

Financial statements

Income statement of Oma Säästöpankki Ltd

		1.1. - 31.12.2012	1.1. - 31.12.2011
		eur	eur
Interest income	(1.1)	9 999 023,23	9 770 764,72
Interest expenses	(1.1)	-4 202 917,77	-4 202 398,43
Net interest income		<hr/> 5 796 105,46	<hr/> 5 568 366,29
Income from equity-based investments	(1.2)	151 483,32	148 943,74
Fee and commission income	(1.3)	3 900 365,83	3 602 945,67
Fee and commission expenses	(1.3)	-301 942,46	-301 740,83
Net gains on trading in securities and foreign currencies	(1.4)	12 549,95	19 450,18
Net gains on available-for-sale financial assets	(1.5)	691 194,91	654 714,42
Net income from hedge accounting	(1.6)	-10 044,21	12 121,88
Net income from investment property	(1.7)	19 725,53	25 602,36
Other operating profit	(1.8)	69 344,89	74 155,40
Administrative expenses		-4 632 572,68	-4 230 607,05
Personnel costs	(1.9)	-2 444 332,65	-2 212 936,54
Other administrative expenses	(1.10)	-2 188 240,03	-2 017 670,51
Depreciation, amortisation and impairment losses equipment and intangible assets	(1.11)	-314 824,60	-223 058,44
Other operating expenses	(1.8)	-843 211,91	-986 154,57
Impairment losses on loans and other receivables	(1.12)	-538 553,16	-675 411,21
OPERATING PROFIT		<hr/> 3 999 620,87	<hr/> 3 689 327,84
Appropriations		-1 565 817,67	-990 672,15
Income taxes		-578 961,33	-690 035,62
PROFIT(LOSS) OF ACTUAL OPERATIONS AFTER TAXES		<hr/> 1 854 841,87	<hr/> 2 008 620,07
INCOME(LOSS) OF THE ACCOUNTING PERIOD		<hr/> 1 854 841,87	<hr/> 2 008 620,07

Balance sheet of Oma Säästöpankki Ltd

ASSETS

	31.12.2012 eur	31.12.2011 eur
Cash and cash equivalents	2 338 293,82	1 494 845,01
Debt securities eligible for refinancing with central banks	2 534 048,44	1 982 418,82
Loans and advances to credit institutions	(2.1) 20 151 450,55	30 570 764,27
Receivables from the public and general government	(2.2) 321 021 610,82	289 595 935,15
Debt securities	(2.3) 9 811 175,25	6 124 787,75
From others	9 811 175,25	6 124 787,75
Stocks and shares	(2.4) 27 302 633,26	21 968 229,13
Derivative contracts	(2.5) 1 929 637,16	1 659 596,79
Immaterial goods	(2.7) 8 072,56	109,58
Material goods	5 576 806,85	5 402 659,89
Investment real estates, real estate shares and book entries	(2.8) 803 476,84	1 249 514,94
Other real estates and real estate community shares and book entries	(2.8) 4 045 378,30	3 677 111,67
Other tangible assets	727 951,71	476 033,28
Other assets	(2.10) 33 307,67	13 910,99
Accrued income and prepayments	(2.11) 1 656 054,30	2 131 652,95
Deferred taxes	(2.17) 266 697,11	431 539,66
ASSETS TOTAL	392 629 787,79	361 376 449,99

LIABILITIES

	31.12.2012	31.12.2011
LIABILITIES	eur	eur
Liabilities to credit institutions	(2.12) 22 187 737,01	18 651 345,83
Liabilities to the public and general government	(2.13) 316 484 606,01	296 500 123,55
Deposits	315 684 144,26	295 417 724,09
Other liabilities	800 461,75	1 082 399,46
Other liabilities	(2.14) 4 263 023,62	4 163 724,62
Accrued expenses and deferred income	(2.15) 1 379 012,13	1 414 536,64
Subordinated liabilities	(2.16) 10 958 800,00	7 917 600,00
Deferred tax liabilities	(2.17) 396 164,71	188 197,45
TOTAL LIABILITIES	355 669 343,48	328 835 528,09
Appropriations		
Depreciation difference	206 750,72	196 596,49
Voluntary provisions	14 851 561,54	13 295 898,10
Total appropriations	15 058 312,26	13 492 494,59
EQUITY	(2.21)	
Equity in shares	6 500 000,00	6 500 000,00
Other restricted reserves	398 971,57	-749 891,30
Fair value reserve	398 971,57	-749 891,30
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)	3 622 075,47	1 763 455,40
profit (loss) for the period	1 854 841,87	2 008 620,07
TOTAL EQUITY	21 902 132,05	19 048 427,31
LIABILITIES TOTAL	392 629 787,79	361 376 449,99
OFF-BALANCE SHEET COMMITMENTS		

	31.12.2012	31.12.2011
	eur	eur
Commitments given to third party on behalf of customer	12 319 309,77	11 269 725,22
guarantees and pledges	9 643 151,48	8 789 538,73
Others	2 676 158,29	2 480 186,49
Irrevocable commitments given in favour of customer	15 542 040,14	21 748 731,75
Others	15 542 040,14	21 748 731,75

Cash flow statement of Oma Säästöpankki Ltd

	1.1.-31.12.2012	1.1.-31.12.2011
	eur	eur
Cash flow from operations		
Post-tax profit from ordinary activities	1 854 841,87	2 008 620,07
Rectifications for the accounting period	2 509 251,25	1 919 533,35
Increase (+) or decrease (-) of assets	-41 584 212,73	-17 570 816,37
Debt securities	-3 959 754,01	1 609 046,38
Loans and advances to credit institutions	-2 992 703,00	-4 765 218,00
Loans to the public and general government	-31 425 675,67	-15 826 136,80
Stocks and shares	-3 546 356,26	1 882 596,33
Other assets	340 276,21	-471 104,28
Increase (+) or decrease (-) of liabilities	23 304 182,83	23 479 729,13
Liabilities to credit institutions	3 536 391,18	4 257 032,36
Liabilities to the public and general government	19 704 017,16	17 751 841,10
Other liabilities	63 774,49	1 470 855,67
Paid income taxes	-463 035,57	-954 580,65
Total operating cash flow	-14 378 972,35	8 882 485,53
Cash flow from investments		
Financial assets held until the due date, additions	0,00	-2 000 000,00
Increase of investments on shares and interests	-543 658,68	-692 052,00
Investments on material and immaterial goods	-3 558 701,20	-684 652,62
Assignments of material and immaterial goods	3 021 564,32	0,00
Total investment cash flow	-1 080 795,56	-3 376 704,62
Cash flow from financing		
Increase of subordinated liabilities	5 000 000,00	5 000 000,00
Decrease of subordinated liabilities	-1 958 800,00	-1 313 400,00
Paid dividends and other allotment of profit	-150 000,00	-150 000,00
Total financing cash flow	2 891 200,00	3 536 600,00
Net change of cash and cash equivalents	-12 568 567,91	9 042 380,91
Financial assets at the beginning of the accounting period	22 252 489,28	13 210 108,37
Financial assets at the end of the accounting period	9 683 921,37	22 252 489,28
Financial assets are composed of the following balance sheet items:		
Cash assets	2 338 293,82	1 494 845,01
Loans and advances to credit institutions repayable on demand	7 345 627,55	20 757 644,27
Total	9 683 921,37	22 252 489,28
Additional information on the cash flow statement		
Received interest	10 401 910,28	9 269 053,39
Paid interest	4 315 655,38	3 897 422,04
Received dividends	151 483,32	148 943,74
Rectifications for the accounting period:		
Appropriations	1 565 817,67	990 672,15
Income statement taxes	578 961,33	690 035,62
Changes in market value	10 044,21	-12 121,88
Depreciation, amortisation and impairment tangible and intangible assets	344 334,74	251 886,20
Other rectifications	10 093,30	-938,74
Total	2 509 251,25	1 919 533,35

Notes

Accounting principles

The financial statements of the bank are made in accordance with the regulations on bookkeeping and credit institution law, statute (150/2007) on financial statements and consolidated financial statements issued by the Ministry of Finance, as well as standard 3.1 of the Financing Supervisory Authority.

Consolidated financial statements

The subsidiaries of the bank are real estate companies and the bank does not have any joint ventures. According to section 155 of the credit institution law, subsidiaries, holding companies and joint ventures whose balance value is less than 1 per cent of the parent bank value and less than 10 million euros can be excluded from the consolidated financial statements. The subsidiaries do not have a significant impact on the Group's result and balance sheet, which is why the financial statements of the bank provide a correct and adequate picture of the operative result and economic state of the Group.

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

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 balance values of properties in own use and shares and interest of real estate communities are based on the value of the goods in relation to the income expectations in relation to the actual operations.

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.

The bank's key investment property items are valued using the purchase price method for each property.

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.

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. In addition, an imputable tax claim has been recorded on the negative value change transferred from the fair value reserve to income. Other deferred taxes have not been recorded.

Cash and cash equivalents

The cash and cash equivalents of the funds statement comprise cash in hand and receivables from credit institutions paid on demand. The funds statement has been prepared using the indirect method.

Other notes

NOTES NOTES ON THE FINANCIAL STATEMENTS

1.1 Interest income and expenses

	2012	2011
Interest income		
On claims from credit institutions	233 082,39	155 569,20
From loans and advances to the public and general government	9 298 082,18	9 211 056,27
From claim certificates	463 001,16	395 914,75
Other interest income	4 857,50	8 224,50
Total	9 999 023,23	9 770 764,72
Interest income on impairment of credits and other assets	19 708,96	2 996,60
Interest expenses		
From liabilities to credit institutions	-600 657,37	-440 123,40
Liabilities to the public and general government	-3 827 978,31	-4 055 573,88
From derivative contracts and other liabilities held for transactions	560 459,03	525 186,86
From subordinated liabilities	-324 468,37	-227 758,84
Other interest expenses	-10 272,75	-4 129,17
Total	-4 202 917,77	-4 202 398,43

1.2 Income from equity-based investments

	2012	2011
From available-for-sale financial assets	151 483,32	148 943,74
Total	151 483,32	148 943,74

1.3 Fee and commission income and expenses

	2012	2011
Fee and commission income		
From credits	1 425 194,16	1 410 593,83
From deposits	34 721,33	25 198,52
From payment transactions	1 405 440,86	1 318 670,38
From asset management	167 558,30	156 601,13
From intermediary operations	725 673,65	581 792,16
From granting of guarantees	105 226,69	84 247,37
Other fee and commission income	36 550,84	25 842,28
Total	3 900 365,83	3 602 945,67
Fee and commission expenses		
Paid commissions	-27 344,16	-33 828,96
Others	-274 598,30	-267 911,87
Total	-301 942,46	-301 740,83

1.4 Net gains on trading in securities and foreign currencies

	2012		Total
	Gains and losses on sales (net)	Changes in market value (net)	
From claim certificates	0,00	12 550,00	12 550,00
Total net gains on trading in securities	0,00	12 550,00	12 550,00
Net gains on trading in foreign currencies	-0,05	0,00	-0,05
Total of the income statement unit	-0,05	12 550,00	12 549,95

Net gains on trading in securities and foreign currencies

	2011		Total
	Gains and losses on sales (net)	Changes in market value (net)	
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

1.5 Net gains on available-for-sale financial assets

	2012		Transactions from fair value reserve	Total
	Gains and losses on sales (net)	Impairments		
From claim certificates	0,00	0,00	0,00	0,00
From shares and interests	40 883,57	0,00	650 311,34	691 194,91
Total	40 883,57	0,00	650 311,34	691 194,91

Net gains on available-for-sale financial assets

	2011		Transactions from fair value reserve	Total
	Gains and losses on sales (net)	Impairments		
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

1.6 Net income from hedge accounting

	2012	2011
Change (net) in the fair value of protective derivatives	326 229,99	308 051,56
Change (net) in the fair value of investment objects to be protected	-336 274,20	-295 929,68
Total	-10 044,21	12 121,88

1.7 income from investment property

	2012	2011
Rental yields	146 943,47	137 883,79
Planned depreciation write-off	-29 510,14	-28 827,76
Gains and losses on sales (net)	-10 692,20	0,00
Other income	5 340,00	439,90
Other expenses	-92 355,60	-83 293,57
Total	19 725,53	25 602,36

Other operating profit and expenses

	2012	2011
Other operating profit		
Other income	69 344,89	74 155,40
Total	69 344,89	74 155,40

Other operating expenses

	2012	2011
Rent expenses	-74 731,11	-73 243,14
Expenses from real estate in own use	-211 545,00	-234 168,27
Other expenses	-556 935,80	-678 743,16
Total	-843 211,91	-986 154,57

1.9 Personnel expenses

	2012	2011
Wages and fees	-1 919 590,86	-1 747 718,08
Long-term benefits	-524 741,79	-465 218,46
Pension expenses	-462 115,97	-406 118,51
Other long-term benefits	-62 625,82	-59 099,95
Total	-2 444 332,65	-2 212 936,54

1.10 Other administrative expenses

	2012	2011
Other personnel expenses	-171 420,85	-180 868,40
Office expenses	-202 540,07	-188 584,79
IT expenses	-1 292 883,70	-1 157 922,04
Communications expenses	-131 238,69	-128 025,67
Promotional and marketing expenses	-390 156,72	-362 269,61
Total	-2 188 240,03	-2 017 670,51

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

	2012	2011
Planned depreciation write-off	-314 824,60	-223 058,44
Material goods	-314 715,02	-221 744,80
Immaterial goods	-109,58	-1 313,64
Total	-314 824,60	-223 058,44

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

	2012	2011
Impairment losses on loans and other receivables		
From loans and advances to the public and general government	-538 553,16	-675 411,21
Contractually based impairment losses	-558 752,10	-746 835,62
Cancellations and returns (-) on impairments	20 198,94	71 424,41
Total impairment losses on loans and other receivables	-538 553,16	-675 411,21

Total impairment losses on financial assets -538 553,16 -675 411,21

Income by operating and market area

	2012	2011
Income from banking operations	10 630 725,68	10 106 299,94

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

	2012	2011
Repayable on demand	7 345 627,55	20 757 644,27
From domestic credit institutions	7 345 627,55	20 757 644,27
Others	12 805 823,00	9 813 120,00
From domestic credit institutions	12 805 823,00	9 813 120,00
Total	20 151 450,55	30 570 764,27

The item Others comprises a non-current unsecured senior credit issued to Aktia Real Estate Mortgage Bank plc. by then bank concerning refinancing of relayed mortgage credits.

2.2 Loans to the public and general government

	2012	2011
Enterprises and housing communities	95 294 031,76	78 435 024,55
Financing and insurance institutions	124 473,97	969 371,75
Households	224 866 377,50	209 314 885,48
Non-profit communities serving households	736 727,59	876 653,37
Total	321 021 610,82	289 595 935,15

Impairment losses recorded during the accounting period

	2012	2011
Impairment losses at the beginning of the accounting period	398 740,27	360 784,06
+ claim-specific impairment losses recorded during the accounting period	558 752,10	746 538,85
- claim-specific impairment losses cancelled during the accounting period	-18 281,01	-65 891,93
- credit losses realized during the accounting period formerly recorded with a claim-specific impairment loss	-385 758,84	-642 690,61
Impairment losses at the end of the accounting period	553 452,52	398 740,37

2.3 Debt securities

	2012		2011	
	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	452 800,00	0,00	440 250,00	0,00
Others	452 800,00	0,00	440 250,00	0,00
Available-for-sale debt securities	5 909 025,25	550 650,00	1 684 537,75	0,00
Quoted	5 345 975,25	550 650,00	1 120 937,75	0,00
Others	563 050,00	0,00	563 600,00	0,00
Investment assets to be kept till due date	5 983 398,44	1 983 398,44	5 982 418,82	1 982 418,82
Quoted	1 983 398,44	1 983 398,44	1 982 418,82	1 982 418,82

Others	4 000 000,00	0,00	4 000 000,00	0,00
Total	12 345 223,69	2 534 048,44	8 107 206,57	1 982 418,82
- subordinated liabilities	668 004,25	0,00	590 937,75	0,00

2.4 Shares and interests

	2012	2011
Available-for-sale shares and interests	27 246 663,26	21 954 259,13
Quoted	21 935 287,49	17 143 023,60
Others	5 311 375,77	4 811 235,53
Total shares and interests	27 246 663,26	21 954 259,13
- of which in credit institutions	4 926 288,37	4 347 571,23

Shares and interests in companies belonging to the same group

In other companies	55 970,00	13 970,00
Total	55 970,00	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	0,00	15 000 000,00	0,00	15 000 000,00
Interest derivatives	0,00	15 000 000,00	0,00	15 000 000,00
Interest rate swaps	0,00	0,00	0,00	0,00

Fair values of derivative contracts

	2012		2011	
	Assets	Debts	Claims	Debts
Protective derivatives	1 929 637,16	0,00	1 659 596,79	0,00
Interest derivatives	1 929 637,16	0,00	1 659 596,79	0,00
Interest rate swaps	1 929 637,16	0,00	1 659 596,79	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

	2012	2011
Other immaterial goods	8 072,56	109,58
Total	8 072,56	109,58

2.8 Material goods

	Book value	Fair value
Land and water areas		
In own use	103 274,21	
Invested	63 386,66	63 386,66
Total	166 660,87	
Buildings		
In own use	635 265,90	
Invested	161 420,39	161 420,39
Total	796 686,29	
Shares and book entries of real-estate communities		
In own use	3 306 838,19	
Invested	578 669,79	578 669,79
Total	3 885 507,98	
Other tangible assets	727 951,71	
Total material goods	5 576 806,85	

Real estate investments are appraised at acquisition cost.

2.9 Changes in immaterial and material goods during the accounting period

Immaterial goods

	2012
Acquisition cost 1 Jan	211 830,54
+ additions of the accounting period	8 072,56
Acquisition cost 31 Dec	219 903,10
Accrued depreciation, amortisation and impairment losses 1 Jan	-211 720,96
- depreciation write-off of the accounting period	-109,58
Accrued depreciation, amortisation and impairment losses 31 Dec	-211 830,54
Book value 31 Dec	8 072,56
Book value 1 Jan	109,58

Material goods

	2012	2011	2010	Total
	Investment property and shares in investment property	Other property and shares in property	Other material goods	
Acquisition cost 1 Jan	1 776 682,38	4 659 527,10	1 483 590,36	7 919 799,84
+ additions of the accounting period	1 696 313,71	1 494 735,26	359 579,67	3 550 628,64
- deductions of the accounting period	-2 117 201,06	-921 562,10	0,00	-3 038 763,16
Acquisition cost 31 Dec	1 355 795,03	5 232 700,26	1 843 170,03	8 431 665,32
Accrued depreciation, amortisation and impairment losses 1 Jan	-527 167,44	-986 620,12	-1 007 557,08	-2 521 344,64
+/- accrued depreciation write-off on deductions and transfers	4 359,39	2 147,25	0,00	6 506,64
- depreciation write-off of the accounting period	-29 510,14	-207 053,78	-107 661,24	-344 225,16
Accrued depreciation, amortisation and impairment losses 31 Dec	-552 318,19	-1 191 526,65	-1 115 218,32	-2 859 063,16
Accrued revaluations 1 Jan	0,00	4 204,69	0,00	4 204,69
Accrued revaluations 31 Dec	0,00	4 204,69	0,00	4 204,69
Book value 31 Dec	803 476,84	4 045 378,30	727 951,71	5 576 806,85
Book value 1 Jan	1 249 514,94	3 677 111,67	476 033,28	5 402 659,89

2.10 Other assets

	2012	2011
Payment intermediation receivables	618,75	3 985,08
Others	32 688,92	9 925,91
Total	33 307,67	13 910,99

2.11 Accrued income and prepayments

	2012	2011
Interests	1 328 899,05	1 731 786,10
Others	327 155,25	399 866,85
Total	1 656 054,30	2 131 652,95

2.12 Liabilities to credit institutions

	2012	2011
To credit institutions	22 187 737,01	18 651 345,83
Repayable on demand	288 085,01	151 345,83
Others	21 899 652,00	18 500 000,00
Total	22 187 737,01	18 651 345,83

2.13 Liabilities to the public and general government

	2012	2011
Deposits	315 684 144,26	295 417 724,09
Repayable on demand	272 354 082,39	244 072 810,70
Others	43 330 061,87	51 344 913,39
Other liabilities	800 461,75	1 082 399,46
Others	800 461,75	1 082 399,46

Total	316 484 606,01	296 500 123,55
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2.14 Other liabilities

	2012	2011
Liabilities on payment transfer	4 238 523,29	4 132 602,93
Others	24 500,33	31 121,69
Total	4 263 023,62	4 163 724,62

2.15 Accrued expenses and deferred income

	2012	2011
Interests	865 368,86	983 565,46
Others	513 643,27	430 971,18
Total	1 379 012,13	1 414 536,64

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 I/2010	1 800 000,00	1 800 000,00	3,25	18 May 2015
Savings banks' debenture loan I/2011	4 000 000,00	4 000 000,00	3,50	16.5.2016
Savings banks' debenture loan I/2012	5 000 000,00	5 000 000,00	2,85	7.5.2017
Total	10 800 000,00	10 800 000,00		

Amount counted among own assets

Savings banks' debenture loan I/2010	1 800 000,00
Savings banks' debenture loan I/2011	4 000 000,00
Savings banks' debenture loan I/2012	5 000 000,00
Total	10 800 000,00

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 of 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	158 800,00

2.17 Deferred tax liabilities and assets

Deferred tax liabilities and assets are recorded on the change in the fair value of available-for-sale financial assets recorded 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 claims	266 697,11
Valuation-based deferred tax liabilities	396 164,71

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

	2012		
	less than 3 months	3 to 12 months	1 to 5 years
Debt securities eligible for refinancing with central banks	0,00	0,00	550 650,00
Loans and advances to credit institutions	10 240 550,55	0,00	0,00
Loans and advances to the public and general government	17 253 704,68	29 317 055,28	117 224 276,06
Debt securities	0,00	0,00	3 595 231,00
Total	27 494 255,23	29 317 055,28	121 370 157,06

	2012		
	5 to 10 years	more than 10 years	Total
Debt securities eligible for refinancing with central banks	0,00	1 983 398,44	2 534 048,44
Loans and advances to credit institutions	0,00	9 910 900,00	20 151 450,55
Receivables from the public and general government	78 116 332,55	79 110 242,25	321 021 610,82
Debt securities	1 547 940,00	4 668 004,25	9 811 175,25
Total	79 664 272,55	95 672 544,94	353 518 285,06

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	26 307 164,27	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	54 207 575,04	28 783 873,31	96 056 594,67

Financial assets

	2011		
	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	30 570 864,27
Receivables from 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	328 274 005,99

Financial liabilities

	2012		
	less than 3 months	3 to 12 months	1 to 5 years
Liabilities to credit institutions and central banks	15 388 085,01	6 771 421,00	28 231,00
Liabilities to the public and general government	289 296 645,06	23 483 511,49	2 903 987,71
Subordinated liabilities	0,00	2 758 800,00	8 200 000,00
Total	304 684 730,07	33 013 732,49	11 132 218,71

Financial liabilities

	2012		Total
	5 to 10 years	more than 10 years	
Liabilities to credit institutions and central banks	0,00	0,00	22 187 737,01
Liabilities to the public and general government	800 461,75	0,00	316 484 606,01
Subordinated liabilities	0,00	0,00	10 958 800,00
Total	800 461,75	0,00	349 631 143,02

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
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

Financial liabilities

	2011		Total
	5 to 10 years	more than 10 years	
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

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	2012		2011	
	Domestic currency	Foreign currency	Domestic currency	Foreign currency
Debt securities eligible for refinancing with central banks	2 534 048,44	0,00	1 982 418,82	0,00
Loans and advances to credit institutions	20 151 450,55	0,00	30 570 764,27	0,00
Loans and advances to the public and general government	321 021 610,82	0,00	289 595 935,15	0,00
Debt securities	9 811 175,25	0,00	6 124 787,75	0,00
Derivative contracts	1 929 637,16	0,00	1 659 596,79	0,00
Other property	37 181 865,60	-0,03	31 441 460,29	1 486,92
Total	392 629 787,82	-0,03	361 374 963,07	1 486,92

Liabilities	2012		2011	
	Domestic currency	Foreign currency	Domestic currency	Foreign currency
Liabilities to credit institutions and central banks	22 187 737,01	0,00	18 651 345,83	0,00
Liabilities to the public and general government	316 484 606,01	0,00	296 500 123,55	0,00
Subordinated liabilities	10 958 800,00	0,00	7 917 600,00	0,00
Other liabilities	4 659 188,33	0,00	4 351 922,07	0,00
Accrued expenses and deferred income	1 379 012,13	0,00	1 414 536,64	0,00
Total	355 669 343,48	0,00	328 835 528,09	0,00

2.20 Fair values of financial assets and liabilities

	2012		2011	
	Book value	Fair value	Book value	Fair value
Financial assets				
Cash and cash equivalents	2 338 293,82	2 338 293,82	1 494 845,01	1 494 845,01
Loans and advances to credit institutions	20 151 450,55	20 151 450,55	30 570 764,27	30 570 764,27
Receivables from the public and general government	321 021 610,82	321 021 610,82	289 595 935,15	289 595 935,15
Debt securities	12 345 223,69	12 345 223,69	8 107 206,57	8 107 206,57
Stocks and shares	27 246 663,26	27 246 663,26	21 954 259,13	21 954 259,13
Shares and interests in companies belonging to the same Group	55 970,00	55 970,00	13 970,00	13 970,00
Derivative contracts	1 929 637,16	1 929 637,16	1 659 596,79	1 659 596,79
Total	385 088 849,30	385 088 849,30	353 396 576,92	353 396 576,92

Financial liabilities

	2012		2011	
	Book value	Fair value	Book value	Fair value
Liabilities to credit institutions	22 187 737,01	22 187 737,01	18 651 345,83	18 651 345,83
Liabilities to the public and general government	316 484 606,01	316 484 606,01	296 500 123,55	296 500 123,55
Subordinated liabilities	10 958 800,00	10 958 800,00	7 917 600,00	7 917 600,00
Total	349 631 143,02	349 631 143,02	323 069 069,38	323 069 069,38

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 to acquisition cost in companies considered essential for the operation, which are described in detail in notes 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	-749 891,30	4 476 324,12	-3 327 461,25	398 971,57
Fair value reserve	-749 891,30	4 476 324,12	-3 327 461,25	398 971,57
From valuation to fair value	-749 891,30	4 476 324,12	-3 327 461,25	398 971,57
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	1 763 455,40	2 008 620,07	-150 000,00	3 622 075,47
Profit for the period	2 008 620,07	1 854 841,87	-2 008 620,07	1 854 841,87
Total equity	19 048 427,31	8 339 786,06	-5 486 081,32	21 902 132,05

	Accounting period at the beginning	Increase	Decrease	Accounting period at the end
Equity instruments	-551 489,17	4 017 423,84	-3 077 910,00	388 024,67
of which deferred taxes	178 960,06	0,00	-304 875,35	-125 915,29
Debt securities	-198 402,13	458 900,28	-249 551,25	10 946,90
of which deferred taxes	64 382,15	0,00	-67 934,46	-3 552,31
Fair value reserve, total	-749 891,30	4 476 324,12	-3 327 461,25	398 971,57

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

	2012	2011
Commitments given on behalf of a customer to the benefit of a third party		
Guarantees	9 643 151,48	8 789 538,73
Other commitments given on behalf of a customer to the benefit of a third party	2 676 158,29	2 480 186,49
Granted to a customer		
Irrevocable engagements	15 542 040,14	21 748 731,75
of which credit engagements	15 542 040,14	21 748 731,75
Total engagements outside the balance sheet	27 861 349,91	33 018 456,97

The bank has issued an absolute guarantee to Aktia Real Estate Mortgage Bank plc on behalf of itself and other savings banks included in the transfer contract on the compensation of potential mortgage loan losses to Aktia Real Estate Mortgage Bank plc.

The amount of guarantee liabilities is restricted.

The bank has given an absolute guarantee to Aktia Bank p.l.c. to the benefit of 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 agreement. 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	884 897,32	561 633,42
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The Finnish Savings Banks Association represents the savings banks to Visa Europe. With the transfer of Luottokunta's business operations to Luottokunta Oy (today Nets Oy) on 1 April 2012, and with the membership type of Luottokunta Oy changing to Principal Member membership, the membership of the Finnish Savings Banks Association changed to Associate Member membership. The Finnish Savings Banks Association as a member of Visa Europe is principally responsible for any damage generated in the card business and for following the membership agreement and Visa's rules. Based on the membership agreement, Visa Europe may impose on the Association compensation claims for breaching the contract and the rules. Since the savings banks are responsible for all business operations related to Visa cards, they are also eventually responsible for any compensation to Visa Europe.

NOTES ON PERSONNEL AND MANAGEMENT

4.1 Number of personnel 31 Dec

	2012	2011
Permanent full-time personnel	36	37
Permanent part-time personnel	1	2
Fixed-term personnel	8	5
Total	45	44

4.2 Wages and fees of the management

	2012	2011
Board members and deputies as well as managing director and his deputy	384 806,94	320 535,08
Total	384 806,94	320 535,08

Pension commitments

4.3 Loans and guarantees granted to the management

	2012		2011	
	Loans	Guarantees	Loans	Guarantees
Board members and deputies as well as managing director and his deputy	413 381,66	31 809,66	434 637,91	31 809,40
Total	413 381,66	31 809,66	434 637,91	31 809,40
Increase	78 040,00		126 900,00	
Decrease	99 296,25		388 206,47	

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

4.4 Notes on associated parties

Criterion of belonging to associated parties	2012			
	Loans to the public and general government	Investments	Other liabilities	Guarantees/securities
Management *)	0,00	0,00	0,00	0,00
Management of the owner community	1 323 000,54	0,00	0,00	45 400,00
Relationship	343 979,48	0,00	0,00	42 000,00
Authority	909 983,30	0,00	0,00	188 400,00
Total	2 576 963,32	0,00	0,00	275 800,00

2011

Criterion of belonging to associated parties	Loans to the public and general government	Investments	Other liabilities	Guarantees/ securities
Management *)	0,00	0,00	0,00	0,00
Management of the owner community	1 322 909,46	0,00	0,00	45 400,00
Relationship	255 827,00	0,00	0,00	33 500,00
Authority	849 783,40	0,00	0,00	8 400,00
Total	2 428 519,86	0,00	0,00	87 300,00

*) 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 in terms similar to customers.

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	4	992 714,21
Others	2	55 970,00

5.2 Ownership in other companies

Name and residence of the company	Share of ownership, %	Equity	Profit for the financial period*
Aktia Real Estate Mortgage Bank plc., Helsinki	2,12	115 241 195,90	1 962 595,93
Henkivakuutusosakeyhtiö Duo, Espoo	1,93	18 181 438,52	-6 773 372,64
Nooa Säästöpankki Oy, Helsinki	3,15	35 109 079,23	718 772,40
Sp-Rahastoyhtiö Oy, Espoo	3,90	2 316 720,79	90 013,01
Oy Samlink Ab, Espoo	2,08	11 797 512,83	280 379,31
Säästöpankkien Holding Oy, Espoo	4,02	1 351 131,96	128,62
Sp-Koti, Espoo	4,31	1 060 466,14	-377 373,86
Total		185 057 545,37	-4 098 857,23

* Profit for the 2011 financial period

OTHER NOTES

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

Primary own assets	2012	2011
Paid equity	6 500 000,00	6 500 000,00
Reserves	26 372 186,24	23 485 152,03
- Planned profit distribution	-150 000,00	-150 000,00
- Immaterial goods	-8 072,56	-109,58
- Investments in financial institutions	-593 552,05	-619 116,93
Total primary own assets	32 120 561,63	29 215 925,52

Secondary own assets

Upper secondary own assets	398 971,57	-749 891,30
Lower secondary own assets	10 958 800,00	7 917 600,00
- Investments in financial institutions	-593 552,05	-619 116,93
Total secondary own assets	10 764 219,52	6 548 591,77
Total own assets	42 884 781,15	35 764 517,29

7.2 Minimum amount of own assets

Credit and opponent risk

Liability group	2012 Minimum amount of own assets	2011 Minimum amount of own assets
Loans and advances to credit institutions and investment service companies	431 203,66	543 592,08
Claims from companies	4 999 437,47	3 594 558,23
Retail claims	5 828 900,94	5 780 528,39
Real estate security claims	4 652 243,98	4 195 431,98
Maturity claims	263 883,83	240 624,03
Investments in investment funds	1 582 009,66	1 242 692,82
Other items	864 532,37	795 555,37
Total credit risk	18 622 211,91	16 392 982,90
Market risk (currency risk)	306 649,54	262 771,29
Operative risk	1 314 929,58	1 249 008,56
Total minimum amount of own assets	20 243 791,03	17 904 762,75

7.3 Total liabilities with risk weights

Credit and opponent risk

Risk weight (%)	2012	2011
0	21 784 125,75	22 747 599,97
20	26 489 906,05	33 568 332,82
35	165 401 157,76	149 113 636,69
50	1 916 855,87	1 351 397,12
75	105 375 586,63	105 156 235,73
100	94 224 119,82	78 574 988,45
150	4 557 781,26	2 719 372,76
Total	419 749 533,14	393 231 563,54

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

Credit and opponent risk

Liability group	2012	2011
Claims from governments and central banks	11 232 286,02	10 715 953,37
Claims from regional administration and local authorities	504 169,06	546 479,95
Claims from the general government and public institutions	4 077 107,09	3 557 916,65
Loans and advances to credit institutions and investment service companies	23 898 701,96	24 049 931,19
Claims from companies	63 517 670,33	45 047 694,94
Retail claims	104 965 272,65	101 480 453,45
Real estate security claims	159 650 379,82	153 123 255,21
Maturity claims	3 066 867,55	2 675 414,49
Investments in investment funds	21 676 867,97	21 069 376,11
Other items	13 368 453,67	11 488 408,20
Total	405 957 776,12	373 754 883,56

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

Credit and opponent risk

Liability group	2012		
	Total	less than 3 months	3 to 12 months
Real estate security claims	166 730 036,37	2 235 115,93	2 629 595,42
Retail claims	105 375 586,65	3 760 755,55	2 519 547,07
Claims from companies	67 009 557,77	3 066 384,05	2 606 614,71
Loans and advances to credit institutions and investment service companies	27 716 504,76	10 241 756,77	0,00
Total other liability groups	50 162 887,10	3 046 108,38	166 152,14
Maturity claims	2 754 960,51	1 884 491,10	104 898,88
Total	419 749 533,14	24 234 611,78	8 026 808,22

Liability group	2012		
	1 to 5 years	5 to 10 years	more than 10 years
Real estate security claims	17 426 859,72	34 837 469,75	109 600 995,55
Retail claims	17 917 695,97	27 694 207,23	53 483 380,83
Claims from companies	20 638 983,65	7 558 978,22	33 138 597,14
Loans and advances to credit institutions and investment service companies	1 044 191,92	20 000,00	16 410 556,07
Total other liability groups	1 128 252,83	914 127,70	44 908 246,05
Maturity claims	20 301,29	71 320,84	673 948,40
Total	58 176 285,38	71 096 103,74	258 215 724,04

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

*) 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	2012				
	Total	Private	Agriculture	Companies	Others
Real estate security claims	166 730 036,36	128 464 982,29	10 514 604,50	24 776 816,29	2 973 633,28
Retail claims	105 375 586,64	53 168 401,95	14 551 915,70	35 995 532,62	1 659 736,37
Claims from companies	67 009 557,78	8 958 566,02	3 525 071,53	37 956 128,67	16 569 791,56
Loans and advances to credit institutions and investment service companies	27 716 504,76	23 078,03	0,00	20 000,00	27 673 426,73
Other liability groups total	50 162 887,11	6 448 910,70	759 190,89	2 145 884,16	40 808 901,36

Maturity claims	2 754 960,51	1 568 657,88	429 833,75	724 900,97	31 567,91
Total	419 749 533,14	198 632 596,87	29 780 616,37	101 619 262,71	89 717 057,21

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
Other liability groups total	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

*) 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

	Parent company			Minimum amount of own assets
	2012	2011	2010	
Total gross income	9 770 666,25	9 262 566,02	7 265 359,43	
Income indicator	1 465 599,94	1 389 384,90	1 089 803,91	1 314 929,58
	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

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

Seinäjoella 11. päivänä helmikuuta 2013

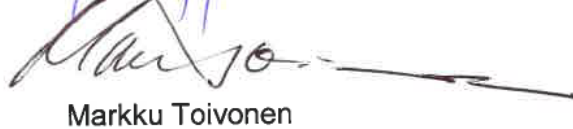
Oma Säästöpankki Oy:n hallitus



Jyrki Mäkynen



Tuula Mäkelä



Markku Toivonen



Ari Yli-Kaatiala



Jarmo Ylä-Vannesluoma



Juhana Saari



Pasi Sydänlammi
toimitusjohtaja

Seinäjoki 11 February 2013
Board of Directors of Oma Säästöpankki Oy
Jyrki Mäkynen
Markku Toivonen
Jarmo Ylä-Vannesluoma
Tuula Mäkelä
Ari Yli-Kaatiala
Juhana Saari
Pasi Sydänlammi
Managing director

Adoption of the financial statements

Suoritetusta tilintarkastuksesta on tänään annettu kertomus.

Seinäjoella 20. päivänä helmikuuta 2013



KHT Tatu Huhtala

A report of the performed audit has been issued today.
Seinäjoki 20 February 2013

APA Tatu Huhtala

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

Accounting books	Form of archiving
General ledger/journal	Electronic archive, cassette
Balance sheet	Bound book
Receipts	Paper print-out
<u>Factoring</u>	
Sales ledger (automated)	Electronic archive, cassette
Portfolio bookkeeping	Electronic archive, cassette
Accounts payable (eOffice)	Electronic archive
Accounts payable	Paper receipt
Cash journal	Electronic print-out
Cash reports	Electronic print-out
Payroll accounting	Electronic archive
Fixed assets accounting	Electronic archive
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

25	Purchase invoice settlements
26	Direct debiting (Samlink)
28	Direct debiting (PP-Laskenta)
30	Purchase invoices, eOffice banks, invoices circulating outside the bank
51	Portfolio bookkeeping
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
75	Salary entries, paid salaries
80	Deferred receipts, distributable entries
82	Machine-language calculated items
83	Machine-language imputations, salaries, holiday benefits
84	Machine-language imputations, salaries, long-term benefits, social security pay- ments
85	Depreciation write-off
99	Income entry