

Financial statements

Income statement of Oma Säästöpankki Ltd

		1.1. - 31.12.2011	1.1. - 31.12.2010
		eur	eur
Interest income	(1.1)	9 770 764,72	7 731 142,63
Interest expenses	(1.1)	-4 202 398,43	-3 177 373,78
Net interest income		<hr/> 5 568 366,29	<hr/> 4 553 768,85
Income from equity-based investments	(1.2)	148 943,74	110 475,81
Fee and commission income	(1.3)	3 602 945,67	2 720 827,65
Fee and commission expenses	(1.3)	-301 740,83	-256 138,61
Net gains on trading in securities and foreign currencies	(1.4)	19 450,18	11 365,42
Net gains on available-for-sale financial assets	(1.5)	654 714,42	1 128 054,49
Net income from hedge accounting	(1.6)	12 121,88	-52 448,38
Net income from investment property	(1.7)	25 602,36	16 712,50
Other operating profit	(1.8)	74 155,40	37 819,79
Administrative expenses		-4 230 607,05	-4 148 992,18
Personnel costs	(1.9)	-2 212 936,54	-2 062 236,54
Other administrative expenses	(1.10)	-2 017 670,51	-2 086 755,64
Depreciation, amortisation and impairment losses	(1.11)		
equipment and intangible assets		-223 058,44	-177 769,33
Other operating expenses	(1.8)	-986 154,57	-730 900,32
Impairment losses on loans and other receivables	(1.12)	-675 411,21	-154 369,39
OPERATING PROFIT		<hr/> 3 689 327,84	<hr/> 3 058 406,30
Appropriations		-990 672,15	-1 519 120,88
Income taxes		-690 035,62	-439 813,56
PROFIT(LOSS) OF ACTUAL OPERATION AFTER TAXES		<hr/> 2 008 620,07	<hr/> 1 099 471,86
INCOME(LOSS) OF THE ACCOUNTING PERIOD		<hr/> 2 008 620,07	<hr/> 1 099 471,86

Balance sheet of Oma Säästöpankki Ltd

ASSETS

		31.12.2011	31.12.2010
		eur	eur
Cash and cash equivalents		1 494 845,01	1 542 408,99
Debt securities eligible for refinancing with central banks		1 982 418,82	1 981 480,08
Loans and advances to credit institutions	(2.1)	30 570 764,27	16 715 601,38
Loans and advances to the public and general government	(2.2)	289 595 935,15	273 769 798,35
Debt securities	(2.3)	6 124 787,75	6 049 670,51
From the general government		0,00	0,00
From others		6 124 787,75	6 049 670,51
Stocks and shares	(2.4)	21 968 229,13	25 367 837,24
Derivative contracts	(2.5)	1 659 596,79	1 351 545,23
Immaterial goods	(2.7)	109,58	1 423,22
Material goods		5 402 659,89	4 968 579,83
Investment real estates, real estate shares and book entries	(2.8)	1 249 514,94	1 078 159,33
Other real estates and real estate community shares and book entries	(2.8)	3 677 111,67	3 377 913,17
Other tangible assets		476 033,28	512 507,33
Other assets	(2.10)	13 910,99	25 513,70
Accrued income and prepayments	(2.11)	2 131 652,95	1 384 400,93
Deferred taxes	(2.17)	431 539,66	0,00
TOTAL ASSETS		361 376 449,99	333 158 259,46

LIABILITIES

		31.12.2011	31.12.2010
		eur	eur
LIABILITIES			
Liabilities to credit institutions	(2.12)	18 651 345,83	14 394 313,47
Liabilities to the public and general government	(2.13)	296 500 123,55	278 452 352,77
Deposits		295 417 724,09	277 109 493,46
Other liabilities		1 082 399,46	1 342 859,31
Other liabilities	(2.14)	4 163 724,62	2 979 177,00
Accrued expenses and deferred income	(2.15)	1 414 536,64	1 128 228,59
Subordinated liabilities	(2.16)	7 917 600,00	4 231 000,00
Deferred tax liabilities	(2.17)	188 197,45	398 233,33
TOTAL LIABILITIES		328 835 528,09	301 583 305,16
Appropriations			
Depreciation difference		196 596,49	215 645,01
Voluntary provisions		13 295 898,10	12 286 177,43
Total appropriations		13 492 494,59	12 501 822,44
EQUITY (2.21)			
Equity in shares		6 500 000,00	6 500 000,00
Other restricted reserves		-749 891,30	1 133 433,32
Fair value reserve		-749 891,30	1 133 433,32
Free reserves		9 526 243,14	9 526 243,14
Reserve for invested non-restricted equity		9 526 243,14	9 526 243,14
Retained earnings (losses)		1 763 455,40	813 983,54
profit (loss) for the period		2 008 620,07	1 099 471,86
TOTAL EQUITY		19 048 427,31	19 073 131,86
TOTAL LIABILITIES		361 376 449,99	333 158 259,46

OFF-BALANCE SHEET COMMITMENTS

		31.12.2011	31.12.2010
		eur	eur
Commitments given to third party on behalf of customer		11 269 725,22	6 215 130,59
guarantees and pledges		8 789 538,73	4 081 034,70
Others		2 480 186,49	2 134 095,89
Irrevocable commitments given in favour of customer		21 748 731,75	15 801 334,13
Others		21 748 731,75	15 801 334,13

Cash flow statement of Oma Säästöpankki Ltd

	1.1.-31.12.2011	1.1.-31.12.2010
Cash flow from operations		
Post-tax profit from ordinary activities	2 008 620,07	1 099 471,86
Rectifications for the accounting period	1 919 533,35	2 208 534,91
Increase (+) or decrease (-) of assets	-17 570 816,37	-45 005 654,60
Debt securities	1 609 046,38	222 393,16
Loans and advances to credit institutions	-4 765 218,00	-486 882,00
Loans to the public and general government	-15 826 136,80	-34 139 630,98
Stocks and shares	1 882 596,33	-12 106 322,94
Other assets	-471 104,28	1 504 788,16
Increase (+) or decrease (-) of liabilities	23 479 729,13	39 321 433,08
Liabilities to credit institutions	4 257 032,36	10 114 768,16
Liabilities to the public and general government	17 751 841,10	30 093 915,50
Other liabilities	1 470 855,67	-887 250,58
Paid income taxes	-954 580,65	-255 772,92
Total cash flow from operations (A)	8 882 485,53	-2 631 987,67
Cash flow from investments		
Additions to the financial assets held until the due date	-2 000 000,00	-2 000 000,00
Increase of investments on shares and interests	-692 052,00	-326 526,00
Investments on material and immaterial goods	-684 652,62	-953 728,43
Assignments of material and immaterial goods	0,00	9 087,24
Total cash flow from investments (B)	-3 376 704,62	-3 271 167,19
Cash flow from financing		
Increase of subordinated liabilities	5 000 000,00	3 000 000,00
Decrease of subordinated liabilities	-1 313 400,00	-913 400,00
Paid dividends and other allotment of profit	-150 000,00	-150 000,00
Total cash flow from financing	3 536 600,00	1 936 600,00
Net change of cash flow (A+B+C)	9 042 380,91	-3 966 554,86
Financial assets at the beginning of the accounting period	13 210 108,37	17 176 663,23
Financial assets at the end of the accounting period	22 252 489,28	13 210 108,37
Financial assets are composed of the following balance sheet items:		
Cash assets	1 494 845,01	1 542 408,99
Loans and advances to credit institutions repayable on demand	20 757 644,27	11 667 699,38
Total	22 252 489,28	13 210 108,37
Additional information on the cash flow statement		
Received interest	9 269 053,39	9 208 625,84
Paid interest	3 897 422,04	3 353 635,10
Received dividends	148 943,74	110 475,81
Rectifications for the accounting period:		
Appropriations	990 672,15	1 519 120,88
Income statement taxes	690 035,62	439 813,56
Changes in market value	-12 121,88	52 448,38
Depreciation, amortisation and impairment losses on property, plant and equipment and intangible assets	251 886,20	202 981,39
Other rectifications	-938,74	-5 829,30
Total	1 919 533,35	2 208 534,91

Notes

Accounting principles

According to Section 155 of the Act on Financial Institutions, subsidiaries and associates whose balance sheet is less than 1 per cent of the balance sheet of the parent bank and less than 10 million euros can be excluded from the consolidated financial statements. Subsidiaries do not have a significant impact on the result or the balance sheet of the Group. Despite the exclusion, the consolidated financial statements present an accurate and sufficient picture of the profit of the Group's operations and the financial standing of the Group. The information on the subsidiaries and associates not consolidated in the consolidated financial statements is presented in Note 5.1.

The Group has no associates or joint ventures.

Foreign currency entries

Assets and liabilities bound to foreign currencies outside the EU are transferred to euros in accordance with the medium rate quoted by the European Central Bank on the day of closing the accounts.

The differences in currency rates emerged from valuation are entered in the income statement in Net gains (losses) on trading in foreign currencies.

Financial instruments

Classification

Financial assets are classified in the financial statements in four valuation categories in accordance with standard 3.1 of the Financing Supervisory Authority.

- Financial assets entered to fair value with impact on the income
- Available-for-sale financial assets
- Investment assets to be kept till due date
- Loans and other assets

The financial assets recorded at fair value through profit and loss consist of compound instruments which contain an embedded derivative that has not been separated from the main contract and other financial assets recorded at fair value through profit and loss.

Investments held until the due date include debt securities with fixed or definable payments that mature on a set date and which the bank is determined and capable to keep until the due date.

The category of loans and other assets contains assets with fixed or definable payments that are not quoted on the market.

Available-for-sale financial assets contain assets that have not been classified in the valuation categories mentioned above.

Acquisition and sales of financial assets have been entered in the bookkeeping in accordance with the spot date, and are contained in the balance units-based debt securities, shares and interests.

Financial liabilities are divided into two valuation categories:

- Liabilities held for transactions

- Other financial liabilities

The bank does not possess liabilities held for transactions. All financial liabilities are thus classified under other financial liabilities.

Valuation

Financial assets are entered in the balance sheet either to their fair value or periodic acquisition cost. With the exception of derivative instruments, financial liabilities are carried at amortised cost.

Changes in the fair value of financial assets entered to fair value with impact on income are entered in the financial statement unit Net gains (losses) on trading in securities.

Available-for-sale financial assets are appraised to their fair value. The changes to their fair value adjusted with taxes are recorded in the fair value reserve under equity. Currency gains and losses originating from foreign currency based units are not entered in the fair value reserve but directly to earnings instead. The change of value accrued in the fair value reserve is entered in the earnings when a property unit belonging to available-for-sale financial assets is sold or otherwise written out of the balance sheet.

The year's final buying rate has been considered to be the fair value of quoted shares. Their acquisition cost has been regarded as the fair value for other than quoted shares when there are no reliable means to define the fair value. If the claim certificate has a quotation, the year's final buying rate has been considered to be the fair value of the claim or, when missing, the current value of the claim discounted by the market interest rate of the capital or interest flow, or a value calculated by using some other publicly approved valuation model or method.

If there has been objective proof of the depreciation, investment assets to be retained till the due date as well as loans and other claims are appraised at the periodical acquisition or acquisition cost deducted by the value depreciation loss.

The shares and interest of subsidiary and holding companies are entered in the acquisition cost or acquisition cost deducted by value depreciation loss in the event that the depreciation is considered significant or long-term.

Derivative contracts and hedge accounting

Derivative contracts in the financial statements are appraised at their fair value, and changes in the value are entered in the balance sheet and income statement.

The bank hedges its interest risk from changes in the fair value and applies fair value hedging to it. The hedging is applied to fixed-rate borrowing. The change in the fair value of derivatives protecting the fair value is entered in the income statement unit of Net income from the hedge accounting. In protecting the fair value, the subject of protection is also appraised to the fair value for the protected period, even if otherwise appraised at the periodical acquisition cost. The change in the fair value of the subject of protection is entered in the balance sheet as an adjustment of the item in question and in the income statement in Net income from the hedge accounting. The hedging derivative interest is presented as adjustment of interest expenses.

Material and immaterial goods

Properties and their shares are divided on the basis of their purpose into real estate in own use and investment property.

Properties are entered in the balance sheet with acquisition cost deducted by planned depreciation write-off. The shares and interest of real estate communities are entered in the balance sheet in acquisition cost. The bank does not apply the possibility defined in section 153 of the Credit Institution Act to evaluate the investment property to fair value.

The difference between the book value of investment property and the shares of real estate communities and the permanently lower likely assignment price is, in case it is significant, entered in value depreciation loss as an expense in the net income from investment property. Potential cancellations of value depreciations are entered as adjustments of the same unit.

Appropriations

Depreciation difference and voluntary provisions

Depreciation difference entries contain the difference between planned and realized depreciations.

The bank uses voluntary provisions such as bad debt credit loss provisions when planning taxation and the financial statements. This being the case, the amount or change of voluntary provisions do not characterise the risks of the bank.

In the bank's financial statements, the appropriations are presented without deducting the related tax debt.

Engagements outside the balance sheet

Engagements outside the balance sheet comprise 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 contain, for example, guarantees or similar guarantee engagements. The engagements are presented in the amount that the guarantee or guarantee engagement corresponds to at the moment of closing the accounts.

Irrevocable commitments given in favour of a customer are, for example, binding credit engagements, granted loans not drawn yet and unused credit limits. The engagements are presented in the amount that may result in payments at the moment of closing the accounts.

Interest income and expenses

Interest income and expenses contain entries of all income and expenses resulting from interest-bearing assets and liabilities. Interests are entered on an accrual basis except for penalty interests, which are entered after receiving the payment. Interests are deferred by using the method of effective interests.

Interest income and expenses also contain the difference between the acquisition price and nominal value of receivables and debts, which is amortised to the running period of the claim or debt using the effective interest method. A counter unit is entered as a change in a claim or debt.

Interest yield is also accrued in the bookings of claims with decreased value to the remaining value using the original effective interest rate of the contract.

Impairment losses of financial assets

Loans and other assets

Impairment losses contain entries from the impairment of loans and other assets, when there has been objective proof that payment is lacking from the capital or interest of the loan or other asset as well as when the guarantee does not suffice to cover the amount. Estimation of the objective proof is based on estimating the insolvency of a customer and sufficiency of the guarantee. When impairments are entered, the guarantee is evaluated to the amount that is expected to be gained at the moment of realization. The amount of impairment losses is defined as the difference between the book value of the claim and the estimated current value of the accruable incoming cash flow, by taking into account the fair value of the guarantee. The original effective interest has been used as the discount interest of a claim.

Loans and other assets are classified into groups where the need for impairment losses has been estimated for each group. The asset groups are classified on the basis of similar credit risk characteristics in order to estimate the group-specific needs for impairments concerning claims in which an impairment criterion targeted to an individual claim has not yet been identified.

Investment assets to be kept till due date

In the event that, on closing the accounts, objective proof has been shown that the value of a debt security classified in investments held until the due date may have declined, the debt security must undergo an impairment analysis.

If the analysis shows an impairment, for example that the credit risk of the issuer has increased, the impairment is recorded through profit and loss to the item Impairment losses on other financial assets. The amount of the impairment loss is defined as the difference between the book value of the claim and the estimated current value of the accruable future cash flows. The original effective interest has been used as the discount interest of a claim.

Available-for-sale financial assets

In the event that, at the closing of accounts, objective proof has been shown that the value of securities classified in available-for-sale financial assets may have declined, the securities must undergo an impairment analysis. If the analysis shows impairment – e.g. the credit risk of the issuer has increased or the value of a share has decreased significantly or below the long-term acquisition cost, and the bank estimates that it cannot return the investment – the loss accrued in the fair value reserve is entered with impact on the income to the unit Net income from available-for-sale financial assets.

As comes to claim certificates, the amount of impairment loss is defined as the difference between the book value of the claim and the estimated current value of the accruable incoming cash flow. The original effective interest has been used as the discount interest of a claim. The cancellation of the impairment losses of claim certificates are entered with impact on the income. The amount of the impairment losses of shares and interest is estimated as the difference between their book value and the value that the bank estimates not to receive. The impairment losses of shares cannot be cancelled with impact on the income, and the change in the value is entered in the fair value reserve.

Depreciation principles

The acquisition cost of buildings and other material and immaterial goods is depreciated on the basis of the economic holding period, in accordance with the depreciation plan as straight-line depreciations. Depreciation periods range from 10 to 40 years for buildings and their parts, and 5 to 8 years for machinery and equipment. Land areas are not subject to depreciation.

The development costs of software programs and licences are activated in Immaterial Rights and depreciated in 3 to 5 years. Long-term expenses are depreciated over their useful lives, which is 5 to 10 years.

Taxes

Income taxes are entered in the bank's financial statements on the basis of taxable income. Of a positive change in the value contained in the fair value reserve, the imputable tax debt is entered on the balance sheet. Of a negative change in the value, the imputable tax claim is entered. Other deferred taxes have not been recorded.

Comparability of financial statements

The changes in the fair value of available-for-sale financial assets recorded in the fair value reserve are presented adjusted with deferred taxes. Previously, of the total amount of the fair value reserve, only the imputable tax debt was recorded. The change in the method of recording deferred taxes does not have a significant effect on the comparability of the consolidated financial statements.

Other notes

NOTES ON THE FINANCIAL STATEMENTS

1.1 Interest income and expenses

	2011	2010
Interest income		
On claims from credit institutions	155 569,20	88 473,36
From loans and advances to the public and general government	9 211 056,27	7 267 207,22
From claim certificates	395 914,75	372 142,97
Other interest income	8 224,50	3 319,08
Total	9 770 764,72	7 731 142,63
Interest income on impairment of credits and other assets	2 996,60	24 014,29
Interest expenses		
From liabilities to credit institutions	-440 123,40	-303 108,38
Liabilities to the public and general government	-4 055 573,88	-3 454 651,98
From derivative contracts and other liabilities held for transactions	525 186,86	700 833,87
From subordinated liabilities	-227 758,84	-117 724,60
Other interest expenses	-4 129,17	-2 722,69
Total	-4 202 398,43	-3 177 373,78

1.2 Income from equity-based investments

	2011	2010
From available-for-sale financial assets	148 943,74	110 475,81
Total	148 943,74	110 475,81

1.3 Fee and commission income and expenses

	2011	2010
Fee and commission income		
From credits	1 410 593,83	906 261,84
From deposits	25 198,52	20 734,01
From payment transactions	1 318 670,38	1 181 130,95
From asset management	156 601,13	144 174,33
From intermediary operations	581 792,16	391 218,02
From granting of guarantees	84 247,37	52 818,79
Other fee and commission income	25 842,28	24 489,71
Total	3 602 945,67	2 720 827,65
Fee and commission expenses		
Paid commissions	-33 828,96	-34 534,98
Others	-267 911,87	-221 603,63
Total	-301 740,83	-256 138,61

1.4 Net gains on trading in securities and foreign currencies

	2011		
	Gains and losses on sales (net)	Changes in market value (net)	Total
From claim certificates	0,00	19 450,00	19 450,00
Total net gains on trading in securities	0,00	19 450,00	19 450,00
Net gains on trading in foreign currencies	0,18	0,00	0,18
Total of the income statement unit	0,18	19 450,00	19 450,18

Net gains on trading in securities and foreign currencies

	2010		Total
	Gains and losses on sales (net)	Changes in mar- ket value (net)	
From claim certificates	1 382,23	9 940,00	11 322,23
Total net gains on trading in securities	1 382,23	9 940,00	11 322,23
Net gains on trading in foreign currencies	43,19	0,00	43,19
Total of the income statement unit	1 425,42	9 940,00	11 365,42

1.5 Net gains on available-for-sale financial assets

	2011		Total	
	Gains and losses on sales (net)	Impairments	Transactions from fair value reserve	
From claim certificates	4 405,00	0,00	92 270,85	96 675,85
From shares and interests	-122 026,99	0,00	680 065,56	558 038,57
Total	-117 621,99	0,00	772 336,41	654 714,42

Net gains on available-for-sale financial assets

	2010		Total	
	Gains and losses on sales (net)	Impairments	Transactions from fair value reserve	
From shares and interests	-12 567,85	0,00	1 140 622,34	1 128 054,49
Total	-12 567,85	0,00	1 140 622,34	1 128 054,49

1.6 Net income from hedge accounting

	2011	2010
Change (net) in the fair value of protective derivatives	308 051,56	-105 036,04
Change (net) in the fair value of investment objects to be protected	-295 929,68	52 587,66
Total	12 121,88	-52 448,38

1.7 income from investment property

	2011	2010
Rent and dividend yields	137 883,79	133 331,70
Rent expenses	-600,00	0,00
Planned depreciation write-off	-28 827,76	-25 212,06
Gains and losses on sales (net)	0,00	5 397,20
Other income	439,90	960,00
Other expenses	-83 293,57	-97 764,34
Total	25 602,36	16 712,50

Other operating profit and expenses

Other operating profit	2011	2010
Other income	74 155,40	37 819,79
Total	74 155,40	37 819,79

Other operating expenses	2011	2010
Rent expenses	-73 243,14	-60 017,53
Expenses from real estate in own use	-234 168,27	-229 604,07
Other expenses	-678 743,16	-441 278,72
Total	-986 154,57	-730 900,32

1.9 Personnel expenses

	2011	2010
Wages and fees	-1 747 718,08	-1 650 837,40
Long-term benefits	-465 218,46	-411 399,14
Pension expenses	-406 118,51	-352 730,96
Other long-term benefits	-59 099,95	-58 668,18
Total	-2 212 936,54	-2 062 236,54

1.10 Other administrative expenses

	2011	2010
Other personnel expenses	-180 868,40	-169 350,57
Office expenses	-188 584,79	-200 088,62
IT expenses	-1 157 922,04	-1 238 545,47
Communications expenses	-128 025,67	-147 621,33
Promotional and marketing expenses	-362 269,61	-331 149,65
Total	-2 017 670,51	-2 086 755,64

1.11 Depreciation, amortisation and impairment losses on property, plant and equipment and intangible assets

	2011	2010
Planned depreciation write-off	-223 058,44	-177 769,33
Material goods	-221 744,80	-173 449,71
Immaterial goods	-1 313,64	-4 319,62
Total	-223 058,44	-177 769,33

1.12 Impairment losses on loans and other receivables as well as other financial assets

	2011	2010
Impairment losses on loans and other receivables		
From loans and advances to the public and general government	-675 411,21	-154 369,39
Contractually based impairment losses	-746 835,62	-160 153,22
Cancellations and returns (-) on impairments	71 424,41	5 783,83
Total impairment losses on loans and other receivables	-675 411,21	-154 369,39
Total impairment losses on financial assets	-675 411,21	-154 369,39

Income by operating and market area

	2011	2010
Income from banking operations	10 106 299,94	8 526 576,13

Distribution of gains, operating profit, assets and liabilities by operating area have not been reported due to lack of significance.

The bank operates only in Finland.

The gains are presented as non-eliminated.

NOTES ON THE BALANCE SHEET

2.1. Loans and advances to credit institutions

	2011	2010
Repayable on demand	20 757 644,27	11 667 699,38
From domestic credit institutions	20 757 644,27	11 667 699,38
Others	9 813 120,00	5 047 902,00
From domestic credit institutions	9 813 120,00	5 047 902,00
Total	30 570 764,27	16 715 601,38

2.2 Loans to the public and general government

	2011	2010
Enterprises and housing communities	78 435 024,55	65 099 982,15
Financing and insurance institutions	969 371,75	1 496 482,64
Households	209 314 885,48	206 146 003,80
Non-profit communities serving households	876 653,37	1 027 329,76
Total	289 595 935,15	273 769 798,35

Impairment losses recorded during the accounting period

	2011	2010
Impairment losses at the beginning of the accounting period	360 784,06	291 867,76
+ claim-specific impairment losses recorded during the accounting period	746 538,85	159 334,64
- claim-specific impairment losses cancelled during the accounting period	-65 891,93	-1 873,54
- credit losses realized during the accounting period formerly recorded with a claim-specific impairment loss	-642 690,61	-88 544,80
Impairment losses at the end of the accounting period	398 740,37	360 784,06

2.3 Debt securities

	2011		2010	
	Total	Of which debt securities eligible for refinancing with central banks	Total	Of which debt securities eligible for refinancing with central banks
Debt securities held for trading	440 250,00	0,00	420 800,00	0,00
Others	440 250,00	0,00	420 800,00	0,00
Available-for-sale debt securities	1 684 537,75	0,00	3 628 870,51	0,00
Quoted	1 120 937,75	0,00	2 343 950,25	0,00
Others	563 600,00	0,00	1 284 920,26	0,00
Investment assets to be kept till due date	5 982 418,82	1 982 418,82	3 981 480,08	1 981 480,08
Quoted	1 982 418,82	1 982 418,82	1 981 480,08	1 981 480,08
Others	4 000 000,00	0,00	2 000 000,00	0,00
Total	8 107 206,57	1 982 418,82	8 031 150,59	1 981 480,08
- subordinated liabilities	590 937,75	0,00	965 325,51	0,00

2.4 Shares and interests

	2011	2010
Available-for-sale shares and interests	21 954 259,13	25 353 867,24
Quoted	17 143 023,60	21 311 449,32
Others	4 811 235,53	4 042 417,92
Total shares and interests	21 954 259,13	25 353 867,24
- of which in credit institutions	4 347 571,23	3 929 437,43

Shares and interests in companies belonging to the same group

In other companies	13 970,00	13 970,00
Total	13 970,00	13 970,00

Ownerships are appraised at acquisition cost.

2.5 Derivative contracts**Nominal values of derivative contracts**

Remaining maturity	less than 1 year	1 to 5 years	more than 5 years	Total
Protective derivatives	10 000 000,00	15 000 000,00	0,00	25 000 000,00
Interest derivatives	10 000 000,00	15 000 000,00	0,00	25 000 000,00
Interest rate swaps	10 000 000,00	15 000 000,00	0,00	25 000 000,00

Fair values of derivative contracts

	2011		2010	
	Assets	Debts	Claims	Debts
Protective derivatives	1 659 596,79	0,00	1 351 545,23	0,00
Interest derivatives	1 659 596,79	0,00	1 351 545,23	0,00
Interest rate swaps	1 659 596,79	0,00	1 351 545,23	0,00

2.6 Notes on associated parties

Notes on associated parties are presented in connection with notes on personnel and management. Note 4.4.

2.7 Immaterial goods

	2011	2010
Other immaterial goods	109,58	1 423,22
Total	109,58	1 423,22

2.8 Material goods

	Book value
Land and water areas	
In own use	116 808,89
Invested	86 975,33
Total	203 784,22
Buildings	
In own use	757 541,49
Invested	350 552,90
Total	1 108 094,39
Shares and book entries of real-estate communities	
In own use	2 802 761,29
Invested	811 986,71
Total	3 614 748,00
Other tangible assets	476 033,28
Total material goods	5 402 659,89

Real estate investments are appraised at acquisition cost.

2.9 Changes in immaterial and material goods during the accounting period

Immaterial goods	2011
Acquisition cost 1 Jan	211 830,54
Acquisition cost 31 Dec	211 830,54
Accrued depreciation, amortisation and impairment losses 1 Jan	-210 407,32
- depreciation write-off of the accounting period	-1 313,64
Accrued depreciation, amortisation and impairment losses 31 Dec	-211 720,96
Book value 31 Dec	109,58
Book value 1 Jan	1 423,22

Material goods

	2011	Other property and shares in property	Other material goods	Total
Acquisition cost 1 Jan	1 576 499,01	4 227 983,23	1 430 664,98	7 235 147,22
+ additions of the accounting period	200 183,37	431 543,87	52 925,38	684 652,62
Acquisition cost 31 Dec	1 776 682,38	4 659 527,10	1 483 590,36	7 919 799,84
Accrued depreciation, amortisation and impairment losses 1 Jan	-498 339,68	-854 274,75	-918 157,65	-2 270 772,08
- depreciation write-off of the accounting period	-28 827,76	-132 345,37	-89 399,43	-250 572,56
Accrued depreciation, amortisation and impairment losses 31 Dec	-527 167,44	-986 620,12	-1 007 557,08	-2 521 344,64
Revaluations 1 Jan	0,00	4 204,69	0,00	4 204,69
Revaluations 31 Dec	0,00	4 204,69	0,00	4 204,69
Book value 31 Dec	1 249 514,94	3 677 111,67	476 033,28	5 402 659,89
Book value 1 Jan	1 078 159,33	3 377 913,17	512 507,33	4 968 579,83

2.10 Other assets

	2011	2010
Payment intermediation receivables	3 985,08	5 644,19
Others	9 925,91	19 869,51
Total	13 910,99	25 513,70

2.11 Accrued income and prepayments

	2011	2010
Interests	1 731 786,10	1 230 074,77
Others	399 866,85	154 326,16
Total	2 131 652,95	1 384 400,93

2.12 Liabilities to credit institutions

	2011	2010
To credit institutions	18 651 345,83	14 394 313,47
Repayable on demand	151 345,83	94 313,47
Others	18 500 000,00	14 300 000,00
Total	18 651 345,83	14 394 313,47

2.13 Liabilities to the public and general government

	2011	2010
Deposits	295 417 724,09	277 109 493,46
Repayable on demand	244 072 810,70	231 546 337,22
Others	51 344 913,39	45 563 156,24
Other liabilities	1 082 399,46	1 342 859,31
Others	1 082 399,46	1 342 859,31
Total	296 500 123,55	278 452 352,77

2.14 Other liabilities

	2011	2010
Liabilities on payment transfer	4 132 602,93	2 953 480,08
Others	31 121,69	25 696,92
Total	4 163 724,62	2 979 177,00

2.15 Accrued expenses and deferred income

	2011	2010
Interests	983 565,46	680 026,39
Others	430 971,18	448 202,20
Total	1 414 536,64	1 128 228,59

2.16 Subordinated liabilities**1) Subordinated liabilities**

whose book value exceeds 10% of the total value of liabilities

Identification data of the liabilities	Book value	Nominal value	Interest %	Due date
Savings banks' debenture loan 1/2010	2 400 000,00	2 400 000,00	3,25	18 May 2015
Savings banks' debenture loan 1/2011	5 000 000,00	5 000 000,00	3,50	16.5.2016
Total	7 400 000,00	7 400 000,00		

	Amount counted among own as- sets
Savings banks' debenture loan 1/2010	2 400 000,00
Savings banks' debenture loan 1/2011	5 000 000,00
Total	7 400 000,00

All liabilities are reported as euros. The reported liabilities are counted among solvency calculations as lower secondary credit institution-respective assets.

Terms of prepayment:

The bank retains the right of redemption with regard to all loans wholly or partially, prior to the due date. However, prepayment is possible only on permission from the Finnish Financial Supervisory Authority, except for minor redemptions which the bank resells within a short period from redemption.

Regulations concerning subordination of liabilities or the potential change of liabilities to shares:

The loans are issued as subordinated debt in accordance with the law on promissory notes (622/47) §34. The loans are subordinate in comparison to other liabilities of the issuer.

2) All liabilities mentioned above subordinate to other liabilities of the credit institution

	Subordinate debts
Total sum of liabilities	517 600,00

2.17 Deferred tax liabilities and assets

Deferred tax liabilities and assets are recorded on the change in the available-for-sale financial assets in the fair value reserve.

Other deferred tax liabilities and assets have not been recorded on the bank's balance sheet.

Deferred tax liabilities and assets

Valuation-based deferred tax liabilities	431 539,66
Valuation-based deferred tax liabilities	188 197,45

Deferred tax liabilities from revaluations have not been recorded on the balance sheet.

Revaluations have no impact on income taxation.

2.18 Maturity distribution of financial assets and liabilities

Financial assets

	2011		
	Less than 3 months	3 to 12 months	1 to 5 years
Debt securities eligible for refinancing with central banks	0,00	0,00	0,00
Loans and advances to credit institutions	26 307 064,27	0,00	0,00
Loans and advances to the public and general government	27 900 410,77	28 783 873,31	93 931 806,92
Debt securities	0,00	0,00	2 124 787,75
Total	54 207 475,04	28 783 873,31	96 056 594,67
	5 to 10 years	more than 10 years	Total
Debt securities eligible for refinancing with central banks	0,00	1 982 418,82	1 982 418,82
Loans and advances to credit institutions	0,00	4 263 700,00	30 570 764,27
Loans and advances to the public and general government	68 756 686,54	70 223 157,61	289 595 935,15
Debt securities	0,00	4 000 000,00	6 124 787,75
Total	68 756 686,54	80 469 276,43	328 273 905,99

Financial assets

	2010		
	Less than 3 months	3 to 12 months	1 to 5 years
Debt securities eligible for refinancing with central banks	0,00	0,00	0,00
Loans and advances to credit institutions	16 715 601,38	0,00	0,00
Loans and advances to the public and general government	18 591 733,25	26 477 216,68	95 311 087,29
Debt securities	0,00	201 300,26	2 893 270,25
Total	35 307 334,63	26 678 516,94	98 204 357,54

	5 to 10 years	more than 10 years	Total
Debt securities eligible for refinancing with central banks	0,00	1 981 480,08	1 981 480,08
Loans and advances to credit institutions	0,00	0,00	16 715 601,38
Loans and advances to the public and general government	69 841 570,14	63 548 190,99	273 769 798,35
Debt securities	955 100,00	2 000 000,00	6 049 670,51
Total	70 796 670,14	67 529 671,07	298 516 550,32

Financial liabilities

	2011		
	Less than 3 months	3 to 12 months	1 to 5 years
Liabilities to credit institutions and central banks	11 751 345,83	6 900 000,00	0,00
Liabilities to the public and general government	263 208 547,63	20 421 898,87	11 787 277,59
Debt securities issued to the public	0,00	0,00	0,00
Subordinated liabilities	0,00	1 958 800,00	5 958 800,00
Total	274 959 893,46	29 280 698,87	17 746 077,59

	5 to 10 years	more than 10 years	Total
Liabilities to credit institutions and central banks	0,00	0,00	18 651 345,83
Liabilities to the public and general government	1 082 399,46	0,00	296 500 123,55
Subordinated liabilities	0,00	0,00	7 917 600,00
Total	1 082 399,46	0,00	323 069 069,38

Financial liabilities

	2010		
	Less than 3 months	3 to 12 months	1 to 5 years
Liabilities to credit institutions and central banks	10 094 313,47	4 300 000,00	0,00
Liabilities to the public and general government	245 234 395,98	25 949 938,06	5 925 159,42
Subordinated liabilities	0,00	1 313 400,00	2 917 600,00
Total	255 328 709,45	31 563 338,06	8 842 759,42

	5 to 10 years	more than 10 years	Total
Liabilities to credit institutions and central banks	0,00	0,00	14 394 313,47
Liabilities to the public and general government	1 342 859,31	0,00	278 452 352,77
Subordinated liabilities	0,00	0,00	4 231 000,00
Total	1 342 859,31	0,00	297 077 666,24

Loans and advances to the public and general government repayable on demand: Other than fixed term deposits and accounts with overdraft allowance are reported in the category less than 3 months.

2.19 Classification of assets and liabilities based on domestic and foreign currency and within the same group

Assets	2011		2010	
	Domestic currency	Foreign currency	Domestic currency	Foreign currency
Debt securities eligible for refinancing with central banks	1 982 418,82	0,00	1 981 480,08	0,00
Loans and advances to credit institutions	30 570 764,27	0,00	16 715 601,38	0,00
Loans and advances to the public and	289 595 935,15	0,00	273 769 798,35	0,00

general government				
Debt securities	6 124 787,75	0,00	6 049 670,51	0,00
Other property	33 101 057,08	1 486,92	34 640 409,05	1 300,09
Total	361 374 963,07	1 486,92	333 156 959,37	1 300,09

Liabilities

	2011		2010	
	Domestic currency	Foreign currency	Domestic currency	Foreign currency
Liabilities to credit institutions and central banks	18 651 345,83	0,00	14 394 313,47	0,00
Liabilities to the public and general government	296 500 123,55	0,00	278 452 352,77	0,00
Subordinated liabilities	7 917 600,00	0,00	4 231 000,00	0,00
Other liabilities	4 351 922,07	0,00	3 377 410,33	0,00
Accrued expenses and deferred income	1 414 536,64	0,00	1 128 228,59	0,00
Total	328 835 528,09	0,00	301 583 305,16	0,00

2.20 Fair values of financial assets and liabilities

	2011		2010	
Financial assets	Book value	Fair value	Book value	Fair value
Cash and cash equivalents	1 494 845,01	1 494 845,01	1 542 408,99	1 542 408,99
Loans and advances to credit institutions	30 570 764,27	30 570 764,27	16 715 601,38	16 715 601,38
Loans and advances to the public and general government	289 595 935,15	289 595 935,15	273 769 798,35	273 769 798,35
Debt securities	8 107 206,57	8 107 206,57	8 031 150,59	8 031 150,59
Stocks and shares	21 954 259,13	21 954 259,13	25 353 867,24	25 353 867,24
Shares and interests in companies belonging to the same Group	13 970,00	13 970,00	13 970,00	13 970,00
Derivative contracts	1 659 596,79	1 659 596,79	1 351 545,23	1 351 545,23
Total	353 396 576,92	353 396 576,92	326 778 341,78	326 778 341,78

Financial liabilities

	2011		2010	
Financial liabilities	Book value	Fair value	Book value	Fair value
Liabilities to credit institutions	18 651 345,83	18 651 345,83	14 394 313,47	14 394 313,47
Liabilities to the public and general government	296 500 123,55	296 500 123,55	278 452 352,77	278 452 352,77
Subordinated liabilities	7 917 600,00	7 917 600,00	4 231 000,00	4 231 000,00
Total	323 069 069,38	323 069 069,38	297 077 666,24	297 077 666,24

The fair values of financial asset have primarily been made using quoted market values. If the quoted market value has not been available, the valuation has been based on the current value discounted with market interest rate or other commonly accepted valuation model or method. For the fair value of other financial assets, the book value has been used . For the fair value of financial liabilities, the book value has been used.

Essential financial assets evaluated to acquisition cost instead of fair value

Shares and interests are evaluated at acquisition cost in companies considered essential for the operations, which are described in more detail in Note 5.2. Shares and interests considered essential for the operation are meant to be kept in permanent possession. The fair value of these ownerships cannot be defined in a reliable manner.

2.21 Equity increase and decrease during accounting period

	Accounting period at the beginning	Increase	Decrease	Accounting period at the end
Share capital	6 500 000,00	0,00	0,00	6 500 000,00
Other restricted reserves	1 133 433,32	3 201 019,09	5 084 343,71	-749 891,30
Fair value reserve	1 133 433,32	3 201 019,09	5 084 343,71	-749 891,30
From valuation to fair value	1 133 433,32	3 201 019,09	5 084 343,71	-749 891,30
Free reserves	9 526 243,14	0,00	0,00	9 526 243,14
Reserve for invested non-restricted equity	9 526 243,14	0,00	0,00	9 526 243,14
Retained earnings	813 983,54	1 099 471,86	150 000,00	1 763 455,40
Profit for the period	1 099 471,86	2 008 620,07	1 099 471,86	2 008 620,07
Total equity	19 073 131,86	6 309 111,02	6 333 815,57	19 048 427,31
	2011	2010		
Fair value reserve 1 Jan	1 133 433,32	782 060,31		
Amount booked to equity during the accounting period	-1 354 330,42	1 890 228,68		
Amount transferred from equity to operating profit during the accounting period	-772 336,41	-1 140 622,34		
Deferred taxes	243 342,21	-398 233,33		
Fair value reserve 31 Dec	-749 891,30	1 133 433,32		

Changes in the fair value of cash-flow-hedging financial assets and available-for-sale financial assets are entered in the fair value reserve adjusted with deferred taxes.

2.22 Share capital

The number of Oma Säästöpankki Oy's shares is 100,000, of which Töysän Säästöpankkisäätiö owns 60,000 and Kuortaneen Säästöpankkisäätiö 40,000. Shareholders have one vote per share.

NOTES CONCERNING GRANTED SECURITY COLLATERALS AND CONTINGENT LIABILITIES

3.1 Pension liabilities

The pension security of the personnel has been arranged by Eläke-Fennia pension security company, and there is no uncovered pension security.

3.2 Engagements outside the balance sheet

	2011	2010
Commitments given to third party on behalf of customer		
Guarantees	8 789 538,73	4 081 034,70
Other commitments given to a third party on behalf of a customer	2 480 186,49	2 134 095,89
Granted to a customer		
Irrevocable engagements	21 748 731,75	15 801 334,13
of which credit engagements	21 748 731,75	15 801 334,13
Total engagements outside the balance sheet	33 018 456,97	22 016 464,72

The bank has issued a guarantee for one's own debt on the compensation of potential mortgage loan losses to Aktia Hypoteekkipankki Plc on behalf of itself and other savings banks included in the transfer contract. The amount of guarantee liabilities is restricted.

The bank has given an absolute guarantee to Aktia Bank p.l.c. together with all other savings banks who have signed an identical payment transactions account contract with Aktia Bank p.l.c. The guarantee concerns the receivables that may be generated to Aktia Bank p.l.c. by breaching the terms and conditions of the payment transactions account contract. The amount of guarantee liabilities is restricted.

3.3 Other arrangements outside the balance sheet

The bank belongs to the VAT group of Oy Samlink Ab.

Common liabilities related to the group VAT registration	561 633,42	456 521,79
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NOTES ON PERSONNEL AND MANAGEMENT

4.1 Number of personnel 31 Dec

	2011	2010
Permanent full-time personnel	37	30
Permanent part-time personnel	2	6
Fixed-term personnel	5	5
Total	44	41

4.2 Wages and fees of the management

	2011	2010
Board members and deputies as well as managing director and his deputy	215 613,64	299 618,30
Total	215 613,64	299 618,30

4.3 Loans and guarantees granted to the management

	2011		2010	
	Loans	Guarantees	Loans	Guarantees
Board members and deputies as well as managing director and his deputy	434 637,91	31 809,40	695 944,38	31 809,40
Total	434 637,91	31 809,40	695 944,38	31 809,40
Increase	126 900,00		141 698,22	
Decrease	388 206,47		70 565,14	

Loans and guarantees have been granted in terms similar to customers.

4.4 Notes on associated parties

Criterion of belonging to associated parties	2011			
	Loans to the public and general government	Investments	Other liabilities	Guarantees/ securities
Ownership in credit institutions	8 048,99	0,00	0,00	0,00
Management of the owner community	1 083 488,80	0,00	0,00	37 000,00
Relationship	246 056,18	0,00	0,00	33 500,00
Authority	246 230,48	0,00	0,00	0,00
Total	1 583 824,45	0,00	0,00	70 500,00
Criterion of belonging to associated parties	2010			
	Loans to the public and general government	Investments	Other liabilities	Guarantees/ securities
Ownership in credit institutions	0,00	0,00	0,00	0,00
Management of the owner community	1 075 324,70	0,00	0,00	37 000,00
Relationship	267 634,55	0,00	0,00	33 500,00
Authority	171 965,43	0,00	0,00	0,00
Total	1 514 924,68	0,00	0,00	70 500,00

*) Loans and guarantees granted to the management are presented in note 4.3.

Primary terms concerning assets and investments:

Loans and guarantees have been granted under terms and conditions applied to similar to customer credits and securities.

OWNERSHIP IN OTHER COMPANIES

5.1 Small daughter and partner companies left out of the group level balance sheet

Daughter companies	Pcs	Book values
Housing and real estate companies	3	494 803,04
Others	1	13 970,00

5.2 Ownership in other companies

Name and residence of the company	Share of ownership, %	Equity	Profit for the financial period*)
Aktia Hypoteksbank Abp, Helsinki	1,96	88 337 792,64	5 020 395,50
Henkivakuutusosakeyhtiö Duo, Espoo	1,93	24 954 811,16	2 286 820,05
Nooa Säästöpankki Oy, Helsinki	3,15	35 350 921,35	118 803,35
Oy Samlink Ab, Espoo	2,21	8 703 641,35	1 706 484,77
Sp-Rahastoyhtiö Oy, Espoo	3,90	2 226 707,78	511 215,24
Total		159 573 874,28	9 643 718,91

OTHER NOTES

*) The profit for the financial period is from 2010

6.1 Trustee operations provided by the credit institution

Property management services provided by the credit institution

The bank provides services in accordance with those referred to in section 5 of the law on investment service companies, such as transfer and realization of assignments, trading upon its own interest, property management and investment consultations, and services in accordance with section 15, such as holding and management services of financing instruments, safety deposit and related services. The bank does not provide so-called full-service property management.

7 NOTES ON SOLVENCY (PILLAR III)

7.1 Classification of own assets

	2011	2010
Primary own assets		
Paid equity	6 500 000,00	6 500 000,00
Reserves	23 485 152,03	20 691 047,15
- Planned profit distribution	-150 000,00	-150 000,00
- Immaterial goods	-109,58	-1 423,22
- Investments in financial institutions	-619 116,93	-726 528,48
Total primary own assets	29 215 925,52	26 313 095,45
Secondary own assets		
Upper secondary own assets	-749 891,30	1 133 433,32
Lower secondary own assets	7 917 600,00	4 231 000,00
- Investments in financial institutions	-619 116,93	-726 528,47
Total secondary own assets	6 548 591,77	4 637 904,85
Total own assets	35 764 517,29	30 951 000,30

7.2 Minimum amount of own assets

Credit and opponent risk

Liability group	2011 Minimum amount of own assets	2010 Minimum amount of own assets
Loans and advances to credit institutions and investment service companies	543 592,08	279 071,18
Claims from companies	3 594 558,23	2 573 726,37
Retail claims	5 780 528,39	5 395 142,46
Real estate security claims	4 195 431,98	4 307 624,02
Maturity claims	240 624,03	128 332,90
Investments in investment funds	1 242 692,82	1 493 789,24
Other items	795 555,37	715 114,07
Total credit risk	16 392 982,90	14 892 800,24

Market risk (currency risk)	262 771,29	412 310,57
Operative risk	1 249 008,56	1 201 935,65

Total minimum amount of own assets 17 904 762,75 16 507 046,46

7.3 Total liabilities with risk weights

Credit and opponent risk

Risk weight (%)	2011	2010
0	22 747 599,97	19 911 229,12
10	0,00	29 861,59
20	33 568 332,82	16 145 414,86
35	149 113 636,69	153 699 125,61
50	1 351 397,12	853 111,89
75	105 156 235,73	95 998 273,44
100	78 574 988,45	66 484 830,85
150	2 719 372,76	873 396,70
Total	393 231 563,54	353 995 244,06

7.4 Average value of total liabilities by liability group during the accounting period

Credit and opponent risk

Liability group	2011	2010
Claims from governments and central banks	10 715 953,37	10 545 567,67
Claims from regional administration and local authorities	546 479,95	583 028,35
Claims from the general government and public institutions	3 557 916,65	590 557,73
Loans and advances to credit institutions and investment service companies	24 049 931,19	18 157 315,54
Claims from companies	45 047 694,94	33 536 674,13
Retail claims	101 480 453,45	92 967 158,92
Real estate security claims	153 123 255,21	149 492 038,58
Maturity claims	2 675 414,49	1 541 546,05
Investments in investment funds	21 069 376,11	15 156 782,08
Other items	11 488 408,20	10 369 269,11
Total	373 754 883,56	332 939 938,16

7.5 Total liabilities according to maturity analysis per liability group *)

Credit and opponent risk

Liability group	2011		
	Total	less than 3 months	3 to 12 months
Real estate security claims	150 417 986,85	2 476 458,55	3 548 906,05
Retail claims	105 156 235,74	5 066 806,77	4 020 848,87
Claims from companies	53 813 395,22	12 638 009,84	9 356 124,38
Loans and advances to credit institutions and investment service companies	37 721 629,66	26 309 838,98	0,00
Total other liability groups	43 413 240,56	2 404 771,49	184 807,80
Maturity claims	2 709 075,51	1 047 417,02	76 801,67
Total	393 231 563,54	49 943 302,65	17 187 488,77

Liability group	2011		
	1 to 5 years	5 to 10 years	more than 10 years
Real estate security claims	16 947 187,03	31 569 338,58	95 876 096,64
Retail claims	16 463 267,02	25 090 192,75	54 515 120,33
Claims from companies	4 460 593,42	5 439 911,95	21 918 755,63
Loans and advances to credit institutions and investment service companies	1 641 933,24	0,00	9 769 857,44
Total other liability groups	887 536,97	1 537 005,18	38 399 119,12
Maturity claims	292 740,07	335 687,09	956 429,66
Total	40 693 257,75	63 972 135,55	221 435 378,82

Credit and opponent risk

Liability group	2010		
	Total	less than 3 months	3 to 12 months
Real estate security claims	154 660 564,81	2 286 409,88	3 979 698,08
Retail claims	95 998 273,45	4 279 784,76	3 498 427,29
Claims from companies	37 785 769,49	6 408 753,80	5 770 712,49
Loans and advances to credit institutions and investment service companies	20 360 414,00	16 718 966,65	11 079,80
Total other liability groups	43 702 392,16	1 829 266,34	156 683,43
Maturity claims	1 487 830,15	312 883,37	8 459,57
Total	353 995 244,06	31 836 064,80	13 425 060,66

Liability group	2010		
	1 to 5 years	5 to 10 years	more than 10 years
Real estate security claims	17 002 966,87	31 871 248,55	99 520 241,44
Retail claims	16 832 330,65	22 881 443,85	48 506 286,90
Claims from companies	4 174 192,40	4 622 874,79	16 809 236,01
Loans and advances to credit institutions and investment service companies	1 352 756,88	420 800,00	1 856 810,67
Total other liability groups	611 702,35	1 918 282,88	39 186 457,16
Maturity claims	89 951,06	167 262,90	909 273,25
Total	40 063 900,21	61 881 912,97	206 788 305,43

*) The table shows the four largest liability groups and maturity claims; other liability groups are summed up in one unit, Total other liability groups.

7.6 Total liabilities grouped by opposing parties *)**Credit and opponent risk**

Liability group	2011				
	Total	Private	Agriculture	Companies	Others
Real estate security claims	150 417 986,86	115 460 390,38	10 324 659,52	22 292 620,70	2 340 316,26
Retail claims	105 156 235,73	54 240 366,32	14 304 300,77	33 898 516,55	2 713 052,09
Claims from companies	53 813 395,22	7 441 414,88	2 196 663,82	36 851 731,12	7 323 585,40
Loans and advances to credit institutions and investment service companies	37 721 629,66	20 385,86	0,00	0,00	37 701 243,80
Total other liability groups	43 413 240,56	5 807 597,18	1 066 379,64	2 241 495,46	34 297 768,28
Maturity claims	2 709 075,51	1 470 640,34	692 808,67	535 700,59	9 925,91
Total	393 231 563,54	184 440 794,96	28 584 812,42	95 820 064,42	84 385 891,74

Credit and opponent risk

Liability group	2010				
	Total	Private	Agriculture	Companies	Others
Real estate security claims	154 660 564,81	118 765 696,18	10 902 157,02	22 958 582,57	2 034 129,04
Retail claims	95 998 273,45	52 659 506,17	11 333 733,44	31 207 240,87	797 792,97
Claims from companies	37 785 769,49	3 393 777,39	2 854 192,75	25 719 455,69	5 818 343,66
Loans and advances to credit institutions and investment service companies	20 360 414,00	33 881,66	0,00	36 079,80	20 290 452,54
Total other liability groups	43 702 392,16	5 747 353,23	1 290 060,83	2 148 562,06	34 516 416,04
Maturity claims	1 487 830,15	974 132,88	295 914,72	204 920,08	12 862,47
Total	353 995 244,06	181 574 347,51	26 676 058,76	82 274 841,07	63 469 996,72

*) The table shows the four largest liability groups and maturity claims; other liability groups are summed up in one unit, Total other liability groups.

7.7 Imputed operative risk

	2011	2010	2009	Minimum amount of own assets
Total gross income	9 262 566,02	7 265 359,43	8 452 245,71	
Income indicator	1 389 384,90	1 089 803,91	1 267 836,86	1 249 008,56
	2010	2009	2008	Minimum amount of own assets
Total gross income	7 265 359,43	8 452 245,71	8 321 107,82	
Income indicator	1 089 803,91	1 267 836,86	1 248 166,17	1 201 935,65

The income indicator is calculated according to the basic method presented in standard 4.3i of the Financial Supervisory Authority.

Minimum amount of own assets = sum of positive annual income indicators divided by the number of years with a positive indicator.

Operative risks refer to the risk of loss potentially caused by inadequate or insufficient internal processes, personnel, systems or external factors.

Signing the financial statements and the annual report

Seinäjoki 23 February 2012

Board of Directors of Oma Säästöpankki Oy

Jyrki Mäkynen

Tuula Mäkelä

Markku Toivonen

Ari Yli-Kaatiala

Jarmo Ylä-Vannesluoma

Juhana Saari

Pasi Sydänlammi
Managing director

Adoption of the financial statements

A report of the performed audit has been issued today.

Seinäjoki 27 February 2012

Tatu Huhtala, APA
Audit firm Ernst & Young

List of accounting books and types of receipts used during the accounting period

Accounting books	Form of archiving
Pääkirja/päiväkirja	Elektroninen arkisto, kasetti
Balance sheet	Bound book
Receipts	Paper print-out

Factoring

Customer factoring (automated)	Electronic archive, cassette
Portfolio bookkeeping	Electronic archive, cassette
Accounts payable (eOffice)	Electronic archive, cassette
Cash journal	Electronic print-out
Cash reports	Electronic print-out
Wages accounting	Electronic archive, cassette
Fixed assets factoring	Electronic print-out
Derivative factoring	Excel file
Rent claims (manually maintained)	Excel file

Types of receipts

10	Payment transactions in account statement
20	Purchase invoices
21	Managing Director's expenses
22	Personnel expenses
23	Foreign invoices
24	E-invoices
25	Purchase invoice settlements
26	Direct debiting (Samlink)
27	Direct debiting (SPL)
28	Direct debiting (PP-Laskenta)
29	Group internal purchase invoices
30	Purchase invoices, eOffice banks, invoices circulating outside the bank
40	Sales receivables (Samlink, SPL, POPL)
45	Sales receivable settlements (Samlink, SPL, POPL)
51	Portfolio bookkeeping
52	Bonds, expirations
53	Deposits funding, Payment transactions interest
54	Foreign cash, agios
56	Machine-language entries from other factoring, transactions entered at QS cash
58	Machine-language transactions between cost centres
60	Internal accounting receipts
61	Machine-language data transmission of internal accounting
70	Memorandum receipts
71	General ledger entries
72	Automatic entries, bookkeeping
73	Automatic entries, Internal accounting
75	Machine-language salary entries, paid salaries
80	Deferred receipts, distributable entries
82	Machine-language imputations, internal accounting
83	Machine-language imputations, salaries, holiday benefits
84	Machine-language imputations, salaries, long-term benefits, social security payments
85	Depreciation write-off

91	Business transactions, items outside the balance sheet
92	Business transactions, adjusting items
93	Business transactions, internal accounting entries
94	Business transaction related entries
99	Income entry