reserve, 31 December 2025	**-38,620**	**-**	**-**	**-38,620**

	31 Dec 2024			
(1,000 euros)	Debt securities	Shares and other equity	Cash flow hedge	Total
Fair value reserve, 1 January 2024	**-61,756**	**-**	**-**	**-61,756**
Increases	30,618	-	-	30,618
Decreases	-20,103	-	-	-20,103
Reclassified from the fair value reserve to the income statement	473	-	-	473
Expected credit losses	-128	-	-	-128
Changes in fair value reserve 2024, total	**10,860**	**-**	**-**	**10,860**
Fair value reserve December 31, 2024 (gross)	-66,335	-	-	-66,335
Deferred tax assets (+)/ liabilities (-)	13,267	-	-	13,267
Fair value reserve, 31 December 2024	**-53,068**	**-**	**-**	**-53,068**

Calculation of distributable equity (1,000 euros)	31 Dec 2025	31 Dec 2024
Retained earnings	247,745	170,195
Profit for the financial period	67,721	89,486
Invested unrestricted equity fund	210,872	210,489
Fair value reserve	-38,620	-53,068
Capitalized development expenditure	-20,132	-9,270
Total	**467,585**	**407,832**

Other committed reserves

Fair value reserve

The fair value reserve includes the change in fair value of financial assets less deferred taxes. The value of financial assets recognised in the fair value reserve is transferred to the income statement in connection with the sale or impairment of assets.

Non-restricted reserves

Reserve for invested non-restricted equity

The assets raised in the institutional and public offerings and personnel offerings in 2017–2018 are entered in the reserve for invested non-restricted equity. In addition, the reserve for invested non-restricted equity includes the funds gained from issued shares in connection with business arrangements and funds raised in the share savings plan issue 2024 and 2025. Funds received from the directed share issue of the share savings plan, EUR 0.4 million, were recorded in the reserve for invested non-restricted equity in the financial year 2025.

Retained earnings

Retained earnings are earnings accrued for the financial year and previous financial years that have not been distributed as dividends to owners.

P25 Shares and shareholder right

The number of shares is 33,336,549 in total and the number of votes per share is 1 vote / share. The shares do not have a nominal value.

	Ownership 31 December 2025	
	Number of shares	% in shares
South Karelia's Savings Bank Foundation	8,578,759	25.7
Parkano's Savings Bank Foundation	3,330,000	10.0
Lieto's Savings Bank Foundation	3,125,049	9.4
Töysä's Savings Bank Foundation	2,935,000	8.8
Kuortane's Savings Bank Foundation	1,925,000	5.8
Hauho's Savings Bank Foundation	1,637,980	4.9
Renko's Savings Bank Foundation	1,021,255	3.1
Suodenniemi's Savings Bank Foundation	800,000	2.4
Elo Mutual Pension Insurance Company	732,000	2.2
Joroinen's Oma Cooperative	689,150	2.1
10 largest shareholders	**24,774,193**	**74.3**
Other	8,562,356	25.7
Total	**33,336,549**	**100.0**

	Ownership 31 December 2024	
	Number of shares	% in shares
South Karelia's Savings Bank Foundation	8,578,759	25.8
Parkano's Savings Bank Foundation	3,300,000	9.9
Lieto's Savings Bank Foundation	3,125,049	9.4
Töysä's Savings Bank Foundation	2,935,000	8.8
Kuortane's Savings Bank Foundation	1,925,000	5.8
Hauho's Savings Bank Foundation	1,649,980	5.0
Renko's Savings Bank Foundation	1,065,661	3.2
Suodenniemi's Savings Bank Foundation	800,000	2.4
Elo Mutual Pension Insurance Company	732,000	2.2
Joroinen's Oma Cooperative	689,150	2.1
10 largest shareholders	**24,800,599**	**74.5**
Other	8,492,172	25.5
Total	**33,292,771**	**100.0**

Number of shares, outstanding shares	31.12.2025	31.12.2024
Number of shares at the beginning of the period (excluding own shares)	33,156,124	33,073,851
Changes during the period		
Purchases of own shares/returned shares	-372	-
Shares disposed through share-based incentive scheme	4,819	64,739
Directed share issues	43,778	17,534
Number of shares at the end of the period (excluding own shares)	**33,204,349**	**33,156,124**

The Company holds 132,200 shares on 31 December 2025. The total acquisition cost of own shares is EUR 2.5 million.

The Company has no different share classes. All shares have equally divided rights and other rights.

In February 2024, the Board of Directors confirmed the fulfilment of the earnings criteria of the 2022–2023 share based incentive scheme and approved the payment of 218,293 shares including the proportion to be paid in cash. The share rewards are paid in about five years in six installments. During the financial year 2025, the Company delivered a total of 4,819 shares to key employees. No shares were delivered in connection with other share-based incentive schemes during the financial year.

On 8 April 2025, the Annual General Meeting authorised the Board of Directors to decide on the issue or transfer of the Company's shares, as well as on the issuance of special rights entitling to shares referred to in Chapter 10, Section 1 of the Finnish Companies Act. The number of shares to be issued under the authorisation, including shares to be received on the basis of special rights, may not exceed a total of 3,000,000 shares; and to decide on the repurchase of a maximum of 1,000,000 of the Company's own shares with the Company's unrestricted equity. The authorisations are valid until the end of the next Annual General Meeting, however, not later than 30 June 2026.

In February, The Board of Directors decided to continue the employee share savings plan ("OmaOsake") established in 2024. The details of the new period correspond to the previous period. The Board of Directors of the Company decided on a directed share issue to transfer the savings shares in May and November. A total of 43,778 new shares in Oma Savings Bank Plc were issued.

P26 Interest income and expenses

(1,000 euros)	1-12/2025	1-12/2024
Interest income		
Debt securities eligible for refinancing with central banks	3,713	3,963
Receivables to credit institutions	13,537	15,531
Receivables to public and public sector entities	245,955	325,863
On debt securities	284	324
Derivate contracts	-1,329	1,572
Negative interest expenses from financial liabilities	797	799
Other interest income	2,731	1,781
Total	**265,689**	**349,834**
Interest income on financial assets recorded in stage 3	21,755	22,147

(1,000 euros)	1-12/2025	1-12/2024
Interest expenses		
Liabilities to credit institutions	-5,078	-7,336
Liabilities to the public and public sector entities	-28,291	-35,996
Debt securities issued to public	-70,285	-75,665
Derivative contracts	10,375	-13,765
Subordinated liabilities	-1,902	-2,022
Negative interest income from financial assets	-469	-469
Other interest expenses	-780	-915
Total	**-96,429**	**-136,168**

P27 Income from equity investments

(1,000 euros)	1-12/2025	1-12/2024
Dividend income from financial assets at fair value through profit and loss	237	299
Total	**237**	**299**

P28 Fee and commission income and expenses

(1,000 euros)	1-12/2025	1-12/2024
Fee and commission income		
Lending	11,593	12,693
Borrowing	121	135
Payment transactions	34,573	34,121
Asset management	1,539	867
Brokered products	10,647	10,375
Granting of guarantees	1,500	2,180
Other fee and commission income	823	871
Total	**60,796**	**61,242**
Fee and commission expenses		
Paid delivery fees	-2,159	-2,256
Other	-7,986	-8,241
Total	**-10,144**	**-10,497**

P29 Net income from securities and currency trading

(1,000 euros)	1-12/2025 Capital gain and loss (net)	1-12/2025 Fair value change (net)	1-12/2025 Total	1-12/2024 Capital gain and loss (net)	1-12/2024 Fair value change (net)	1-12/2024 Total
On debt securities	-	-44	-44	-	32	32
Shares and other equity	-226	-4,307	-4,533	59	-4,012	-3,954
Derivative instruments and other receivables	-	186	186	-	19	19
Net gains on trading in foreign currencies	-401	-	-401	168	-	168
Total	**-627**	**-4,165**	**-4,792**	**227**	**-3,962**	**-3,735**
Changes in fair value of hedge instruments (net)	-	-19,627	-19,627	-	13,637	13,637
Changes in fair value of hedged items (net)	-	20,161	20,161	-	-14,403	-14,403
Net income from hedge accounting	**-**	**534**	534	**-**	**-766**	**-766**
Net income total	**-627**	**-3,631**	**-4,258**	**227**	**-4,728**	**-4,501**

P30 Net income from financial assets recognised at fair value through fair value reserve

(1,000 euros)	1-12/2025 Capital gain and loss (net)	1-12/2025 Transfers from the fair value reserve	1-12/2025 Total	1-12/2024 Capital gain and loss (net)	1-12/2024 Transfers from the fair value reserve	1-12/2024 Total
On debt securities	124	-293	-170	233	-473	-240
Total	**124**	**-293**	**-170**	**233**	**-473**	**-240**

P31 Net income on investment properties

(1,000 euros)	1-12/2025	1-12/2024
Rent income	193	190
Rent expenses	4	-5
Depreciation	-49	-15
Capital gain and loss (net)	-	-39
Other income	5	4
Other expenses	-143	-130
Total	**11**	**5**

P32 Other operating income and expenses

(1,000 euros)	1-12/2025	1-12/2024
Other operating income		
Rent income from properties in own use	63	85
Gains on own-occupied real estate assets	14	13
Compensation received from insurance companies that does not apply to investment properties	39	-
Other income	5,858	10,228
Total	**5,974**	**10,325**

Other operating expenses	1-12/2025	1-12/2024
Rent expenses	-5,187	-4,472
Expenses on properties in own use	-2,189	-1,995
Guarantee Fund expenses	-574	-2,828
Other expenses	-22,063	-17,491
Total	**-30,013**	**-26,786**

Operating expenses of the risk management development measures and the observations by the supervisor as well as expenses of the development project "Noste" amounted to a total of EUR 8.0 million. In addition, expenses of EUR 3.4 related to the investigation of non-compliance with the guidelines incurred.

Auditor's fees

(1,000 euros)	1-12/2025	1-12/2024
KPMG Oy Ab		
Auditor's fees by assignment group:		
Audit	375	383
Tax advisory	26	-
Other services	248	115
Total	**649**	**498**

The Financial Stability Authority has confirmed payments:		
Deposit Guarantee Fund's payment	-574	-2,828
from which paid amount from the old Deposit Guarantee Fund (VTS Fund)	-574	-2,828

P33 Personnel expenses

(1,000 euros)	1-12/2025	1-12/2024
Salaries and rewards	-34,873	-27,828
Long-term benefits	-7,019	-5,686
Pensions	-5,936	-5,042
Other long-term benefits	-1,083	-645
Total	**-41,893**	**-33,514**

Number of employees	31 Dec 2025	31 Dec 2024
Permanent full-time employees	588	532
Permanent part-time employees	5	7
Temporary employees	49	46
Total	**642**	**585**
Average number of employees during the financial year.	**642**	**518**

Pension liabilities

The pension cover of the personnel is arranged through the pension insurance company Elo and there is no uncovered pension liability. Information on defined benefit plans is presented in the Group's Note G28 Pension Liability.

P34 Other administration expenses

(1,000 euros)	1-12/2025	1-12/2024
Other personnel expenses	-3,831	-3,026
Office expenses	-12,631	-11,200
IT expenses	-23,452	-26,772
Telephony expenses	-2,140	-1,795
Marketing expenses	-4,243	-3,702
Other administrative expenses	-420	-306
Total	**-46,717**	**-46,802**

P35 Depreciation, amortisation and impairment on tangible and intangible assets

(1,000 euros)	1-12/2025	1-12/2024
Depreciation and amortisation	**-7,603**	**-6,312**
Tangible assets	-619	-636
Intangible assets	-6,985	-5,676
Impairment and reversals of impairment losses	-328	-
Tangible assets	-328	-
Total	**-7,931**	**-6,312**

P36 Expected credit losses on loans and other commitments and other financial assets

(1,000 euros)	1-12/2025				
Expected credit loss on financial assets at amortised cost and guarantees and other off-balance sheet commitments	Expected credit losses, gross	Reversals	Reversals of final credit losses recognised in the income statement	Final credit losses and impairment losses recognised in the income stetement	Total expected and final credit losses
Receivables to credit institutions	-674	-	-	-	-674
Receivables to the public and public sector entities	-42,355	2,299	335	-6,003	-45,724
Debt securities	75	-	-	-135	-60
Off-balance sheet commitments	-652	-	-	-	-652
Total	**-43,606**	**2,299**	**335**	**-6,138**	**-47,111**

(1,000 euros)	1-12/2024				
Expected credit loss on financial assets at amortised cost and guarantees and other off-balance sheet commitments	Contractual expected credit losses, gross	Reversals	Reversals of final credit losses recognised in the income statement	Final credit losses recognised in the income stetement	Total expected and final credit losses
Receivables to credit institutions	-22,117	3	-	-	-22,114
Receivables to the public and public sector entities	-52,282	3,043	735	-12,960	-61,463
Debt securities	128	-	-	-	128
Off-balance sheet commitments	70	-	-	-	70
Total	**-74,201**	**3,046**	**735**	**-12,960**	**-83,379**

P37 Liabilities and off-balance sheet commitments

Rent liabilities

Minimum rent payable based on irrevocable rent agreements.

(1,000 euros)	31 Dec 2025	31 Dec 2024
Within one year	4,382	4,152
Within more than one year and no more than five years	10,244	11,798
Within more than 5 years	1,619	1,309
Total	**16,246**	**17,259**

The opening of the new branches in Vantaa and Savonlinna and the expansion of the branches in Joensuu and Helsinki increased the amount of lease liabilities during the financial year. The period of notice for fixed-term leases is 6 or 12 months, the period of notice for indefinite leases is 12 or 60 months.

Off-balance sheet commitments

(1,000 euros)	31 Dec 2025	31 Dec 2024
Commitments given to a third party on behalf of a customer		
Guarantees	26,037	42,219
Irrevocable commitments given in favour of a customer	301,882	319,422
Off-balance sheet commitments, total	**327,919**	**361,641**

Other off-balance sheet arrangements

The Company belongs to Oy Samlink Ab's value added tax obligation group.

(1,000 euros)	31 Dec 2025	31 Dec 2024
The joint liability amount related to the group registration of value added tax	1,135	1,587

P38 Related party disclosures

Related party transactions

	31 Dec 2025 (1,000 euros)			
Basis for being a related party	**Loans**	**Investments**	**Other receivables**	**Pledges, mortgages, guarantees and other collateral**
Management including key executives and their family members	1,309	-	-	-
Other related parties of key executives	48	-	-	-
Subsidiaries	276	5,522	-	-
Ownership companies	26,423	20,425	-	-
In total	**28,056**	**25,947**	**-**	**-**
Expected credit losses				
At the beginning of the financial year	2,882	-	-	-
Change in the financial year	222	-	-	-
At the end of the financial year	**3,104**	**-**	**-**	**-**

	31.12.2024 (1 000 euroa)			
Basis for being a related party	**Loans**	**Investments**	**Other receivables**	**Pledges, mortgages, guarantees and other collateral**
Management including key executives and their family members	2,421	-	-	-
Other related parties of key executives	1,965	-	-	-
Subsidiaries	426	5,598	-	-
Ownership companies	31,247	23,527	-	-
In total	**36,059**	**29,124**	**-**	**-**
At the beginning of the financial year	571	-	-	-
Change in the financial year	2,310	-	-	-
At the end of the financial year	**2,882**	**-**	**-**	**-**

Management's salaries, fees and pension commitments are presented in the Group's Note G31 Management's compensation related party transactions.

P39 Investment services provided by Oma Savings Bank Plc

Oma Savings Bank Plc offers the following investment services mentioned in Chapter 1, Article 15 of the Act on Investment Services:

- receiving and transmission of orders concerning financial instruments
- execution of orders concerning financial instruments on behalf of a customer
- trading on its own account
- investment advisory services
- arranging the issuance of financial instruments

Oma Savings Bank Plc does not offer the following investment services mentioned in Chapter 1, Article 15 of the Act on Investment Services:

- arranging multilateral trading in financial instruments
- arranging trade in bonds, structured financial products, emission rights or derivative contracts in an organised trading system as provided by the law on trading financial instruments (arranging organised trading)
- managing financial instruments based on a contract made with a customer such that the power to make decisions on investments has been fully or partially given to the recipient of the order (asset management)
- arranging the issuance or sale of financial instruments by providing the related subscription or purchase undertaking (underwriting of financial instruments);

Oma Savings Bank Plc offers the following ancillary services mentioned in Chapter 2, Article 3 of the Act on Investment Services:

- granting loans and other financing related to the investment service to the customer;
- offers custody and management of financial instruments on behalf of the customer, which includes custody services and other related services, except for providing and maintaining securities accounts at the top tier level pursuant to the EU’s regulation on improving securities settlement in

P40 Litigation

The arbitration related to the termination of the former CEO Pasi Sydänlampi's executive contract has ended in January 2026 with a settlement. The agreement has no material financial impact on the Company.

The Company has not made any material reservations regarding the litigations, and it is not likely that there will be any significant losses for the Company as a result of the litigations.

P41 Financial income from subsidiaries and associates belonging to the same Group and financial expenses paid to them

(1,000 euros)	31 Dec 2025	31 Dec 2024
Interest income	1,653	1,436
Receivables from equity investments	-	5

P42 Receivables from subsidiaries and associates belonging to the same group and liabilities to them

(1,000 euros)	31 Dec 2025	31 Dec 2024
Loans	26,699	31,673
Investments	25,947	29,124
Receivables in total	**52,646**	**60,798**

(1,000 euros)	31 Dec 2025	31 Dec 2024
Debt securities issued	317	621
Other debts	-	49
Liabilities in total	**317**	**670**

P43 Off-balance sheet commitments on behalf of subsidiaries and associates in the same group

(1,000 euros)	31 Dec 2025	31 Dec 2024
Other irrevocable commitments in favour of associates	3	84
Total other irrevocable commitments given	**3**	**84**
Total off-balance sheet commitments on behalf of subsidiaries and associates	**3**	**84**

Signatures on the Financial Statements and the Annual Report

Confirmation of the Board of Directors and the CEO

We confirm that

- the consolidated financial statements prepared in accordance with the International Financial Reporting Standards (IFRS) as adopted by the European Union and the financial statements of the parent company prepared in accordance with the laws and regulations governing the preparation of financial statements in Finland give a true and fair view of the assets, liabilities, financial position and profit or loss of the company and the undertakings included in the consolidation taken as a whole;
- the management report includes a fair review of the development and performance of the business and the position of the company and the undertakings included in the consolidation taken as a whole, together with a description of the principal risks and uncertainties that they face and
- that the sustainability report within management report is prepared in accordance with sustainability reporting standards referred to in Chapter 7 of the Accounting Act and with the Article 8 of Taxonomy Regulation.

In Helsinki, 26 February 2026

OMA SAVINGS BANK PLC'S BOARD OF DIRECTORS

Jaakko Ossa
Chairman of the Board

Carl Pettersson
Vice Chairman of the Board

Juhana Brotherus

Irma Gillberg-Hjelt

Aki Jaskari

Kati Riikonen

Juha Volotinen

Karri Alameri
CEO

Auditor's Note

An audit report has been provided today.

In Helsinki, 26 February 2026

KPMG Oy Ab

APA Tuomas Ilveskoski

The document is an English translation of the Finnish auditor's report. Only the Finnish version of the report is legally binding

Auditor's Report

To the Annual General Meeting of Oma Savings Bank Plc

Report on the Audit of the Financial Statements Opinion

Opinion

We have audited the financial statements of Oma Savings Bank Plc (business identity code 2231936-2) for the year ended 31 December, 2025. The financial statements comprise the consolidated balance sheet, income statement, statement of comprehensive income, statement of changes in equity, statement of cash flows and notes, including material accounting policy information, as well as the parent company's balance sheet, income statement, statement of cash flows and notes.

In our opinion

- he consolidated financial statements give a true and fair view of the group's financial position, financial performance and cash flows in accordance with IFRS Accounting Standards as adopted by the EU
- the financial statements give a true and fair view of the parent company's financial performance and financial position in accordance with the laws and regulations governing the preparation of financial statements in Finland and comply with statutory requirements.

Our opinion is consistent with the additional report submitted to the Board of Directors.

Basis for Opinion

We conducted our audit in accordance with good auditing practice in Finland. Our responsibilities under good auditing practice are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report.
We are independent of the parent company and of the group companies in accordance with the ethical requirements that are applicable in Finland and are relevant to our audit, and we have fulfilled our other ethical responsibilities in accordance with these requirements.
In our best knowledge and understanding, the non-audit services that we have provided to the parent company and group companies are in compliance with laws and regulations applicable in Finland regarding these services, and we have not provided any prohibited non-audit services referred to in Article 5(1) of regulation (EU) 537/2014. The non-audit services that we have provided have been disclosed in note K22 to the consolidated financial statements.
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Materiality

The scope of our audit was influenced by our application of materiality. The materiality is determined based on our professional judgement and is used to determine the nature, timing and extent of our audit procedures and to evaluate the effect of identified misstatements on the financial statements as a whole. The level of materiality we set is based on our assessment of the magnitude of misstatements that, individually or in aggregate, could reasonably be expected to have influence on the economic decisions of the users of the financial statements. We have also taken into account misstatements and/or possible misstatements that in our opinion are material for qualitative reasons for the users of the financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. The significant risks of material misstatement referred to in the EU Regulation No 537/2014 point (c) of Article 10(2) are included in the description of key audit matters below.
We have also addressed the risk of management override of internal controls. This includes consideration of whether there was evidence of management bias that represented a risk of material misstatement due to fraud.

The Key Audit Matter	How the matter was addressed on the audit
Loans and receivables from customers - valuation (Note G1 Accounting principles for the consolidated financial statements and notes G2, G5 and G24 to the consolidated financial statements)	
• Loans and receivables from the public and public sector entities, totalling EUR 5.708 million, is the most significant item on Oma Savings Bank Plc Group's balance sheet, accounting for 76% of the consolidated total assets. • Oma Savings Bank Plc applies IFRS 9 Financial Instruments to recognition of impairment losses on receivables and in calculating expected credit loss (ECL) using models in accordance with the standard. • Calculation of expected credit losses involves assumptions, estimates and management judgment, for example in determining the probability and amount of expected credit losses, value of any collaterals as well as the significant increases in credit risk. • The non-compliant conduct identified by the bank has affected the amount of expected credit losses. Management has exercised specific discretion in determining the expected credit losses for loans belonging to the controlled run-off portfolio • Due to the significance of the carrying amount involved, complexity of the accounting methods used for measurement purposes and management valuation judgements, valuation of loans and advances to customers are addressed as a key audit matter.	• We assessed the controls related to financial reporting and performed substantive audit procedures. • We evaluated the appropriateness of the recognition and valuation principles for receivables and tested the controls related to the valuation of loan receivables and collateral. • We performed risk-based substantive procedures to assess the valuation methods applied to collateral. • We evaluated the expected credit loss calculation models and the key assumptions used in the calculations, and tested the controls related to the expected credit loss calculation process. • Our audit involved participation from our IFRS, credit risk, and corporate finance specialists. • In addition, we assessed the adequacy of the disclosures in the financial statements relating to receivables and expected credit losses.

Control environment relating to financial reporting process and IT systems

- In respect of the accuracy of the financial statements of Oma Savings Bank Plc, the key reporting processes are dependent on information systems. Therefore, information technology plays an essential role for business continuity, incident management and the accuracy of financial reporting.

- The most significant risks relate to integrity of data, confidentiality and services disruptions.

- Consequently, the IT environment related to the financial reporting process and the application controls of individual IT systems have a significant effect on the selected audit approach

- We obtained an understanding of the IT systems related to financial reporting and the associated control environment and tested the effectiveness of the related internal controls. We also utilised assurance reports received from external service providers.

- As part of our audit we performed substantive procedures and data analyses relating to various aspects in the financial reporting process.

Responsibilities of the Board of Directors and the Managing Director for the Financial Statements

The Board of Directors and the Managing Director are responsible for the preparation of consolidated financial statements that give a true and fair view in accordance with IFRS Accounting Standards as adopted by the EU, and of financial statements that give a true and fair view in accordance with the laws and regulations governing the preparation of financial statements in Finland and comply with statutory requirements. The Board of Directors and the Managing Director are also responsible for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors and the Managing Director are responsible for assessing the parent company's and the group's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting. The financial statements are prepared using the going concern basis of accounting unless there is an intention to liquidate the parent company or the group or cease operations, or there is no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with good auditing practice will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with good auditing practice, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the parent company's or the group's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of the Board of Directors' and the Managing Director's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the parent company's or the group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the parent company or the group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events so that the financial statements give a true and fair view.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Reporting Requirements

Information on our audit engagement

We were first appointed as auditors by the Annual General Meeting on 9 April, 2016, and our appointment represents a total period of uninterrupted engagement of 10 years.

Other Information

The Board of Directors and the Managing Director are responsible for the other information. The other information comprises the report of the Board of Directors and the information included in the Annual Report, but does not include the financial statements or our auditor's report thereon. We have obtained the report of the Board of Directors prior to the date of this auditor's report, and the Annual Report is expected to be made available to us after that date. Our opinion on the financial statements does not cover the other information.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. With respect to the report of the Board of Directors, our responsibility also includes considering whether the report of the Board of Directors has been prepared in compliance with the applicable provisions, excluding the sustainability report information on which there are provisions in Chapter 7 of the Accounting Act and in the sustainability reporting standards.

In our opinion, the information in the report of the Board of Directors is consistent with the information in the financial statements and the report of the Board of Directors has been prepared in compliance with the applicable provisions. Our opinion does not cover the sustainability report information on which there are provisions in Chapter 7 of the Accounting Act and in the sustainability reporting standards.

If, based on the work we have performed on the other information that we obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Helsinki, 26 February 2026
KPMG OY AB
Audit Firm

TUOMAS ILVESKOSKI
Authorised Public Accountant, KHT

This document is an English translation of the Finnish Assurance Report on the Sustainability Report. Only the Finnish version of the report is legally binding.

Assurance Report on the Sustainability Report

To the Annual General Meeting of Oma Savings Bank Plc

We have performed a limited assurance engagement on the group sustainability report of Oma Savings Bank Plc (business identity code 2231936-2) that is referred to in Chapter 7 of the Accounting Act and that is included in the report of the Board of Directors for the financial year 1.1.–31.12.2025.

Opinion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the group sustainability report does not comply, in all material respects, with

1) the requirements laid down in Chapter 7 of the Accounting Act and the sustainability reporting standards (ESRS), and

2) the requirements laid down in Article 8 of the Regulation (EU) 2020/852 of the European Parliament and of the Council on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088 (EU Taxonomy).

Point 1 above also contains the process in which Oma Savings Bank Plc has identified the information for reporting in accordance with the sustainability reporting standards (double materiality assessment).

Our opinion does not cover the tagging of the group sustainability report with digital XBRL sustainability tags in accordance with Chapter 7, Section 22, Subsection 1(2), of the Accounting Act, because sustainability reporting companies have not had the possibility to comply with that requirement in the absence of requirements for the tagging of sustainability information in the ESEF regulation or other European Union legislation.

Basis for Opinion

We performed the assurance of the group sustainability report as a limited assurance engagement in compliance with good assurance practice in Finland and with the International Standard on Assurance Engagements (ISAE) 3000 (Revised) *Assurance Engagements Other than Audits or Reviews of Historical Financial Information*.

Our responsibilities under this standard are further described in the *Responsibilities of the Authorized Group Sustainability Auditor* section of our report.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Authorized Group Sustainability Auditor's Independence and Quality Management

We are independent of the parent company and of the group companies in accordance with the ethical requirements that are applicable in Finland and are relevant to our engagement, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

The authorized group sustainability auditor applies International Standard on Quality Management ISQM 1, which requires the authorized sustainability audit firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Responsibilities of the Board of Directors and the Managing Director

The Board of Directors and the Managing Director of Oma Savings Bank Plc are responsible for:

- the group sustainability report and for its preparation and presentation in accordance with the provisions of Chapter 7 of the Accounting Act, including the process that has been defined in the sustainability reporting standards and in which the information for reporting in accordance with the sustainability reporting standards has been identified,
- the compliance of the group sustainability report with the requirements laid down in Article 8 of the Regulation (EU) 2020/852 of the European Parliament and of the Council on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088, and for
- such internal control as the Board of Directors and the Managing Director determine is necessary to enable the preparation of a group sustainability report that is free from material misstatement, whether due to fraud or error.

Inherent Limitations in the Preparation of a Sustainability Report

Preparing a group sustainability report requires a company to make materiality assessment to identify relevant matters to report. This includes significant management judgement and choices. It is also characteristic to the sustainability reporting that reporting of this kind of information includes estimates and assumptions as well as measurement and estimation uncertainty.

The determination of greenhouse gases is subject to inherent uncertainty due to the incomplete scientific data used to determine the emission factors and the numerical values needed to combine emissions of different gases.

When reporting forward-looking information in accordance with ESRS standards, a company's management is required to make assumptions about possible future events, and to disclose the company's possible future actions in relation to those events, as well as to prepare the forward-looking information based on these assumptions. Actual results are likely to differ because forecasted events often do not occur as expected.

Responsibilities of the Authorized Group Sustainability Auditor

Our responsibility is to perform an assurance engagement to obtain limited assurance about whether the group sustainability report is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our opinion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of the group sustainability report.

Compliance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised) requires that we exercise professional judgment and maintain professional scepticism throughout the engagement. We also:

- Identify and assess the risks of material misstatement of the group sustainability report, whether due to fraud or error, and obtain an understanding of internal control relevant to the engagement in order to design assurance procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the parent company’s or the group’s internal control.
- Design and perform assurance procedures responsive to those risks to obtain evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Description of the Procedures That Have Been Performed

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. The nature, timing and extent of assurance procedures selected depend on professional judgment, including the assessment of risks of material misstatement, whether due to fraud or error. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our procedures included, among others, the following:

- We interviewed Oma Savings Bank Plc’s management and persons responsible for the preparation and gathering of the sustainability information.
- We familiarized with interviews to the key processes related to collecting and consolidating the sustainability information.
- We got acquainted with the relevant guidances and policies related to the sustainability information disclosed in the sustainability report.
- We acquainted ourselves to the background documentation and other records prepared by the company, as appropriate and assessed how they support the information included in the sustainability report.

- In relation to the double materiality assessment process, we interviewed persons responsible for the process and familiarized ourselves with the process description prepared of the double materiality assessment and other documentation and background materials.
- In relation to the EU taxonomy information we interviewed the management of the company and persons with key roles in reporting taxonomy information to examine how taxonomy eligible and taxonomy aligned activities have been identified, we obtained evidence supporting the interviews and reconciled the reported EU taxonomy information to supporting documents and to the bookkeeping, as applicable.
- We assessed the application of the ESRS sustainability reporting standards reporting principles in the presentation of the sustainability information.

Helsinki, 26 February 2026

KPMG OY AB
Authorised Sustainability Audit Firm

TUOMAS ILVESKOSKI
Authorised Sustainability Auditor, KRT

omasp