Capital and Risk Management Report 2024

The Capital and Risk Management Report is a translation of the original Finnish version “Capital and Risk Management Report -raportti 2024”. If discrepancies occur, the Finnish version is dominant.

Contents

1. Introduction

EU Capital Requirements Regulation (575/2013), Part 8, sets requirements for the disclosure obligation of institutions and the disclosure of information concerning banks' risks, their management and capital adequacy. Additionally, among others, the European Banking Authority (EBA) has specified disclosure requirements with its guidelines.

Oma Savings Bank Plc publishes Pillar III data in accordance with EBA/ITS/2020/04 and Regulation 637/2021, applying Article 433 of the capital adequacy 575/2013 and its supplementary Regulation (EU) 2019/876.

Oma Savings Bank Group complies with its disclosure obligation by publishing comprehensive information on its capital adequacy and risk management (so-called Pillar III information) annually alongside its Annual Report. On a semi-annual basis, the Group presents relevant information regarding capital adequacy and risk management. The information in Pillar III is unaudited.

Chapter 11 provides a summary table of where the information required by Capital Requirement Regulation, Articles 435 to 455, is disclosed. Data may be left undisclosed to the extent that it is irrelevant and the potential impact on Oma Savings Bank Group's profitability, performance, balance sheet or capital adequacy is low. Where necessary, general information concerning the undisclosed facts will be published.

1.1 Disclosure on the sufficiency of risk management approved by the management body

Risk management systems are based on risk appetite, risk management strategy and different risk strategies approved by the Board of Directors. Various risks and their development are regularly reported to the Board of Directors. With this disclosure, the Board of Directors confirms that the risk management systems used by Oma Savings Bank Plc are adequate in relation to the institution's profile and strategy.

The Board of Directors considers that this report provides external stakeholders with a comprehensive overview of the Company's risk management and the risk profile related to its business strategy (CRR 575/2013, 435 (1f)). Based on this, the Board of Directors also notes that the risk management methods implemented are adequate for the risk profile and strategy of the Company (CRR, 435 (1e)). In addition, the Board of Directors considers that the information presented in this report has been prepared in accordance with the agreed internal control processes.

1.2 Risk statement approved by the management body

Oma Savings Bank Plc's risk management strategy is based on a comprehensive risk management system designed to identify, assess and manage significant risks arising from the Company's business operations. The strategy aims to ensure that risks remain at an acceptable level and are monitored as part of day-to-day business management.

The risk management system consists of several key elements, such as risk tolerance, risk appetite, risk limits, alert levels and target levels. Risk-bearing capacity defines the maximum amount of risk that a Company can tolerate without losing the opportunity to continue operating as it wishes. Risk appetite, on the other hand, determines the amount of risk that a Company allows to be taken within its risk-bearing capacity.

Risk limits, alert levels and target levels are risk species-specific limit values derived from risk appetite indicators. When these limits are exceeded, well-defined escalation procedures are followed to ensure that risks are kept under control and that the necessary measures are initiated in a timely manner.

The risk management strategy also covers the Company's risk taxonomy, which defines the risk hierarchy and classification system. This taxonomy helps the Company to systematically identify and manage risks at all levels of the organisation.

Oma Savings Bank Plc's risk management strategy is based on the principle of three lines of defense, where the first line of defense consists of the Company's personnel, the second line of defense consists of risk management and compliance functions, and the third line of defense consists of an internal audit. This structure ensures that risk management is comprehensive and effective, and that the Company's operations follow defined strategies and limits.

The Company directs its operations in such a way that its defined risk appetite is not exceeded. The target level of the Group's Common Equity Tier 1 (CET1) ratio over the medium term is at least 2 percentage points above the regulatory requirement, and its realisation at the end of the year was 14.4%.

The target level for the share of insolvent loans in the credit portfolio has been set at 2% and was exceeded at the end of the review year to 6.3%. Liquidity risk is measured in the short and long term by monitoring the structure of liquidity reserve and long-term liabilities. The Group's LCR target is 125% (realised 160.3%), and the Group's binding permanent funding requirement (NSFR) target is 110% (realised 118.1%).

The Board of Directors of the Company considers that the risk management strategy fulfils the prerequisites to implement risk management in the Company comprehensively, ensuring the achievement of the Company's financial targets.

2. Summary

(1,000 euros)	31 Dec 2024	31 Dec 2023
Own funds		
Common Equity Tier 1 (CET1) capital	528,433	490,948
Total capital (TC)	569,977	544,519
Pillar I minimum capital requirement (8.0 %)	293,014	264,000
Pillar I total capital requirement	476,741	396,455
Risk weighted assets		
Credit and counterparty risk	3,190,494	2,926,776
Credit valuation adjustment (CVA)	57,250	50,949
Operational risk	414,930	322,280
Risk weighted assets, total	**3,662,674**	**3,300,005**
Ratios		
Common Equity Tier 1 (CET1) capital ratio, %	14.43%	14.88%
Total capital (TC) ratio, %	15.56%	16.50%
Leverage ratio (LR), %	6.79%	6.34%
Liquidity coverage ratio (LCR), %	160.32%	248.85%

Oma Savings Bank Plc aims to continue strong and profitable growth in the coming years. Market position will be strengthened throughout the business area through profitable business growth. In the second half of 2024, the Company completed a transaction in which the Company acquired Handelsbanken's SME business in Finland. The Company is actively seeking growth, but only in business areas where it can be implemented with sufficient profitability and with an acceptable return on risk.

Risk management is involved in all of the Company's operations and includes, among other things, careful decisions, systematic monitoring, clear measures, avoidance of risk concentrations, and compliance with the Company's own and regulatory regulations. One of the primary functions of risk control is to secure sound growth without an increase in risk levels or disruptions in day-to-day operations. The Company has defined risk management processes, risk-taking limits and guidelines for staying within defined and set limits.

The Company's business profile is stable as the Company focuses on retail banking.

The Company monitors the progress of solvency (CRD 6, CRR 3, European Banking Authority Banking Package roadmap) and resolution regulation (BRRD and SRMR entities), as well as the impact of Basel Committee publications on EU legislation. The Company is in the process of developing preparations for new known regulatory changes. Development efforts are still anticipating uncertain future regulatory changes.

The Common Equity Tier 1 capital (CET1) ratio of Oma Savings Bank Group remained at a stable level and was 14.4 (14.9)% at the end of the period, exceeding the minimum medium-term financial target set by the Company's Board of Directors. Risk-weighted assets grew most significantly due to the acquisition of Handelsbanken's business as well as the increase in insolvent liabilities. Own funds were most significantly increased by retained earnings for the financial year 2024. Total capital (TC) ratio was 15.6 (16.5)% and the leverage ratio (LR) was 6.8 (6.3)%. At the end of the year, the Group's total capital ratio was 2.5 percentage points over the minimum regulatory requirement.

At the turn of the year, the Group's LCR key figure was 160.3% and the credit rating of S&P Global Ratings for short-term borrowing was A-2. The Net Stable Funding Ratio (NSFR) was 118.1% at the turn of the year. S&P Global Ratings has confirmed a credit rating of BBB for the Company's long-term borrowing. The long-term credit rating outlook has been confirmed as stable. AAA rating has been confirmed for the Company's bond program.

EU KM1: Key metrics template

(1,000 euros)		a 31 Dec 2024	c 30 Jun 2024	e 31 Dec 2023
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	528,433	507,061	490,948
2	Tier 1 capital	528,433	507,061	490,948
3	Total capital	569,977	554,651	544,519
	Risk-weighted exposure amounts			
4	Total risk exposure amount	3,662,674	3,341,588	3,300,005
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	14.4275%	15.1743%	14.8772%
6	Tier 1 ratio (%)	14.4275%	15.1743%	14.8772%
7	Total capital ratio (%)	15.5618%	16.5984%	16.5005%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.5000%	1.5000%	1.5000%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.8438%	0.8438%	0.8438%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.1250%	1.1250%	1.1250%
EU 7d	Total SREP own funds requirements (%)	9.5000%	9.5000%	9.5000%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%
9	Institution specific countercyclical capital buffer (%)	0.0162%	0.0169%	0.0138%
EU 9a	Systemic risk buffer (%)	1.0000%	1.0000%	0.0000%
11	Combined buffer requirement (%)	3.5162%	3.5169%	2.5138%
EU 11a	Overall capital requirements (%)	13.0162%	13.0169%	12.0138%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.0618%	7.0984%	7.0005%
	Leverage ratio			
13	Total exposure measure	7,781,871	7,437,204	7,749,639
14	Leverage ratio (%)	6.7906%	6.8179%	6.3351%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.2500%	0.2500%	0.0000%
EU 14c	Total SREP leverage ratio requirements (%)	3.2500%	3.2500%	3.0000%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14e	Overall leverage ratio requirement (%)	3.2500%	3.2500%	3.0000%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	843,464	845,174	791,175
EU 16a	Cash outflows - Total weighted value	548,691	539,888	550,704
EU 16b	Cash inflows - Total weighted value	84,838	90,486	85,698
16	Total net cash outflows (adjusted value)	463,853	449,402	465,006
17	Liquidity coverage ratio (%)	186.2298%	189.8396 %	175.6523%
	Net Stable Funding Ratio			
18	Total available stable funding	6,432,113	6,126,271	6,117,939
19	Total required stable funding	5,447,058	5,163,116	5,191,785
20	NSFR ratio (%)	118.0841%	118.6545%	117.8388%

The form does not provide lines EU 8a, 10, EU 10a, EU 14b and EU 14d nor columns b or d, as there is nothing to report.

EU LI3: Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c	d	e	h
		Method of prudential consolidation			
Name of the entity	Method of accounting consolidation	Full consolidation	Proportional consolidation	Equity method	Description of the entity
Oma Savings Bank Plc	Full consolidation	X			Credit institution
Real estate company Lappeenrannan Säästökeskus	Full consolidation	X			Ancillary service company
SAV-Rahoitus Oyj	Equity method		X		Credit institution
Figure Taloushallinto Oy	Equity method			X	Company providing financial administration and regulatory reporting services
GT Invest Oy	Equity method			X	Real estate management company
City Kauppapaikat Oy	Equity method			X	Company engaged in real estate management and
Housing company Seinäjoen Oma Savings Bank house	Joint operations	X			Ancillary service company
Deleway Projects Oy	Equity method			X	Company engaged in the construction and management

The form does not provide columns f and g as there is nothing to report.

The Group structure and administration are described in more detail in the Board of Directors' report.

Table EU LIB - Other qualitative information on the scope of application

The form is not presented as there is nothing to report.

3. Impact of uncertainties in the global operating environment on business and risk position

Throughout the review period, the key interest rate raised by the European Central Bank (ECB), rising costs and declining economic growth have been reflected in a moderate increase in payment difficulties for customers, as well as an increase in short-term arrears, insolvent customers and expected credit losses. European inflation slowly approached the 2.0% target set by the ECB. In order to support this objective and accelerate the recovery, the ECB continued its decline in interest rates in the last month of the year, which it began in the summer. Interest rate cuts are expected to continue by 2025, which would support consumption and boost investments in Europe.

The slowdown in inflation and the fall in interest rates increase confidence in the strengthening of the economy, even though the recovery is expected to be slower than expected. The recovery is slowed by uncertainty about a unified global economy and geopolitics, the Eurozone's high energy cost impact on industrial production, weak consumer and business confidence in the economy, and wars in the Middle East and Ukraine.

General import duties on goods, planned by the future US administration, will weaken the economic growth generated by world trade and cause an increase in trade policy uncertainty. If implemented, the effects of import duties may be reflected, for example, in a decrease in the demand for export products, a delay in the investments of export companies, and a decrease in the demand for services related to export products. The implementation of import duties, together with the structural competitiveness challenges of the Euro zone, will make it significantly more difficult for economic growth in the Eurozone to develop.

Oma Savings Bank Plc’s liquidity has remained stable during the year, despite overall economic uncertainty and news about the Company. The bonds issued by the Company during the year have strengthened its liquidity position and reduced refinancing risk. In addition, the Company implemented EUR 250 million covered bond increase (tap issue) in May and EUR 140 million of senior unsecured bonds as part of the 2024 financing plan during August and September. The Company implemented hedging measures for interest rate risk management during the first and second quarters of the year.

During the year, there were three separate external damage to electricity and telecommunications cables in the Baltic Sea area, which did not affect the functionality of the financial sector or Finnish society. In the autumn, a Nordic-wide denial-of-service attack took place on a financial operator, the effects of which were, however, little visible to the operator's customers. It is reasonable to assume that hybrid influencing in various forms will continue in the future and the purpose of influencing is to destabilise society and its functionality. The Company has prepared for hybrid influence by, for example, carrying out exercises with service providers, creating threat scenarios and recovery plans, and actively cooperating with authorities.

4. Oma Savings Bank Plc's risk management and internal control

Pillar I sets minimum capital requirements for the three largest risk types: credit, market and operational risk. In addition, it sets more precise requirements for previously mentioned risk classes, for example, the quality and level of capital. The capital requirement includes, in addition to the minimum capital requirement (8%) various additional capital buffer requirements.

Pillar II specifies the frame of reference for the internal capital adequacy processes (ICAAP and ILAAP) and supplements Pillar I by processing any other risks to the Company such as liquidity and business risks. Stress tests are performed during the ICAAP assessment. Pillar II combines risk profile, risk management, risk management systems and capital planning. Pillar II sets qualitative requirements for risk management and internal control. In addition, as a result of supervisory review process (SREP), Pillar II capital requirement is imposed on the Company, based on a regular assessment by the supervisory authority, which reviews the Company's policies, strategies and processes for risk management including capital and liquidity buffers.

Pillar III supplements the first two pillars by defining the disclosure principles. Its key goal is to improve transparency in relation to own funds, risk positions, risk assessment processes and capital adequacy.

4.1. Roles and responsibilities

Oma Savings Bank Plc follows the principles of three lines of defence. The business lines are responsible for risks, and the independent risk management function and the compliance function support business operations. The third line of defence is the Company's internal audit.

The Company's main risk types are credit risk, operational risk, market risk, liquidity risk and business risk. Each main risk type has separate risk area specific strategies confirmed by the Board of Directors. The strategies describe the risks that are significant for the Company and define the indicators and their target levels for the risk class in question. These are reassessed and confirmed at least annually.

The relevant business lines and representatives of the independent functions participate in the assessment process. In the first line of defence, the relevant business line is responsible for ensuring that the operations remain within the boundaries set by the limits. In the second line of defence, the Company's risk management monitors this and informs about the situation of the limits regularly to the committee defined for each type of risk, the management team and the Company's Board of Directors.

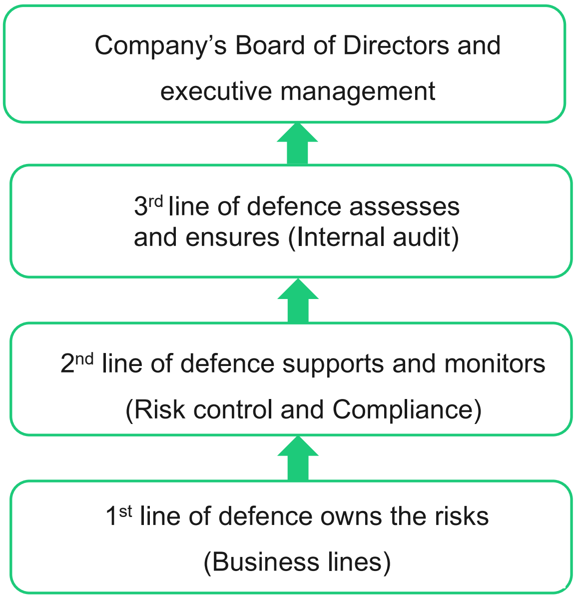
Internal control functions

Oma Savings Bank Plc has arranged functions that are business-independent to ensure efficient and comprehensive internal control as follows:

- Business support function
- Risk control function
- Ensuring regulatory compliance (Compliance function)
- Internal audit function

Risk control ensures the identification, assessment and measurement of risks arising from the business and risks and provides for the organisation of the management of those risks as part of the day-to-day business. The Chief Risk Officer is responsible for performing the tasks in accordance with the risk control and risk strategies approved by the Board of Directors. Risk control includes an independent credit risk control unit and a validation unit, as well as other risk control.

Three lines of defence principle



The Company has a compliance function that ensures that the Company's operations comply with the requirements of legislation, regulations and instructions issued by the authorities and the Company's internal guidelines. The compliance function supports the Company's Board of Directors, executive management and other organisations in identifying, managing and reporting risks related to non-compliance with regulations.

The compliance function promotes compliance through proactive regulatory advice and monitors that the Company has appropriate policies in place to ensure reliable compliance throughout its business. The person in charge of the compliance function is the compliance officer, who reports to the Company's Board of Directors on the operation of the function, the findings related to the compliance risk position and the recommendations made to the business.

The Company's internal audit is an independent and objective assessment and assurance activity that is responsible for auditing the adequacy, functionality and efficiency of the internal control system, risk management and management processes in various departments and functions of the Company.

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

4.2 Risk monitoring and reporting

Risk management in the Company is assessed by the Board of Directors, the executive management, as well as the independent risk control function and compliance function. The Company's internal risk monitoring and reporting ensures that its Board of Directors and management have a sufficiently accurate picture of the Company's risk developments and their means to manage them. The organisation of the Company's risk monitoring and reporting is shown in the picture on the next page.

The entire personnel of the Company, both in the customer interface and in other positions, shall comply with the Company's policy and risk management principles and report any identified exceptions to the executive management.The risk management strategy confirmed by the Board of Directors defines the risk management framework for the entire personnel as well as the operating mandate and escalation procedures for the risk control function. The whole personnel is trained on the common principles of the Company's risk management system through mandatory training.

Compliance with the goals and limits set for lending is monitored by the executive management and the risk control function.

The risk control function shall ensure that the methods for measuring each risk are appropriate and reliable. At least annually, the risk control function provides the Company's Board of Directors with a comprehensive summary of its operations and findings. The function reports its findings to business management also as part of its day-to-day operations as well as regularly through risk specific committees. The risk control function is responsible for regular risk reporting to the management team and the Board of Directors. Central to this reporting is the monitoring of limits for different types of risk and the risk appetite set by the Board of Directors.

The compliance function evaluates risks, risk position and risk culture and reports its findings and recommendations made to the Company's Board of Directors and executive management.

Risk monitoring and reporting

Board of Directors

- Confirms risk management strategy
- Confirms limits and goals
- Decides on risk appetite
- Confirms risk-specific strategies

Internal audit

- Evaluate all functions
- Report their findings to the Board of Directors and the Management Team

Management Team

- Monitor the development of risks
- Defines risk-specific committees that deal with risks and risk control findings on a regular basis

Risk control

- Comply with the Board of Directors' confirmed mandate for risk control
- Monitor and report the development of risks
- Report to the Management Team, Business and Board of Directors

Business

- Owns the risks
- Responsible for risk management measures
- Follows risk management guidelines

Compliance

- Assess regulatory compliance and its risk status
- Monitors regulatory compliance
- Report to the Management Team and Board of Directors

EU OVA: Institution risk management approach

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Qualitative information - Free format
Point (f) of Article 435(1) CRR	(a)	Disclosure of concise risk statement approved by the management body: The risk statement is presented in section 1.2.
Point (b) of Article 435(1) CRR	(b)	Information on the risk governance structure for each type of risk: Each risk management structure for the type of risk is set out in its own paragraphs.
Point (e) of Article 435(1) CRR	(c)	Declaration approved by the management body on the adequacy of the risk management arrangements: Risk management systems are based on the risk appetite and different risk strategies approved by the Board of Directors. Various risks and their development are regularly reported to the Board of Directors. With this declaration, the Board of Directors assures that the risk management systems used by Oma Savings Bank are adequate in relation to the institution's profile and strategy.
Point (c) of Article 435(1) CRR	(d)	Disclosure on the scope and nature of risk disclosure and/or measurement systems: The scope and content are described in the notes to the Company's Financial Statements “G1 Accounting principles for the Consolidated Financial Statements”.
Point (c) of Article 435(1) CRR	(e)	Disclose information on the main features of risk disclosure and measurement systems: The main features of the schemes are described in the notes to the Company's Financial Statements “G1 Accounting principles for the Consolidated Financial Statements”.
Point (a) of Article 435(1) CRR	(f)	Strategies and processes to manage risks for each separate category of risk: Each risk category is presented in its own paragraphs.
Points (a) and (d) of Article 435(1) CRR	(g)	Information on the strategies and processes to manage, hedge and mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants: Each risk category is presented in its own paragraphs. The Board of Directors will monitor the effectiveness of hedging and mitigant methods on a regular basis.

Table EU OVB: Disclosure on governance arrangements

Legal basis	Row number	Free format	
Point (a) of Article 435(2) CRR	(a)	The number of directorships held by members of the management body.	The number of executive positions to be held by the members of the management body, the Board of Directors, described https://www.omasp.fi/en/investors/management-and-corporate-governance
Point (b) of Article 435(2) CRR	(b)	Information regarding the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise.	Information on the policies to be followed in the selection of the members of the management body and the actual competence, skills and expertise of the members is given in the Corporate Governance Statement. Found on the Company's website https://www.omasp.fi/en/investors
Point (c) of Article 435(2) CRR	(c)	Information on the diversity policy with regard of the members of the management body.	Information on the diversity approach applied to members of the management body is provided in the Corporate Governance Statement. Found on the Company's website https://www.omasp.fi/en/investors
Point (d) of Article 435(2) CRR	(d)	Information whether or not the institution has set up a separate risk committee and the frequency of the meetings.	The Company does not have a separate risk committee
Point (e) Article 435(2) CRR	(e)	Description on the information flow on risk to the management body.	Risk management reporting described on the Company's website https://www.omasp.fi/en/investors

5. Own funds and capital adequacy

5.1 Own funds

At the end of the review period, the capital structure of the Oma Savings Bank Group was strong. Total own funds (TC) came to EUR 570.0 (544.5) million, of which Tier 1 capital (T1) accounted for EUR 528.4 (490.9) million. Tier 1 capital consisted fully of Common Equity Tier 1 capital (CET1). Tier 2 capital (T2) EUR 41.5 (53.6) million consisted of debenture loans. Own funds were most significantly increased by retained earnings for the financial year 2024, which have been included in the Common Equity Tier 1 capital with the permission granted by the Finnish Financial Supervisory Authority (FIN-FSA) and the amount of dividends proposed to be paid under the Capital Requirements Regulation.

In accordance with European Commission Delegated Regulation (EU) No. 241/2014, the amount of dividends proposed to be paid on the basis of the Financial Statements to be confirmed for 2024, has been reduced by EUR 12.0 million, compared to EUR 33.3 million in the comparison period of 2023. Funds from personnel issues 2017–2018 have not been included in Common Equity Tier 1 capital, and in addition, the deductions required by the EU capital regulation have been made from the Common Equity Tier 1 capital.

EU CC1: Composition of regulatory own funds

31 Dec 2024	(1,000 euros)	(a) Amounts	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	24,000	
	of which: Share capital	24,000	(a)
2	Retained earnings	337,576	(b)
3	Accumulated other comprehensive income (and other reserves)	153,819	(c)
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	48,049	(b)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**563,444**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-692	
8	Intangible assets (net of related tax liability) (negative amount)	-31,806	(d)
EU-27a	Other regulatory adjustments	-2,513	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-35,011**	
29	**Common Equity Tier 1 (CET1) capital**	**528,433**	
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**-**	
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-**	
44	**Additional Tier 1 (AT1) capital**	**-**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**528,433**	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	41,544	
51	**Tier 2 (T2) capital before regulatory adjustments**	**41,544**	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**	
58	**Tier 2 (T2) capital**	**41,544**	
59	**Total capital (TC = T1 + T2)**	**569,977**	
60	**Total Risk exposure amount**	**3,662,674**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	14.4275%	
62	Tier 1 capital	14.4275%	
63	Total capital	15.5618%	
64	Institution CET1 overall capital requirements	8.8600%	
65	of which: capital conservation buffer requirement	2.5000%	
66	of which: countercyclical capital buffer requirement	0.0162%	
67	of which: systemic risk buffer requirement	1.0000%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0.8438%	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**6.0618%**	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible shortpositions)	5,984	(g)

The form does not provide lines EU 3a, 4, 5, 9-20, EU 20a-20d, 21-25, EU 25a, EU 25b, 26, 27, 30-33, EU 33a, EU 33b, 34, 35, 37-42, 42a, 47, EU 47a, EU 47b, 48-50, 52-54, 54a, 55, 56, EU 56a, EU 56b, EU 67a, 69-71 and 73-85 as there is nothing to report.

Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
31 Dec 2024	(1,000 euros)	As at period end	As at the period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and cash equivalents	395,608	395,608	
2	Loans and receivables from credit institutions	283,580	283,580	
3	Loans and receivables from the public and public	6,285,788	6,294,034	
4	Financial derivatives	78,881	78,881	
5	Investment assets	515,997	515,997	(g)
6	Equity accounted entities	19,460	19,460	
7	Intangible assets and goodwill	31,806	31,806	(d)
8	Tangible assets	37,980	37,980	
9	Other assets	45,094	45,094	
10	Deferred tax assets	14,895	14,895	
11	**Total assets**	**7,709,090**	**7,717,336**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Liabilities to credit institutions	236,589	236,589	
2	Liabilities to the public and public sector entities	4,000,703	4,000,703	
3	Financial derivatives	10,965	10,965	
4	Debt securities issued to the public	2,665,565	2,665,565	
5	Subordinated liabilities	60,000	60,000	(f)
6	Provisions and other liabilities	115,760	115,760	
7	Deferred tax liabilities	35,715	35,715	
8	Current income tax liabilities	7,650	7,650	
9	**Total liabilities**	**7,132,947**	**7,132,947**	
Shareholders' Equity				
1	Share capital	24,000	24,000	(a)
2	Reserves	157,911	157,911	(c) (e)
3	Retained earnings	394,232	395,082	(b)
4	Shareholders of Oma Savings Bank Plc	576,143	576,992	
5	Non-controlling interest	-	-	
6	**Equity total**	**576,143**	**576,992**	
7	**Total liabilities and shareholders' equity**	**7,709,090**	**7,709,939**	

EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

31 Dec 2024	(EUR mill.)	i. Instruments meeting own funds requirements	ii. Own funds and eligible liabilities instruments			iii. Instruments qualifying for eligible liabilities			
		Share capital	Debentures, remaining maturity of more than 1 year			Separate loans			
1	Issuer	Oma Savings Bank Plc	Oma Savings Bank Plc	Oma Savings Bank Plc	Oma Savings Bank Plc	Oma Savings Bank Plc	Oma Savings Bank Plc	Oma Savings Bank Plc	Oma Savings Bank Plc
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	FI4000306733	FI4000530837	FI4000541305	FI4000546874	FI4000577960	FI4000581293	FI4000581434	OMA_LAINA_EIB (88504)
2a	Public or private placement	Public	Private	Private	Private	Public	Public	Public	N/A
3	Governing law(s) of the instrument	Finnish legislation	Finnish legislation	Finnish legislation	Finnish legislation	Finnish legislation	Finnish legislation	Finnish legislation	Finnish legislation
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	Yes	Yes	Yes	N/A	N/A	N/A	N/A
	Regulatory treatment								
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1 capital (CET1)	Tier 2 capital (T2)	Tier 2 capital (T2)	Tier 2 capital (T2)	N/A	N/A	N/A	N/A
5	Post-transitional CRR rules	Common Equity Tier 1 capital (CET1)	Tier 2 capital (T2)	Tier 2 capital (T2)	Tier 2 capital (T2)	N/A	N/A	N/A	N/A
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Individual company and (sector) consolidation group	Individual company and (sector) consolidation group	Individual company and (sector) consolidation group	Individual company and (sector) consolidation group	Individual company and (sector) consolidation group	Individual company and (sector) consolidation group	Individual company and (sector) consolidation group	Individual company and (sector) consolidation group
7	Instrument type (types to be specified by each jurisdiction)	Share	Debenture	Debenture	Debenture	Uncovered bond	Uncovered bond	Uncovered bond	Other loan
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	24	Statutory capital: 12,158 Approved liabilities: 20	Statutory capital: 14,140 Approved liabilities: 20	Statutory capital: 14,246 Approved liabilities: 20	50	50	40	10.909
9	Nominal amount of instrument	N/A	20	20	20	50	50	40	10.909
EU-9a	Issue price	N/A	100.00%	100.00%	100.00%	93.49%	99.85%	99.90%	100.00%
EU-9b	Redemption price	N/A	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
10	Accounting classification	Equity	Debt - amortised cost	Debt - amortised cost	Debt - amortised cost	Debt - amortised cost	Debt - amortised cost	Debt - amortised cost	Debt - amortised cost

11	Original date of issuance	Continuous	9/15/2022	11/14/2022	2/23/2023	8/28/2024	9/18/2024	9/30/2024	8/3/2018
12	Perpetual or dated	Without due date	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	No maturity day	1/15/2028	7/14/2028	10/23/2028	2/27/2026	9/18/2026	9/30/2027	8/2/2030
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Coupons / dividends								
17	Fixed or floating dividend/coupon	N/A	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Variable rate	Variable rate
18	Coupon rate and any related index	N/A	3.00%	3.25%	3.25%	0%	4,28%	4,683% / Euribor 3 kk	3,424% / Euribor 3 months
19	Existence of a dividend stopper	No	No	No	No	N/A	N/A	N/A	N/A
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Completely discretionary	Obligatory	Obligatory	Obligatory	N/A	N/A	N/A	N/A
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Completely discretionary	Obligatory	Obligatory	Obligatory	N/A	N/A	N/A	N/A
21	Existence of step up or other incentive to redeem	No	No	No	No	N/A	N/A	N/A	N/A
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	N/A	N/A	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	N/A	N/A	N/A	N/A
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes

31	If write-down, write-down trigger(s)	N/A	In accordance with the Act on the Resolution of Credit Institutions and Investment Firms (1194/2014), debentures may be written down or converted by a decision of the Financial Stability Authority.	In accordance with the Act on the Resolution of Credit Institutions and Investment Firms (1194/2014), debentures may be written down or converted by a decision of the Financial Stability Authority.	In accordance with the Act on the Resolution of Credit Institutions and Investment Firms (1194/2014), debentures may be written down or converted by a decision of the Financial Stability Authority.	The instrument may be written down by a separate decision of the Financial Stability Authority.	The instrument may be written down by a separate decision of the Financial Stability Authority.	The instrument may be written down by a separate decision of the Financial Stability Authority.	N/A
32	If write-down, full or partial	N/A	Whole or partial	Whole or partial	Whole or partial	Whole or partial	Whole or partial	Whole or partial	N/A
33	If write-down, permanent or temporary	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	Regulatory	Regulatory	Regulatory	Contractual	Contractual	Contractual	Contractual
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 3	Rank 3	Rank 3	Rank 9	Rank 9	Rank 9	Rank 9
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Debentures	Ineligible unsecured liabilities	Ineligible unsecured liabilities	Ineligible unsecured liabilities	Eligible deposits of private customers and small and medium-sized enterprises not covered by the deposit guarantee	Eligible deposits of private customers and small and medium-sized enterprises not covered by the deposit guarantee	Eligible deposits of private customers and small and medium-sized enterprises not covered by the deposit guarantee	Eligible deposits of private customers and small and medium-sized enterprises not covered by the deposit guarantee
36	Non-compliant transitioned features	No	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A	https://www.finanssivalvonta.fi/rekisterit/esiterekisteri	https://www.finanssivalvonta.fi/rekisterit/esiterekisteri	https://www.finanssivalvonta.fi/rekisterit/esiterekisteri	https://www.omasp.fi/asiakirjat/sijoittajat/joukkovelkakirjalainat/completewithdocusignfinaltermsofthenopdf	https://www.omasp.fi/asiakirjat/sijoittajat/joukkovelkakirjalainat/finaltermsofthenotes12september2024docxpdf	https://www.omasp.fi/asiakirjat/sijoittajat/joukkovelkakirjalainat/omasavingsbankplc-1	N/A

(1) Inserted ‘N/A’ if the question is not applicable.

5.2 Capital requirements

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

The Finnish Financial Supervisory Authority's (FIN-FSA) SREP requirement of 1.5%, based on the supervisory authority's estimate for Oma Savings Bank Plc, rises to 2.25% as of 30 June 2025. The new requirement is valid until 30 June 2028 at the latest. The SREP requirement is possible to be partially covered by Tier 1 capital and Tier 2 capital in addition to Common Equity Tier 1. According to the overall assessment based on risk indicators, there are no grounds for applying a countercyclical buffer, and thus the Finnish Financial Authority (FIN-FSA) maintained the requirement of countercyclical buffer at its basic level of 0%. A systemic risk buffer requirement of 1.0% entered into force after a transitional period on 1 April 2024. This requirement set by the Finnish Financial Supervisory Authority (FIN-FSA) for Finnish credit institutions shall be covered by Consolidated Common Equity to strengthen the risk-bearing capacity of the banking sector. The Group's total own funds clearly exceeded the total capital requirement: excess own funds came to EUR 93.2 million in the reporting period.

In October 2023, the Finnish Financial Supervisory Authority (FIN-FSA) set Oma Savings Bank Plc an indicative additional capital recommendation for own funds based on the Finnish Act on Credit Institutions. The indicative additional capital recommendation of 1.0% must be covered by Common Equity Tier 1 capital and the recommendation is valid until further notice as of 31 March 2024. Taking into account the indicative additional capital recommendation, the surplus on own funds was EUR 56.6 million during the review period.

The minimum requirement for own funds and eligible liabilities (MREL) set by the Financial Stability Authority for Oma Savings Bank Plc under the Resolution Act consists of a requirement based on overall risk (9.5%) and a requirement based on the total amount of liabilities used in calculating the leverage ratio (3.0%). In the situation on 31 December 2024, Oma Savings Bank Group fulfils the set requirement with its own funds. In spring 2024, the Financial Stability Authority imposed an updated MREL requirement on Oma Savings Bank Group. According to the new decision, the total risk-based requirement is 20.88% and the leverage ratio is 7.82%. The new MREL requirement must be fulfilled no later than three years after the decision was issued. In accordance with the financing plan confirmed by the Board of Directors, the Company is preparing to meet the future MREL requirement even before it enters into force.

Group`s total capital requirement 31 Dec 2024 (1,000 euros)

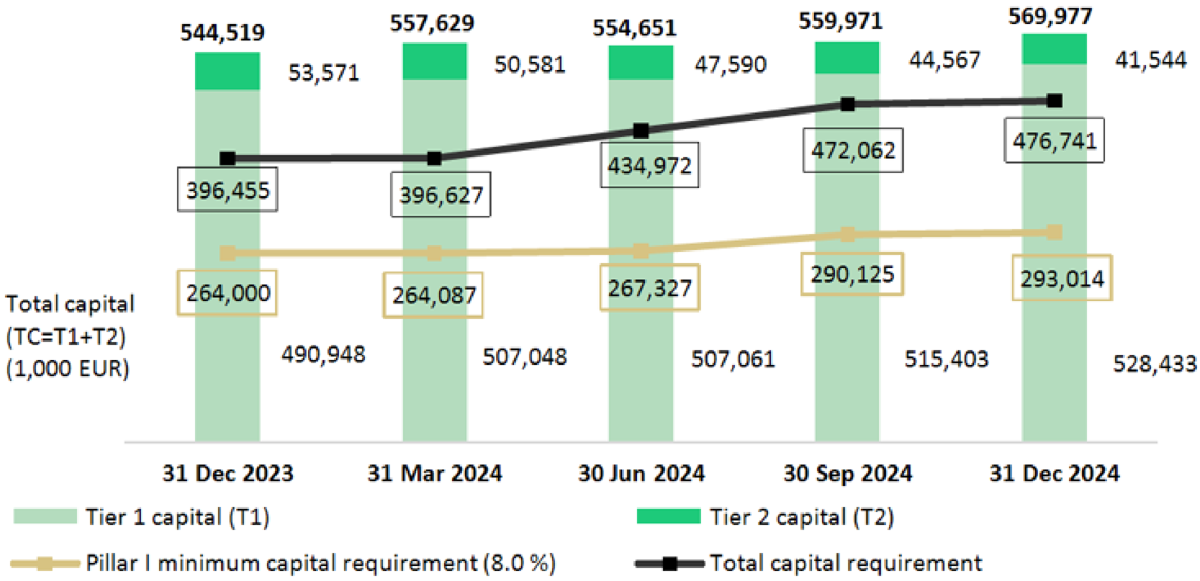
		Buffer requirements						
Capital	Pillar I minimum capital requirement*	Pillar II (SREP) capital requirement*	Capital conservation buffer	Countercyclical buffer**	O-SII	Systemic risk buffer	Total capital requirement	
CET1	4.50%	0.84%	2.50%	0.02%	0.00%	1.00%	8.86%	324,511
AT1	1.50%	0.28%					1.78%	65,241
T2	2.00%	0.38%					2.38%	86,989
Total	**8.00%**	**1.50%**	**2.50%**	**0.02%**	**0.00%**	**1.00%**	**13.02%**	**476,741**

* AT1 and T2 capital requirements are possible to fill with CET1 capital

**Taking into account the geographical distribution of the Group's exposures

MREL requirement (EUR 1,000)	31.12.2024	31.12.2023
Total risk exposure amount (TREA)	3,662,674	3,300,005
of which MREL requirement	347,954	313,500
Leverage ratio exposures (LRE)	7,781,871	7,749,639
of which MREL requirement	233,456	232,489
MREL requirement	**347,954**	**313,500**
Common Equity Tier 1 (CET1)	528,433	490,948
AT1 instruments	-	-
T2 instruments	41,544	53,571
Other liabilities	169,225	26,752
Total MREL eligible assets	**739,202**	**571,271**

Develoment of own funds



EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	f	g	j	k	l	m
		General credit exposures		Own fund requirements				
31 Dec 2024	(1,000 euros)	Exposure value under the standardised approach	Total exposure value	Relevant credit risk exposures - Credit risk	Total	Risk-weighted exposure amounts	Own fund requirements weights	Countercyclical buffer rate
010	**Breakdown by country:**							
	Denmark	5,894	5,894	49	49	611	**0.0197%**	**2.5000%**
	Norway	25,719	25,719	308	308	3,845	**0.1239%**	**2.5000%**
	Netherlands	32,851	32,851	430	430	5,371	**0.1730%**	**2.0000%**
	Sweden	29,550	29,550	298	298	3,729	**0.1201%**	**2.0000%**
	Estonia	2,168	2,168	80	80	1,002	**0.0323%**	**1.5000%**
	Ireland	230	230	7	7	88	**0.0028%**	**1.5000%**
	Slovakia	3,374	3,374	27	27	337	**0.0109%**	**1.5000%**
	Belgium	14,894	14,894	127	127	1,586	**0.0511%**	**1.0000%**
	France	54,719	54,719	852	852	10,645	**0.3429%**	**1.0000%**
	Germany	8,242	8,242	462	462	5,779	**0.1861%**	**0.7500%**
	Hungary	1	1	-	-	1	**0.0000%**	**0.5000%**
	Luxembourg	5,039	5,039	355	355	4,444	**0.1431%**	**0.5000%**
	Latvia	526	526	15	15	187	**0.0060%**	**0.5000%**
	Other countries	6,154,997	6,154,997	245,331	245,331	3,066,643	**98.7880%**	**0.0000%**
020	**Total**	**6,338,204**	**6,338,204**	**248,353**	**248,353**	**3,104,415**	**100.0000%**	

The form does not provide columns b-e and h-i as there is nothing to report.

EU CCyB2: Amount of institution-specific countercyclical capital buffer

31 Dec 2024	(1,000 euros)	a
1	Total risk exposure amount	3,662,674
2	Institution specific countercyclical capital buffer rate	0.0162%
3	Institution specific countercyclical capital buffer	593

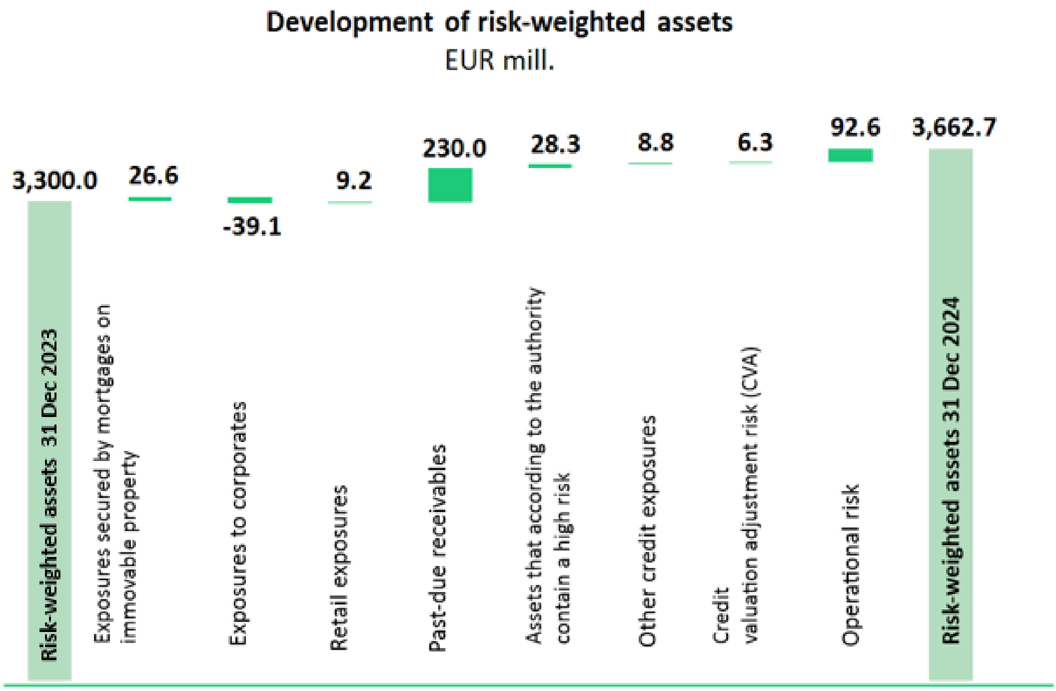
Table EU OVC - ICAAP information

Legal basis	Row number	Free format	
Article 438(a) CRR	(a)	Approach to assessing the adequacy of the internal capital	The Company assesses the adequacy of capital by including an internal assessment of the capital needs for risks outside the Pillar 1 calculation methods in the Company's capital planning. Internally defined capital needs are assessed in the ICAAP process for each forecast year.
Article 438(c) CRR	(b)	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	Published if required by the supervising authority and to the extent required by the supervisor.

5.3 Capital adequacy position

The total capital (TC) ratio of the Oma Savings Bank Group decreased and was 15.6 (16.5)% at the end of the period. The Common Equity Tier 1 capital (CET1) ratio was 14.4 (14.9)%, exceeding the minimum level of the medium-term financial goal set by the Company's Board of Directors. As of 1 July 2023, the updated target level of the Common Equity Tier 1 (CET1) capital ratio is at least 2 percentage points above the regulatory requirement, in which case the target level reflects the buffer to the regulatory requirement in accordance with market practice. Risk-weighted assets grew 11.0% to EUR 3,662.7 (3,300.0) million. Risk-weighted assets grew most significantly due to the acquisition of Handelsbanken's business and increased insolvent liabilities. The Company estimates that the CRR3 changes that took effect at the beginning of the year will not have a material impact on the Company's capital adequacy position in 2025.

Oma Savings Bank Group applies in the capital requirement calculation for credit risk calculation the standardised approach and for operational risk the basic indicator approach. The capital requirement for market risk is calculated using the basic method for the currency position. In November, the Company announced that it will suspend its IRB application process until further notice.



Development of capital adequacy ratios

	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024	31 Dec 2023
Common Equity Tier 1 (CET1), %	14.43%	14.21%	15.17%	15.36%	14.88%
Tier 1 capital ratio (T1), %	14.43%	14.21%	15.17%	15.36%	14.88%
Total capital (TC), %	15.56%	15.44%	16.60%	16.89%	16.50%

EU OV1: Overview of total risk exposure amounts

31 Dec 2024 (1,000 euros)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		31 Dec 2024	30 Jun 2024	31 Dec 2024
1	Credit risk (excluding CCR)	3,180,090	2,955,484	254,407
2	Of which the standardised approach	3,180,090	2,955,484	254,407
6	Counterparty credit risk - CCR	67,654	63,824	5,412
EU 8b	Of which credit valuation adjustment - CVA	57,250	54,805	4,580
9	Of which other CCR	10,404	9,019	832
23	Operational risk	414,930	322,280	33,194
EU 23a	Of which basic indicator approach	414,930	322,280	33,194
29	**Total**	**3,662,674**	**3,341,588**	**293,014**

The form does not provide lines 3, 4, EU 4a, 5, 7, 8, EU 8a, 10-19, EU 19a, 20-22, EU 22a, EU 23b, EU 23c and 24-28, as there is nothing to report.

Template EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

		a	b	c	d	f	g
				Carrying values of items			
31 Dec 2024	(1,000 euros)	Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Subject to the credit risk framework	Subject to the CCR framework	Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds
	Breakdown by asset classes according to the balance sheet in the published financial statements						
1	Cash and cash equivalents	395,608	395,608	395,608	-	-	-
2	Loans and receivables to credit institutions	283,580	283,580	283,580	-	-	-
3	Loans and receivables to the public and public sector entities	6,285,788	6,294,034	6,294,034	-	-	-
4	Financial derivatives	78,881	78,881	-	78,881	-	-
5	Investment assets	515,997	515,997	515,997	-	3,116	-
6	Equity accounted entities	19,460	19,460	19,460	-	-	-
7	Intangible assets	31,806	31,806	-	-	-	31,806
8	Tangible assets	37,980	37,980	37,980	-	-	-
9	Other assets	45,094	45,094	45,094	-	-	-
10	Deferred tax assets	14,895	14,895	14,895	-	-	-
11	**Assets, total**	**7,709,090**	**7,717,336**	**7,606,649**	**78,881**	**3,116**	**31,806**
	Breakdown by liability classes according to the balance sheet in the published financial statements						
1	Liabilities to credit institutions	236,589	236,589	-	-	-	236,589
2	Liabilities to the public and public sector entities	4,000,703	4,000,703	-	-	-	4,000,703
3	Financial derivatives	10,965	10,965	-	10,965	-	-
4	Debt securities issued to the public	2,665,565	2,665,565	-	-	-	2,665,565
5	Subordinated liabilities	60,000	60,000	-	-	-	60,000
6	Provisions and other liabilities	115,760	115,760	-	-	-	115,760
7	Deferred tax liabilities	35,715	35,715	-	-	-	35,715
8	Current income tax liabilities	7,650	7,650	-	-	-	7,650
9	**Liabilities, total**	**7,132,947**	**7,132,947**	**-**	**10,965**	**-**	**7,121,982**

The form does not provide column e, as there is nothing to report.

Template EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

		a	b	d	e
			Items subject to		
31 Dec 2024	(1,000 euros)	Total	Credit risk framework	CCR framework	Market risk framework
1	**Assets carrying value amount under the scope of prudential consolidation (as per template LI1)**	**7,685,530**	**7,606,649**	**78,881**	**3,116**
2	**Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)**	**10,965**	**-**	**10,965**	**-**
3	**Total net amount under the scope of prudential consolidation**	**7,674,565**	**7,606,649**	**67,916**	**3,116**
4	**Off-balance-sheet amounts**	**361,611**	**361,611**	**-**	
5	Differences in valuations	-692	-692	-	
6	Differences due to different netting rules, other than those already included in row 2	68,268	-	68,268	
8	Differences due to the use of credit risk mitigation techniques (CRMs)	-34,387	-34,387	-	
9	Differences due to credit conversion factors	-249,096	-249,096	-	
11	Other differences	-85,644	-1,480	-84,164	
12	**Exposure amounts considered for regulatory purposes**	**7,734,625**	**7,682,605**	**52,020**	

The form does not provide line 7 and 10 nor column c, as there is nothing to report.

Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts

Legal basis	Row number	Qualitative information - Free format	
Article 436(b) CRR	(a)	Differences between columns (a) and (b) in template EU LI1	SAV-Rahoitus Oyj is consolidated in IFRS financial statements using the equity method, when the prudent consolidation method is a partial consolidation. Differences in the extent of consolidation of entities are described in the form EU LI3.
Article 436(d) CRR	(b)	Qualitative information on the main sources of differences between the accounting and regulatory scope of consolidation shown in template EU LI2	The reason for the differences is the amount of currency items, which is less than 2% of the Group's own funds.

Template EU PV1 - Prudent valuation adjustments (PVA)

	31 Dec 2023 (1,000 euros)	f
	Category level AVA	Total category level post-diversification
12	**Total Additional Valuation Adjustments (AVAs)**	**692**

The form does not provide lines 1-11, nor columns a-e, EU e1, EU e2, g and h, as there is nothing to report.

5.4. Leverage ratio

The Oma Savings Bank Group's leverage ratio is presented in accordance with the European Commission Delegated Regulation and the figure describes the ratio of the Group's Tier 1 capital to the total exposures. On 31 December 2024, Oma Savings Bank Group's leverage ratio was 6.8 (6.3)%.

The total leverage ratio exposures increased by EUR 32.2 million. The financial year's profit increased most significantly Tier 1 capital.

The Company monitors excessive leverage as part of capital adequacy management process. An internal minimum target level has been set for the Group's leverage ratio as part of risk budgeting included in the overall risk strategy.

The CRR2 regulation obligates the maintenance of a leverage ratio of a minimum of 3%. In October 2023, the Finnish Financial Supervisory Authority (FIN-FSA) set Oma Savings Bank Plc an indicative additional capital requirement based on the Finnish Act on Credit Institutions. The discretionary additional capital requirement of 0.25% for the leverage ratio (Pillar II) must be covered by Tier 1 capital. In its decision of 14 February 2025, the Finnish Financial Supervisory Authority (FIN-FSA) maintained the requirement at 0.25%. The new requirement is valid from 30 June 2025 until 30 June 2028 at the latest.

EU LR1 - LRSum: Summary reconciliation of accounting assets and

		Applicable amount	
		a	b
(1,000 euros)		31 Dec 2024	31 Dec 2023
1	Total assets as per published financial statements	7,709,090	7,642,906
8	Adjustment for derivative financial instruments	-8,235	-3,991
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	125,082	131,117
12	Other adjustments	-44,065	-20,392
13	**Total exposure measure**	**7,781,871**	**7,749,639**

The form does not provide lines 2-7, 9, 11, EU 11a ja EU 11b, as there is nothing to report.

EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
(1,000 euros)		31 Dec 2024	31 Dec 2023
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	7,636,576	7,586,019
6	(Asset amounts deducted in determining Tier 1 capital)	-31,806	-8,801
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**7,604,769**	**7,577,218**
Derivative exposures			
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	14,012	9,209
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	38,008	32,096
13	**Total derivatives exposures**	**52,020**	**41,304**
Other off-balance sheet exposures			
20	(Adjustments for conversion to credit equivalent amounts)	125,082	131,117
22	**Off-balance sheet exposures**	**125,082**	**131,117**
Capital and total exposure measure			
23	**Tier 1 capital**	**528,433**	**490,948**
24	**Total exposure measure**	**7,781,871**	**7,749,639**
Leverage ratio			
25	Leverage ratio (%)	6.7906%	6.3351%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.7906%	6.3351%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.7906%	6.3351%
26	Regulatory minimum leverage ratio requirement (%)	3.0000%	3.0000%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.2500%	0.0000%
EU-27a	Overall leverage ratio requirement (%)	3.2500%	3.0000%
Disclosure of mean values			
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7,781,871	7,749,639
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7,781,871	7,749,639
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.7906%	6.3351%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.7906%	6.3351%

The form does not provide lines 2-5, 8, 9, EU 9b, 10, EU 10a, EU 10b, 11, 12, 14-16, EU 16a, 17, EU 17a, 18, 19, 21, EU 22a-22k, EU-26b, 27, EU 27b, 28 ja 29, as there is nothing to report.

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

(1,000 euros)		CRR leverage ratio exposures a 31 Dec 2024	CRR leverage ratio exposures b 31 Dec 2023
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	7,636,576	7,586,019
EU-3	Banking book exposures, of which:	7,636,576	7,586,019
EU-4	Covered bonds	213,297	227,788
EU-5	Exposures treated as sovereigns	612,731	880,398
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	17,850	10,254
EU-7	Institutions	331,112	289,633
EU-8	Secured by mortgages of immovable properties	4,128,481	4,036,674
EU-9	Retail exposures	964,680	957,272
EU-10	Corporates	849,640	907,689
EU-11	Exposures in default	313,893	109,783
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	204,892	166,529

The form does not provide line EU 2, as there is nothing to report.

EU LRA: Disclosure of LR qualitative information

Row		a Free format
(a)	Description of the processes used to manage the risk of excessive leverage	The Company monitors over-indebtedness as part of its capital adequacy management process. An internal minimum target level has been set for the Group's minimum equity ratio as part of the risk budgeting included in the overall risk strategy.
(b)	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	Oma Savings Bank Group's minimum leverage ratio increased 0.46 percentage points and was 6.79% at the end of the financial year, compared to 6.34% at the end of the previous financial year. The minimum leverage ratio has been calculated in accordance with CRR and Delegated Regulation (EU) 2015/62. The total amount of minimum leverage ratio liabilities increased less than Tier 1 capital,causing an improvement in the leverage ratio. The change in own funds is most significantly explained by retained earnings for the financial year 2024 and the amount of dividents proposed to be paid under the CRR, which was significantly lower than in the comparison period. In the first half of the year, total responsibilities increased moderately. In the second half of the year, the increase in total responsibilities was primarily due to the acquisition of Handelsbanken. The growth of the total number of responsibilities slowed down by the low level of general loan demand. In addition to the Company's strategic decisions, the minimum leverage ratio was affected by the uncertainty of the general economic environment and a rather high interest rate level. Strategic decisions only indirectly affected the minimum leverage ratio.

6. Credit risk

Credit risk refers to the risk that occurs when a counterparty is unlikely to be able to meet its contractual payment obligations. Oma Savings Bank Plc's credit risk largely originates in loans granted to private customers, SMEs, housing companies and agriculture and forestry operators. Credit risk and counterparty risk also result from other receivables, such as bonds in the Company's investment portfolio, debt securities and derivative contracts and off-balance sheet commitments, such as undrawn credit facilities and limits and guarantees. The Company calculates the credit and counterparty risk capital requirement using the standardised approach. The Company has continued to develop IRB-compliant credit rating models introduced during 2021. Credit and counterparty risk accounts for approximately 87% (EUR 3.2 billion) of the Company's risk-weighted items.

6.1 Structure of credit risk

Oma Savings Bank Plc's credit risk primarily consists of exposures secured by immovable property, retail exposures and exposures to corporates. The share of exposures secured by immovable property of the total exposures is 43.9%, the share of retail exposures is 15.1% and exposures to corporates 20.8%. Liabilities of private customers and housing companies are mainly covered by housing used as collateral. The share of housing companies in the loan portfolio has decreased during 2024. The share of agricultural customers has remained almost unchanged and corporate customers' share has slightly increased. Private customers make up 59.0% of the total loan portfolio. The total loan portfolio has grown by 6.1% during 2024. The loan portfolio is well-diversified geographically and sector-wise, which reduces the Company's concentration risk. The Company has reported events related to non-compliance with the guidelines and actions taken as a result in financial publications published during the period. The Company does not have material exposures outside Finland. The risks associated with the loan portfolio are at a stable level in terms of the annual income level and risk-bearing capacity of the Company.

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

Credit balance (1,000 euros)	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024	31 Dec 2023
Private customer	3,778,191	3,816,144	3,611,537	3,601,904	3,585,722
-Expected credit losses	-23,237	-20,224	-20,022	-20,391	-19,481
Corporate customer	1,356,416	1,415,043	1,291,240	1,279,266	1,255,520
-Expected credit losses	-35,894	-36,536	-43,623	-32,866	-11,801
Housing company	712,477	728,701	723,264	729,263	736,068
-Expected credit losses	-23,458	-22,602	-16,229	-669	-447
Agricultural customer	311,510	320,280	304,277	304,980	300,447
-Expected credit losses	-6,702	-5,030	-3,915	-3,000	-3,130
Other	239,801	218,322	147,313	147,511	154,776
-Expected credit losses	-23,317	-23,007	-6,633	-583	-600
Credit balance total	**6,398,396**	**6,498,489**	**6,077,630**	**6,062,924**	**6,032,533**
Expected credit losses total	**-112,608**	**-107,399**	**-90,423**	**-57,508**	**-35,458**

The amount of expected credit losses increased during the reporting period and was EUR 71.2 million. The amount of expected credit losses for the reporting period has been particularly affected by additional allowances based on management's judgement, totalling EUR 52.0 million, due to the change in the Company's credit risk position for certain customer entities. In addition, the amount of expected credit losses has been mainly affected by the transitions to stage 3, the increase in receivables and the increase in credit risks.

Impairment losses on financial assets totalled EUR 83.4 million. Impairment losses on financial assets totalling EUR 64.4 million were recorded in relation to non-compliance with the guidelines, of which EUR 4.9 million were final impairment losses on financial assets. The impairment losses on financial assets were in total EUR 7.6 million in the last quarter. At the end of the reporting period, the Company has additional allowances based on the management's judgement and fair value adjustments totalling EUR 2.6 million. The model's future variables were updated towards the end of the year in response to the deterioration of the general economic situation in Finland.

Oma Savings Bank Plc uses the definition of non-performing loans according to EBA/GL/2016/07. Non-performing receivables increased compared to the comparison period on 31 December 2023 and accounted for 6.3% of the loan portfolio. Past-due receivables (30–90 days) amounted to EUR 54.5 (31.3) million during the period under review. The increase in non-performing receivables is due to both the increased credit risks of customer entities related to the Company's previously reported non-compliance with the guidelines and the deterioration of the situation of larger customers.

Under certain circumstances, when a debtor faces financial difficulties, the customer can be granted concession from the original loan terms in the form of deferred amortisation or loan rearrangement to ensure the customer's ability to pay and avoid potential credit losses.

Granting forbearance requires that the customer's financial difficulties are short-term and temporary. The Group had forbearance receivables of a total of EUR 158.9 million (131.7).

Matured and non-performing receivables as well as forbearances

(1,000 euros)	31 Dec 2024	% of credit portfolio	31 Dec 2023	% of credit portfolio
Matured receivables, 30-90 days	54,513	0.8%	31,253	0.5%
Non-matured or matured less than 90 days, non-repayment likely	257,430	4.0%	89,842	1.5%
Non-performing receivables, 90-180 days	41,407	0.6%	16,950	0.3%
Non-performing receivables, 181 days - 1 year	75,955	1.2%	14,374	0.2%
Non-performing receivables, > 1 year	45,150	0.7%	21,882	0.4%
Matured and non-performing receivables total	**474,455**	**7.4%**	**174,301**	**2.9%**
Non-performing receivables total	**419,942**	**6.5%**	**143,048**	**2.4%**
of which portfolio related to non-compliance with the guidelines,	153,091	2.4%	10,341	0.2%
of which other portfolio total	266,851	4.2%	132,708	2.2%
Performing receivables and matured receivables with forbearances	86,909	1.4%	74,099	1.2%
Non-performing receivables with forbearances	72,021	1.1%	57,593	1.0%
Forbearances total	**158,930**	**2.5%**	**131,692**	**2.2%**
of which portfolio related to non-compliance with the guidelines,	10,214	0.2%	10,306	0.2%
of which other portfolio total	148,716	2.3%	121,386	2.0%

Figures include interest due on items.

6.2 Credit risk management

6.2.1 Credit risk management systems

The key principles and goals of credit risk management and the credit risk management procedures are set forth in the credit risk strategy, which is approved by the Company's Board of Directors. Effective credit risk management requires that there are methods for identifying, quantifying, limiting, monitoring and controlling credit risks.

The Company's risk management strategy was revised during the period. As a result of the reform, credit risk management-related risk appetite-derived limits were updated, and new limit values were set for the areas considered significant in line with the limit framework. The development of credit risks is monitored regularly using different methods. Credit risk monitoring considers, for example, quality and structure of the credit portfolio, credit shortfall development and watchlist customers. Watchlist customers refer to customers whose credit rating is weak or deteriorated, and who for this reason are placed under enhanced monitoring.

The reporting of credit risk position to the Board of Directors is regular. Reporting includes monitoring of limits as well as monitoring the development of the quantity and quality of the credit portfolio. These are, among other things, the amount of non-performing receivables, collateral risk, the development of the loan portfolio and the quality, return and growth targets set for the credit portfolios. In addition, 15 largest customer entities are reported to the Board of Directors once a year.

The structure of the loan portfolio is monitored by customer groups and based on the sector allocation of corporate customers. Risk concentrations arise, among other things, if a loan portfolio contains a large amount of loans for a single counterparty or for groups consisting of individual counterparties, specific sectors or geographical areas. Also, the maturities of loans and sufficient diversification of products/instruments is monitored regularly. In addition to private customers, the four largest industries are real estate, agriculture and forestry, finance and insurance, and wholesale and retail. The development of these industries is regularly monitored and reported to the Company's management and Board of Directors.

The monitoring takes into account, among other things, the development of the loan portfolio, changes in credit ratings, the development of the collateral deficit and delays in loan repayments. The situation of concentration risks is also regularly monitored through broader industry-specific monitoring. In addition, developments in expected credit losses and defaulted customers are monitored among other things. The industry breakdown of corporate customers is specified in the table 'Industry breakdown of the credit portfolio' (excluding private customers).

Distribution of corporate loans (excluding private customers)

Industry	31 Dec 2024	31 Dec 2023
Real estate	46.1%	49.2%
Agriculture, forestry, fishing industry	11.6%	11.9%
Finance and insurance	6.7%	5.7%
Trade	6.3%	6.7%
Construction	5.9%	5.3%
Professional, scientific and technical activities	3.9%	3.9%
Industry	3.3%	3.3%
Transportation and storage	2.6%	3.0%
Accommodation and food service activities	2.6%	3.5%
Health and Social Services	2.3%	1.1%
Other lines of business, total	8.7%	6.3%
Total	**100.0%**	**100.0%**

The Company monitors past-due exposures, non-performing loans, the number of insolvent customers and the development of credit rating distribution as well as the credit ratings of individual customers. Key account managers continuously monitor payment behaviour, customers' actions and changes in credit rating to keep track of the amounts of customer-specific liabilities and forms of collateral. Watchlist receivables and payments delays are continuously monitored.

6.2.2 Credit granting process

Credit granting and credit decisions are made in accordance with the credit granting policy approved by the Company's Board of Directors, following the credit risk strategy approved by the Company's Board of Directors and good lending practices. Credit granting authority requires completion of a credit authorisation test. Customer due diligence is a key part of the credit granting process. Credit decisions are based on the customer's creditworthiness and financial standing as well as the fulfilment of other criteria, such as the collateral requirement. A credit analysis is carried out when making a credit decision, which must provide a sufficient picture of the customer applying for the loan and of the asset to be financed. Creditworthiness is also ensured by testing the ability to pay rising interest rates. The decision levels are determined based on exposures to the customer entities, collateral risk and credit rating. The main rule is the principle of a minimum of two decision makers. Major credit decisions are made by the Company's Board of Directors or credit groups, whose meetings are also attended by a risk control representative who is not a quorum member.

The Company's loan portfolio contains only a small amount of wrong-way risk. As a rule, customers with a poor credit rating are not financed. The exception to this may be situations where, for example, financing is critical to maintaining the value of collateral.

Customers are classified into groups according to their ability to pay. In the grouping, the Company uses its own internal assessment, the changes of which are regularly updated in the customer's data.

Credit ratings for private customers

Credit ratings (1,000 euros)	31 Dec 2024	%	31 Dec 2023	%
AAA	1,344,737	35.6%	1,394,580	38.9%
AA	1,020,148	27.0%	1,012,406	28.2%
A+	433,654	11.5%	389,876	10.9%
A	277,561	7.3%	248,292	6.9%
B+	403,429	10.7%	325,429	9.1%
B	69,422	1.8%	52,768	1.5%
C	92,904	2.5%	77,754	2.2%
D	29,749	0.8%	23,458	0.7%
Not rated	204	0.0%	248	0.0%
Defaulted	106,384	2.8%	60,911	1.7%
Total	**3,778,191**	**100.0%**	**3,585,722**	**100.0%**

Credit ratings of companies and housing companies

Credit ratings (1,000 euros)	31 Dec 2024	%	31 Dec 2023	%
AAA	924,439	44.7%	1,080,143	54.2%
AA	420,768	20.3%	352,148	17.7%
A+	258,793	12.5%	278,902	14.0%
A	104,737	5.1%	156,222	7.8%
B+	55,252	2.7%	42,880	2.2%
B	48,908	2.4%	17,757	0.9%
C	12,205	0.6%	8,092	0.4%
Not rated	12	0.0%	122	0.0%
Defaulted	243,779	11.8%	55,322	2.8%
Total	**2,068,893**	**100.0%**	**1,991,588**	**100.0%**

For private customers, the combined share of the best credit ratings AAA and AA was 62.6% and decreased compared to the previous year (67.1%). For corporates and housing companies, the share of the best credit ratings AAA was 44.7% and decreased compared to the previous year (54.2%).

6.2.3. Collateral management

Credit decisions are primarily based on the debtor's debt servicing capability, but also credit risk collateral to be provided is relevant since the collateral secures the repayment of the debt. Assessment of collateral and the use of covenants is instructed by the Company in the credit risk management guidelines. For the types of collateral, there are valuation percentages established by the Board of Directors according to the categories of collateral, and collateral is measured conservatively at fair value. The collateral is assessed independently and separated from the rest of the business. The collateral assessment and monitoring are carried out by a separate collateral assessment unit. The value of the collateral is determined by an internal or external valuer who uses statistical models to support the assessment. The development of the value of collateral is regularly monitored as part of credit controls. Housing collateral price developments are monitored quarterly and commercial property prices annually.

The Company's collateral deficit (after securing collateral) has increased slightly over the course of 2024. The maximum lending ratio (Loan-to-Value) measures the ratio of the amount of the outstanding loan to the collateral of the loan. The LTV distribution of the mortgage credit bank is shown in the table below.

Mortgage bank's LTV distribution

LTV	31 Dec 2024	30 Jun 2024	31 Dec 2023
0-50%	25.3%	24.7%	25.1%
50-60%	13.3%	12.7%	13.0%
60-70%	18.3%	18.1%	17.6%
70-80%	16.8%	17.2%	17.3%
80-90%	14.3%	14.5%	13.7%
90-100%	11.9%	12.7%	13.4%
Total	**100.0%**	**100.0%**	**100.0%**

The table shows the LTV ratio of the loans used as collateral for bonds covered at the reporting date, based on mortgage bank regulations. In the categories of the table, the total loan amount is shown in that LTV category to which the highest LTV value belongs. For example, a EUR 55,000 loan with a collateral of a EUR 100,000 property, is counted entirely in the LTV category 50-60%.

6.2.4 Credit risk adjustments

The majority of the Group's specific credit risk adjustments are calculated using the ECL expected credit loss calculation model in accordance with IFRS 9 Financial Instruments (ECL, expected credit loss). The ECL model estimates the final credit loss resulting for the Company after the collateral used for the loan has been realised. In addition, credit risk adjustments that cannot be allocated to an individual asset are recognised as an asset group.

The Company's credit portfolio is divided into calculation portfolios based on the PD (Probability of default) parameter calculated for the customer into the following calculation portfolios:

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

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

For other agricultural entrepreneurs, the PD value is determined according to the average insolvency frequency calculated from the history of the agricultural entrepreneurs' counterparties. For other housing associations, the calculation principle is similar. The remaining counterparties go into the "Other" portfolio and are assigned values calculated from the average PD values of the SME counterparties in stages 1 and 2.

The calculation of the expected credit loss for each portfolio is based on the Exposure at Default (EAD), Probability of Default (PD) and the Loss Given Default (LGD). The Company uses the recorded customers' repayment behavior data, customer-specific ratings and loan-specific collateral values as the basis for determining the parameters. In determining the values of the PD and LGD parameters, macroeconomic forecasts concerning the future development of Finland's economy are used.

The Exposure at Default (EAD) describes the amount of exposure at the time of reporting. In its calculation, repayments on the loan are taken into account in accordance with the payment plan. However, some financial instruments include both the principal of the loan and the commitment to the undrawn portion. The undrawn portion is taken into account in the amount of the exposure for the entire granted limit. In addition, for the calculation of the EAD, the so-called CCF (Credit Conversion Factor) is used to take into account the unused limit. The LGD describes the share of the expected credit loss in the principal of the loan at the time of default.

For debt security investments, the Group determines the allowance for credit loss using the formula EAD*PD*LGD. Instrument-specific material from the market database is used as the source for calculating PDs. In addition, a low credit risk exception for debt security investments with a credit rating of at least investment grade at the reporting date is used. In these cases, the allowance for credit loss will be measured at an amount equal to the 12-month expected credit losses.

6.3 Counterparty risk

Counterparty risk results in connection with the investment of liquid assets and asset management, from large individual customer entities and sector concentrations. The Company uses derivatives only for hedging purposes. Derivatives do have daily collateral settlements under counterparty specific ISDA/CSA - frameworks.

6.4 Credit risk templates

EU CR1: Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
31 Dec 2024	(1,000 euros)		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	Accumulated partial write-off	On performing exposures	On non-performing exposures
005	Cash balances at central banks and other demand deposits	671,299	671,299	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	6,004,175	5,324,217	679,958	419,942	10,992	408,564	-15,113	-1,789	-13,324	-97,495	-183	-97,220	-5,829	5,750,949	291,211
030	*General governments*	14,274	14,273	2	-	-	-	-	-	-	-	-	-	-	135	-
040	*Credit institutions*	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-
050	*Other financial corporations*	89,456	67,229	22,227	34,346	-	34,346	-2,930	-30	-2,900	-19,755	-	-19,755	-	71,335	13,037
060	*Non-financial corporations*	1,905,000	1,653,473	251,526	251,757	2,867	248,807	-4,616	-556	-4,060	-55,202	-12	-55,189	-5,519	1,813,117	176,509
070	*Of which SMEs*	1,827,081	1,584,934	242,147	246,272	2,867	243,322	-4,516	-527	-3,989	-54,190	-12	-54,178	-5,519	1,746,636	172,111
080	*Households*	3,994,945	3,588,742	406,203	133,839	8,126	125,411	-7,567	-1,203	-6,364	-22,538	-171	-22,276	-310	3,866,362	101,665
090	Debt securities	508,978	490,845	11,790	218	-	218	-350	-279	-71	-	-	-	-	265,275	218
110	*General governments*	196,849	186,975	9,873	-	-	-	-196	-148	-48	-	-	-	-	25,717	-
120	*Credit institutions*	276,058	276,058	-	-	-	-	-97	-97	-	-	-	-	-	224,677	-
130	*Other financial corporations*	8,121	1,884	-	-	-	-	-1	-1	-	-	-	-	-	1,883	-
140	*Non-financial corporations*	27,950	25,927	1,917	218	-	218	-55	-32	-23	-	-	-	-	12,998	218
150	Off-balance-sheet exposures	352,276	344,504	7,772	9,341	16	1,696	243	95	147	-	-	-		117,728	443
170	*General governments*	1,588	1,540	48	-	-	-	7	6	1	-	-	-		841	-
180	*Credit institutions*	400	400	-	-	-	-	1	1	-	-	-	-		-	-
190	*Other financial corporations*	270	258	11	-	-	-	-	-	-	-	-	-		33	-
200	*Non-financial corporations*	154,296	151,151	3,145	8,581	-	952	124	53	71	-	-	-		64,764	167
210	*Households*	195,723	191,155	4,568	760	16	744	110	35	75	-	-	-		52,091	276
220	**Total**	**7,536,729**	**6,830,864**	**699,521**	**429,501**	**11,008**	**410,478**	**-15,705**	**-2,163**	**-13,543**	**-97,495**	**-183**	**-97,220**	**-5,829**	**6,133,952**	**291,873**

Lines 020, 100 and 160 are not presented in the form, as there is nothing to report.

EU CR1-A: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
31 Dec 2024	(1,000 euros)	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	77,336	347,304	944,165	4,933,732	8,973	6,311,509
2	Debt securities	-	40,004	285,304	178,375	5,164	508,847
3	**Total**	**77,336**	**387,307**	**1,229,469**	**5,112,106**	**14,137**	**6,820,356**

EU CR2: Changes in the stock of non-performing loans and advances

		a
31 Dec 2024	(1,000 euros)	Gross carrying amount
010	**Initial stock of non-performing loans and advances**	143,048
020	Inflows to non-performing portfolios	323,723
030	Outflows from non-performing portfolios	-46,830
040	Outflows due to write-offs	-11,200
050	Outflow due to other situations	-35,629
060	**Final stock of non-performing loans and advances**	**419,942**

EU CR3: CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees
31 Dec 2024	(1,000 euros)	a	b	c	d
1	Loans and advances	940,648	6,042,160	5,746,932	295,228
2	Debt securities	243,354	265,493	216,091	49,402
3	**Total**	**1,184,002**	**6,307,653**	**5,963,023**	**344,631**
4	*Of which non-performing exposures*	31,236	291,429	271,001	20,429
EU-5	*Of which defaulted*	30,918	280,729	260,816	19,913

Credit losses have been deducted from column a. The form does not provide column e (of which are protected by credit derivatives) as there is nothing to report.

EU CR4: Standardised approach – Credit risk exposure and CRM effects

31 Dec 2024 (1,000 euros)	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	563,404	66	811,646	5,788	5,820	0.7120%
2	Regional government or local authorities	14,272	1,515	56,460	5,540	-	0.0000%
3	Public sector entities	17,850	-	17,850	-	3,570	20.0000%
4	Multilateral development banks	35,056	-	115,307	-	-	0.0000%
6	Institutions	331,112	399	331,519	290	66,284	19.9766%
7	Corporates	849,640	76,397	782,521	30,186	661,129	81.3490%
8	Retail	964,680	220,298	656,714	36,017	480,176	69.3164%
9	Secured by mortgages on immovable property	4,128,481	53,368	4,128,481	25,237	1,395,827	33.6043%
10	Exposures in default	313,893	9,276	289,167	3,498	342,049	116.8742%
11	Exposures associated with particularly high risk	75,509	-	75,509	-	113,263	150.0000%
12	Covered bonds	213,297	-	213,297	-	21,330	10.0000%
14	Collective investment undertakings	5,164	-	5,164	-	5,137	99.4736%
15	Equity	28,723	-	28,723	-	28,723	100.0000%
16	Other items	63,690	-	63,690	-	56,780	89.1514%
17	**Total**	**7,604,769**	**361,319**	**7,576,048**	**106,557**	**3,180,090**	**41.3934%**

The form does not provide line 13, as there is nothing to report

EU CR5: Standardised approach

31 Dec 2024 (1,000 euros)	Exposure classes	Risk weight									Total	Of which unrated
		0%	10%	20%	35%	50%	75%	100%	150%	Others		
		a	d	e	f	g	i	j	k	o	p	q
1	Central governments or central banks	790,231	6,536	-	-	-	-	-	-	20,667	817,434	778,350
2	Regional government or local authorities	62,000	-	-	-	-	-	-	-	-	62,000	62,000
3	Public sector entities	-	-	17,850	-	-	-	-	-	-	17,850	-
4	Multilateral development banks	115,307	-	-	-	-	-	-	-	-	115,307	115,307
6	Institutions	343	-	331,465	-	-	-	-	-	-	331,809	343
7	Corporates	-	-	-	-	73,457	-	739,251	-	-	812,707	739,251
8	Retail exposures	-	-	-	-	-	692,731	-	-	-	692,731	692,731
9	Exposures secured by mortgages on immovable property	-	-	-	3,922,896	230,822	-	-	-	-	4,153,718	4,153,718
10	Exposures in default	-	-	-	-	-	-	193,895	98,769	-	292,665	292,665
11	Exposures associated with particularly high risk	-	-	-	-	-	-	-	75,509	-	75,509	75,509
12	Covered bonds	-	213,297	-	-	-	-	-	-	-	213,297	-
14	Units or shares in collective investment undertakings	27	-	-	-	-	-	5,137	-	-	5,164	5,164
15	Equity exposures	-	-	-	-	-	-	28,723	-	-	28,723	28,723
16	Other items	7,389	-	25	-	-	-	55,275	1,000	-	63,690	63,690
17	**TOTAL**	**975,299**	**219,833**	**349,340**	**3,922,896**	**304,278**	**692,731**	**1,022,281**	**175,278**	**20,667**	**7,682,605**	**7,007,493**

The form does not provide line 5 and 13, nor columns b,c, h, l, m and n, as there is nothing to report.

EU CCR1: Analysis of CCR exposure by approach

31 Dec 2024	(1,000 euros)	a Replacement cost (RC)	b Potential future exposure (PFE)	c EEPE	d Alpha used for computing regulatory exposure value	e Exposure value pre-CRM	f Exposure value post-CRM	g Exposure value	h RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	10,009	27,148		1.4	52,020	52,020	52,020	10,404
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
6	**Total**					**52,020**	**52,020**	**52,020**	**10,404**

The form does not provide lines 2, 2a, 2b, 2c, 3, 4 and 5, as there is nothing to report.

EU CCR2: Transactions subject to own funds requirements for CVA risk

31 Dec 2024	(1,000 euros)	a Exposure value	b RWEA
4	Transactions subject to the Standardised method	52,020	57,250
5	**Total transactions subject to own funds requirements for CVA risk**	**52,020**	**57,250**

The form does not provide lines 1-3 and EU-4, as there is nothing to report.

EU CCR3: Standardised approach – CCR exposures by regulatory exposure class and risk weights

31 Dec 2024 (1,000 euros)	Exposure classes	Risk weight e 20%	l Total exposure value
6	Institutions	52,020	52,020
11	**Total exposure value**	**52,020**	**52,020**

The form does not provide lines 1, 2, 3, 4, 5, 7, 8, 9 and 10, nor columns a, b, c, d, f, g, h, i, j, k, as there is nothing to report.

Template EU CCR5 – Composition of collateral for CCR exposures

The form is not presented as there is nothing to report.

Template EU CCR6 – Credit derivatives exposures

The form is not presented as there is nothing to report.

Template EU CCR8 – Exposures to CCPs

The form is not presented as there is nothing to report.

Table EU CCRA – Qualitative disclosure related to CCR

		Flexible format disclosure
	Article 439 (a) CRR	
(a)	Description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties	Not applicable.
	Article 439 (b) CRR	
(b)	Description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves	Policies are set out in section 6.
	Article 439 (c) CRR	
(c)	Description of policies with respect to Wrong-Way risk as defined in Article 291 of the CRR	Procedures are set out in section 6.
	Article 431 (3) and (4) CRR	
(d)	Any other risk management objectives and relevant policies related to CCR	Sections 7 and 9 present, in particular, counterparty risks linked to the Company's market and interest rate risk, as well as related risk management objectives and practices.
	Article 439 (d) CRR	
(e)	The amount of collateral the institution would have to provide if its credit rating was downgraded	Not applicable.

EU CQ1: Credit quality of forborne exposures

31 Dec 2024 (1,000 euros)		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
			Non-performing forborne						
		Performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
010	**Loans and advances**	**86,909**	**72,021**	**61,044**	**61,044**	**-426**	**-11,256**	**139,964**	**56,445**
050	*Other financial corporations*	-	24	24	24	-	-2	22	22
060	*Non-financial corporations*	22,416	31,972	29,125	29,125	-68	-5,441	45,410	24,564
070	*Households*	64,493	40,026	31,895	31,895	-358	-5,813	94,531	31,859
090	**Loan commitments given**	**69**	**24**	**9**	**9**	**-**	**-**	**53**	**23**
100	**Total**	**86,978**	**72,046**	**61,053**	**61,052**	**-427**	**-11,256**	**140,017**	**56,468**

The form does not provide lines 005, 020, 030, 040 and 080, as there is nothing to report.

EU CQ3: Credit quality of performing and non-performing exposures by past due days

	31 Dec 2024 (1,000 euros)	a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount / nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	Cash balances at central banks and other demand deposits	671,299	671,299	-	-	-	-	-	-	-	-	-	-
010	**Loans and advances**	**6,004,175**	**5,949,662**	**54,513**	**419,942**	**257,430**	**41,407**	**75,955**	**31,662**	**11,003**	**2,019**	**467**	**408,958**
030	*Public sector entities*	14,274	14,274	-	-	-	-	-	-	-	-	-	-
040	*Credit institutions*	500	500	-	-	-	-	-	-	-	-	-	-
050	*Other financial corporations*	89,456	87,846	1,610	34,346	22,642	4,762	6,935	7	-	-	-	34,346
060	*Non-financial corporations*	1,905,000	1,875,840	29,160	251,757	167,788	21,751	43,929	15,504	2,174	484	126	248,906
070	*Of which SMEs*	1,827,081	1,797,921	29,160	246,272	162,303	21,751	43,929	15,504	2,174	484	126	243,421
080	*Households*	3,994,945	3,971,202	23,743	133,839	66,999	14,894	25,091	16,150	8,829	1,535	341	125,706
090	**Debt securities**	**508,978**	**508,978**	**-**	**218**	**218**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
110	*Public sector entities*	196,849	196,849	-	-	-	-	-	-	-	-	-	-
120	*Credit institutions*	276,058	276,058	-	-	-	-	-	-	-	-	-	-
130	*Other financial corporations*	8,121	8,121	-	-	-	-	-	-	-	-	-	-
140	*Non-financial corporations*	27,950	27,950	-	218	218	-	-	-	-	-	-	-
150	**Off-balance-sheet exposures**	**352,276**			**9,341**								**9,325**
170	*Public sector entities*	1,588			-								-
180	*Credit institutions*	400	-	-	-								-
190	*Other financial corporations*	270			-								-
200	*Non-financial corporations*	154,296			8,581								8,581
210	*Households*	195,723			760								744
220	**Total**	**7,536,729**	**7,129,939**	**54,513**	**429,501**	**257,648**	**41,407**	**75,955**	**31,662**	**11,003**	**2,019**	**467**	**418,283**

The form does not provide lines 020, 100 and 160, as there is nothing to report.

Template EU CQ4: Quality of non-performing exposures by geography

31 Dec 2024 (1,000 euros)		a	b	c	d	e	f
		Gross carrying/nominal amount					
			Of which non-performing				
				Of which defaulted	Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given
10	**On-balance-sheet exposures**	**6,933,314**	**420,160**	**408,958**	**6,926,970**	**-112,958**	
20	Finland	6,450,184	417,418	406,487	6,443,841	-112,307	
30	France	75,861	-	-	75,861	-59	
40	Netherlands	41,764	-	-	41,764	-54	
50	Belgium	40,708	-	-	40,708	-23	
60	Sweden	35,960	56	14	35,960	-22	
70	Other countries	288,836	2,686	2,457	288,836	-493	
80	**Off-balance-sheet exposures**	**361,617**	**9,341**	**9,325**			**243**
90	Finland	360,176	9,336	9,320			242
100	France	52	-	-			-
110	Netherlands	48	-	-			-
120	Belgium	24	-	-			-
130	Sweden	69	-	-			-
140	Other countries	1,248	5	5			1
150	**Total**	**7,294,931**	**429,501**	**418,283**	**6,926,970**	**-112,958**	**243**

The form does not provide column g, as there is nothing to report.

EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

31 Dec 2024 (1,000 euros)		a	b	c	d	e
		Gross carrying amount				
			Of which non-performing			
				Of which defaulted	Of which loans and advances subject to impairment	Accumulated impairment
010	Agriculture, forestry and fishing	72,869	1,014	1,014	72,869	-626
020	Mining and quarrying	2,678	378	378	2,678	-97
030	Manufacturing	80,815	8,683	8,538	80,815	-2,024
040	Electricity, gas, steam and air conditioning supply	755	-	-	755	-
050	Water supply	45,908	21	21	45,908	-252
060	Construction	140,845	14,413	14,412	140,845	-3,066
070	Wholesale and retail trade	161,050	15,810	15,080	161,050	-2,986
080	Transport and storage	65,162	2,118	1,961	65,162	-468
090	Accommodation and food service activities	64,684	13,187	12,784	64,684	-1,800
100	Information and communication	13,104	671	417	13,104	-68
110	Financial and insurance activities	57,288	8,018	8,018	57,288	-1,464
120	Real estate activities	1,225,034	154,098	153,181	1,225,034	-38,186
130	Professional, scientific and technical activities	102,566	9,009	8,967	102,566	-2,714
140	Administrative and support service activities	31,855	4,135	4,135	31,855	-1,255
160	Education	4,037	1,484	1,484	4,037	-642
170	Human health services and social work activities	28,625	201	128	28,625	-241
180	Arts, entertainment and recreation	53,804	18,451	18,320	53,804	-3,843
190	Other services	5,676	66	66	5,676	-85
200	**Total**	**2,156,756**	**251,757**	**248,906**	**2,156,756**	**-59,818**

The form does not provide line 150 nor column f, as there is nothing to report.

EU CQ7: Collateral obtained by taking possession and execution processes

Template is not provided as there is nothing to report.

EU CRA: General qualitative information about

Institutions shall describe their risk management objectives and policies for credit risk by providing the following information:

	Qualitative disclosures	
(a)	In the concise risk statement in accordance with point (f) of Article 435(1) CRR, how the business model translates into the components of the institution's credit risk profile:	The Company is engaged in retail banking and mortgage banking. Mortgage receivables and retail exposures to private customers account for the majority of the Company's credit risk.
(b)	When discussing their strategies and processes to manage credit risk and the policies for hedging and mitigating that risk in accordance with points (a) and (d) of Article 435(1) CRR, the criteria and approach used for defining the credit risk management policy and for setting credit risk limits:	Credit risk is hedged through the use of collateral and insurance, as well as careful lending practices. Collateral values are monitored regularly. The loan portfolio is well diversified geographically and by industry, which reduces the Company's concentration risk. Credit risk models define weak credit grades that require specific risk management measures. For more information, see section 6.2.
(c)	When informing on the structure and organisation of the risk management function in accordance with point (b) of Article 435(1) CRR, the structure and organisation of the credit risk management and control function:	The Company adheres to the principle of three lines of defense. The credit risk control unit and the validation unit are independent of each other. For more information, see Chapter 4 and the Annual Report.
(d)	When informing on the authority, status and other arrangements for the risk management function in accordance with point (b) of Article 435(1) CRR, the relationships between credit risk management, risk control, compliance and internal audit functions:	The Company adheres to the principle of three lines of defense. Credit risk management is part of the risk control function. In addition, the Company has independent compliance functions and internal audit. For more information, see Chapter 4.1 and the Annual Report.

Table EU CRB: Additional disclosure related to the credit quality of assets

	Qualitative disclosures	
(a)	The scope and definitions of 'past-due' and 'impaired' exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR.	The definition of impaired exposures is subject to the limits of Article 178 of the CRR, the treatment of which is consistent with the definition of default. In addition to the maturity calculated according to the insolvency definition, the maturity of the oldest non-performing item is monitored.
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	The exposures do not meet the limits of the Company's insolvency definition for a continuous period of at least 90 days.
(c)	Description of methods used for determining general and specific credit risk adjustments.	The methods used to determine credit risk adjustments are described in note G1 to the financial statements and in note G2 to the risk management.
(d)	The institution's own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on default in accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014.	The definition used by the Company does not differ from the definition of debt management flexibility as set out in Annex V to Commission Implementing Regulation (EU) No 680/2014.

Table EU CRC: Qualitative disclosure requirements related to CRM techniques

Legal basis	Row number	Free format	
Article 453 (a) CRR	(a)	A description of the core features of the policies and processes for on- and off-balance sheet netting and an indication of the extent to which institutions make use of balance sheet netting;	The Company does not use netting of balance sheet items and off-balance sheet items.
Article 453 (b) CRR	(b)	The core features of policies and processes for eligible collateral evaluation and management;	In the Company, a collateral assessment team independent of the granting of credit evaluates collateral using statistical models
Article 453 (c) CRR	(c)	A description of the main types of collateral taken by the institution to mitigate credit risk;	The main types of collateral are residential real estate collateral and commercial real estate collateral.
Article 453 (d) CRR	(d)	For guarantees and credit derivatives used as credit protection, the main types of guarantors and credit derivative counterparty and their creditworthiness used for the purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	The Company uses both personal and institutional guarantees as collateral. The Finnish government, Finnvera, the European Investment Fund (EIF) and Garantia are the main institutional guarantors, whose creditworthiness is at a good or excellent level.
Article 453 (e) CRR	(e)	Information about market or credit risk concentrations within the credit mitigation taken;	Market or credit risk concentrations arising from credit risk mitigation techniques have not been identified.

Table EU CRD: Qualitative disclosure requirements related to standardised approach

Legal basis	Row number	Qualitative information - Free format	
Article 444 (a) CRR	(a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) nominated by the institution, and the reasons for any changes over the disclosure period;	The Company uses ratings provided by Moody's Investors Service and S&P Global Ratings Europe Limited. No changes have been made during the release period.
Article 444 (b) CRR	(b)	The exposure classes for which each ECAI or ECA is used;	The external rating is applied to the counterparties of the EU CR5 exposure classes 1, 3, 6 and 12.
Article 444 (c) CRR	(c)	A description of the process used to transfer the issuer and issue credit ratings onto comparable assets items not included in the trading book;	The Company uses external credit ratings to calculate risk weights using the standardised approach. Risk weights are derived from credit ratings as described by ECAI.
Article 444 (d) CRR	(d)	The association of the external rating of each nominated ECAI or ECA (as referred to in row (a)) with the risk weights that correspond with the credit quality steps as set out in Chapter 2 of Title II of Part Three CRR (except where the institution complies with the standard association published by the EBA).	Not applicable.

6.5 Encumbered and unencumbered assets

EU AE1: Encumbered and unencumbered assets

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
31 Dec 2024	(1,000 euros)	010	030	040	050	060	080	090	100
10	**Assets of the disclosing institution**	**2,999,122**	**41,784**			**4,594,546**	**1,002,309**		
30	Equity instruments	-	-	-	-	8,624	4,480	8,711	4,480
40	Debt securities	75,440	41,784	75,440	41,784	431,347	414,930	431,347	414,930
50	*of which: covered bonds*	22,983	22,983	22,983	22,983	200,459	200,459	200,459	200,459
60	*of which: securitisations*	-	-	-	-	-	-	-	-
70	*of which: issued by public sector entities*	6,443,415	6,443,415	6,443,415	6,443,415	178,869	178,869	178,869	178,869
80	*of which: issued by financial corporations*	62,143	28,487	62,143	28,487	218,438	211,896	218,438	211,896
90	*of which: issued by non-financial corporations*	6,854	6,854	6,854	6,854	29,887	20,012	29,887	20,012
120	Other assets	2,926,545	-			4,114,479	601,802		

EU AE2: Collateral received and own debt securities issued

		Fair value of encumbered collateral received or own debt securities issued	
			of which notionally eligible EHQLA and HQLA
31 Dec 2024	(1,000 euros)	010	030
140	Loans on demand	37,398	-
250	**Total collateral received and own debt securities issued**	**3,027,675**	**41,784**

The form does not provide lines 130 and 150-241, nor columns 040 and 060, as there is nothing to report.

EU AE3: Sources of encumbrance

31 Dec 2024 (1,000 euros)		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
10	Carrying amount of selected financial liabilities	2,420,178	3,027,675

EU AE4: Accompanying narrative information

Free format text boxes for disclosure of qualitative information, in accordance with Article 443 CRR

Row number	Qualitative information - Free format
(a)	Overview of balance sheet commitments: The Company's balance sheet commitment is at a stable level. The majority of the commitment in the balance sheet consists largely of real estate secured loans from private customers, which act as collateral for the covered bonds. Over the past two (2) years, the Company has increased the share of covered bonds in total asset acquisition, which has increased the Company's overall balance sheet commitment. In addition to the covered loans, the Company does not have any other long-term secured financing, which keeps the commitment to the Companys's investments free. As a rule, eligible investments consist of LCR-eligible bonds, which consist largely of government bonds and covered bonds.
(b)	A description of the impact of the institution's business model on the level of balance sheet commitments and the importance of the commitments to the institution's business model; the description provides the users of the data with background information on the data reported in EU AE1 and EU AE2. The Company's fundraising is based on a broadly diversified funding base. The main focus of competitive and efficient market-based financing remains on the issue of covered bonds, which puts upward pressure on balance sheet commitment. However, the Company limits the share of covered loans in the total funding by the limits set by the Company's management. The Company also maintains the necessary reserves in case of possible market disruptions, in which case the Company has enough available funds to cover possible liquidity needs. In addition, the Company has free commitments in terms of investment assets, which the Company can use e.g. in European Central Bank financial operations if necessary.

7. Market risk

Oma Savings Bank Plc does not have market risk pursuant to Pillar I, but market risk results from fluctuations in the market prices of investment portfolio securities and the interest rate risk in the banking book. The key asset classes in securities investments are cash (money market instruments) and LCR-qualified bonds, but in addition to these, investments can also be made in other asset classes. The long-term neutral investment model is permanent by nature, i.e., a strategic allocation.

Market risk is managed through the strategy approved by the Board of Directors and through conservative risk appetite. Market risk concentration and asset class-specific risk is managed using margin and counterparty limits. Limits are actively monitored and reported.

7.1 Interest rate risk

The interest rate risk in the banking book forms the majority of the Company's interest rate risk. The interest rate risk results from differences in the interest rate levels and maturities of assets and liabilities. In line with the Company's business model, the majority of lending is linked to variable market rates, with borrowing being mainly fixed rate. Due to the structure of the Company's balance sheet, the net interest income decreases as market interest rates fall and increases as market interest rates rise. In addition, market interest rates impact the market prices of the investment portfolio's securities. The amount of interest rate risk is reported regularly to the Board of Directors, which has set an upper limit for the interest rate risk.

The interest rate risk arising from the structure of the balance sheet is mainly hedged by interest rate swaps, which balance the net interest income as market interest rates fall. The Company can acquire hedges to manage its deposit fund acquisition and bond interest rate risk. In addition, the Company uses interest rate swaps to protect against fluctuations in the value of the market interest rates of the investment portfolio. In addition to interest rate swaps, the Company uses interest rate risk mitigation measures agreed with corporate customers to prevent interest rate reductions in loan agreements. The Company's systematic interest rate risk management balances the interest rate bases on receivables and liabilities and reduces fluctuations in interest margin as market interest rates change.

During year 2024, the European Central Bank lowered its deposit facility rate by a total of 1.0 percentage points, which was also reflected in decreased Euribor rates in the market during the year. Fallen market interest rates will be reflected in reduced net interest income accruals for banks in the coming years compared to the previous two years. Changes in market interest rates also affect the Company's interest rate sensitivities. The Company's systematic interest rate risk management has mitigated interest rate sensitivities during 2024 and will smooth net interest income fluctuations in the coming years as well.

Companys´s interest rate risk sensitivity to 1 % change in interest rate

Net interest income (NII) (EUR mill.)	31 Dec 2024	31 Dec 2023
+100bps	1.2	13.6
-100bps	-2.6	-13.5

Economic value (EV) (EUR mill.)	31 Dec 2024	31 Dec 2023
+100bps	-21.7	17.3
-100bps	25.2	-16.0

The interest rate risk to the Company is mainly measured and modelled using net interest income and current value accounting.

In the interest margin calculation, the Company's expected net interest income at the current interest rate level is compared to income under various interest rate shock scenarios. The current value accounting examines the changes in the net value of balance sheet items as interest rates change during their remaining lifetime. Profit-based analysis measures the future expected changes in profitability resulting from interest rate movements in different scenarios.

Interest rate risk is monitored, for example, by measuring changes in the net current values of interest rate sensitive instruments at different interest rate levels.The Company uses a balance sheet analysis to measure interest rate risk, which measures the impact of changes in forward rates of one (1) and two (2) percentage points on the forecast of future from 1 to 48 months. Interest rate risk is also measured using several other scenarios, for instance, sudden shocks and linear rate ramps.

Interest rate sensitivity analysis can help to predict the impact of a change in interest rates on the current value of expected future net interest income. Calculations are based on the repayment of loans based on known amortisation plans and the different growth and interest rate forecasts for different balance sheet items. The Company also evaluates several other scenarios, in which, for instance, an exceptional amount of loans is paid early or an exceptional amount of undated deposits are with-drawn. The calculations also take into account the impact of particularly exceptional interest rate changes on the development of net interest income. Changes in exchange rates do not cause significant variation in the net interest income, because the amount of foreign exchange risk is low.

Template EU IRRBB1 - Interest rate risks of non-trading book activities

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
31 Dec 2024	(1,000,000 euros)	Current period	Last period	Current period	Last period
1	Parallel up	-37.08	20.26	6.65	26.99
2	Parallel down	50.73	-9.15	-14.19	-26.35
3	Steepener	-5.54	-25.88		
4	Flattener	7.78	28.62		
5	Short rates up	-10.86	24.04		
6	Short rates down	10.66	-25.80		

Table EU IRRBBA: Qualitative information on interest rate risks of non-trading book activities

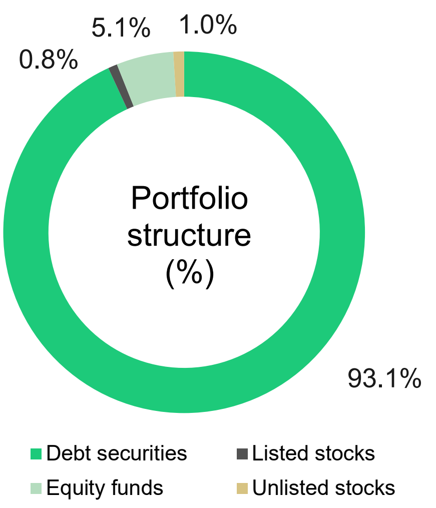
Row number		Qualitative information - Free format	Legal basis
(a)	A description of how the institution defines IRRBB for purposes of risk control and measurement.	The interest rate risk of a financial activity is defined as an existing or potential risk to the Company's financial value or net interest income. This is due to the effect of adverse changes in market interest rates on the Company's financial account, which results from a mismatch in the re-price of assets and liabilities and in the revision of interest rates. In its operations, the Company is exposed to different types of interest rate risks, which it takes into account in the management of interest rate risk in financial operations. Interest rate risk is measured using shock scenarios according to the EBA guidelines as well as the Company's own shock scenarios.	Article 448.1 (e), first paragraph
(b)	A description of the institution's overall IRRBB management and mitigation strategies.	The interest rate risk management strategy and the limits framework have been confirmed by the Company's Board of Directors. The management strategy includes a description of the metrics used as well as key assumptions. The principles of interest rate risk calculation, the metrics used and the assumptions used have been confirmed by the Management Team. The Treasury unit prepares the documentation and is responsible for calculating and reporting interest rate risk. Interest rate risk is reported monthly to the Board of Directors as part of risk reporting. Key interest rate risk management and mitigation strategies include the design of the balance sheet structure and products, as well as the issuance and maturity planning of financial and investment instruments. In addition, exposure to interest rate risk is reduced by derivatives. Interest rate risk management follows the EBA's current guidance.	Article 448.1 (f)
(c)	The periodicity of the calculation of the institution's IRRBB measures, and a description of the specific measures that the institution uses to gauge its sensitivity to IRRBB.	The interest rate risk measures are calculated and monitored on a monthly basis. The measures are based on net interest income and economic value measurements. The interest risk of net interest income is estimated in one, two and three-year time windows. The measurement uses a dynamic balance sheet, as well as simple assumptions about future business development. In addition, exposure to the interest rate risk of net interest income is measured in a one-year window on an unchanged balance sheet that does not include assumptions about business performance. The economic value is measured using the balance sheet at the time of calculation.	Article 448.1 (e) (i) and (v); Article 448.2
(d)	A description of the interest rate shock and stress scenarios that the institution uses to estimate changes in the economic value and in net interest income (if applicable).	In addition to the six standard shock scenarios according to the EBA guideline, different levels of shock scenarios are used. The assessment of interest rate risk in net interest income also uses different levels of ramp scenarios, basis risk scenario, stress scenarios affecting the business, and combinations of these.	Article 448.1 (e) (iii); Article 448.2
(e)	A description of the key modelling and parametric assumptions different from those used for disclosure of template EU IRRBB1 (if applicable).	Not applicable.	Article 448.1 (e) (ii); Article 448.2
(f)	A high-level description of how the bank hedges its IRRBB, as well as the associated accounting treatment (if applicable).	In addition to planning the balance sheet structure, derivatives are used to hedge interest rate risk.	Article 448.1 (e) (iv); Article 448.2
(g)	A description of key modelling and parametric assumptions used for the IRRBB measures in template EU IRRBB1 (if applicable).	For interest rate risk measures, key assumptions are used for the re-pricing of non-defaulted deposits, early repayment of fixed-rate loans, and early redemption of fixed-term deposits. For deposits without maturity, modeling is performed on the basis of historical data. For early repayments and redemptions, assumptions are assessed based on customer behavior.	Article 448.1 (c); Article 448.2

(h)	Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures	Indicators play a key role in the management of interest rate risk and the monitoring of interest rate risk exposure. The increased volatility of market interest rates and changes in the interest rate curve have caused fluctuations in the results of the measures.	Article 448.1 (d)
(i)	Any other relevant information regarding the IRRBB measures disclosed in template EU IRRBB1 (optional)	Not applicable.	
(1), (2)	Disclosure of the average and longest repricing maturity assigned to non-maturity deposits	The average period for setting interest rates on non-defaulting current accounts and savings accounts is approximately 2.3 years. The longest period for setting interest rates on undeposited deposits is 5 years.	Article 448.1 (g)

7.2 Spread risk

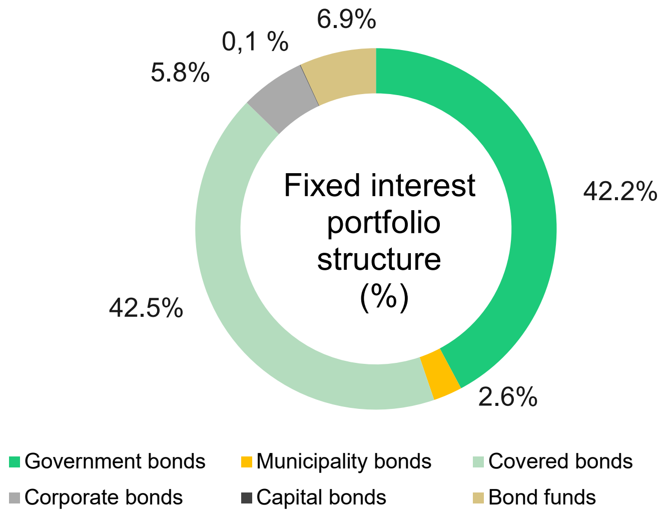
The Company is subject to spread risk due to the fluctuations in the market prices of the investment portfolio's bonds. The spread risk is related to the credit ratings of the instruments' issuers and the markets' general sentiment towards credit risk-linked instruments. Spread risk is managed by, among other things, decentraling the content of the investment portfolio to a sufficient extent. Diversification of investments reduces the risk of concentration arising from individual investments. In accordance with the Company's investment strategy, the liquidity buffer is hedged with interest rate derivatives to smooth the variation in the price of securities. The Company regularly monitors the market values of securities acquired for investment purposes and the cash flows related to their transactions.

The Company's liquidity buffer investments are mainly in government bonds with a good rating and covered bonds, whose price changes are, for example, more moderate than the corporate loan market. Taking into account the positive impact of the market interest rates falling during 2024 on the value of bonds, the development of the entire investment portfolio has remained in line with expectations.



The Company's investment portfolio mainly consists of low-risk interest rate investments, as High Yield bonds make up a very small part of the portfolio and the other bonds are Investment Grade bonds for EU countries. In addition to this, the Company complies with counterparty risks approved by the Board of Directors, which are reported together with the composition of the investment portfolio to the Company's management on a regular basis. On 31 December 2024, the market value of the investment portfolio was EUR 516 million.

The Company's spread risk is calculated regularly using an internal calculation model and the amount of spread risk is reported regularly to the Board of Directors. The calculation model is based on the Value at Risk (VaR) model, which calculates the maximum loss at a 95-per-cent confidence level on a 12-month horizon. In addition, the allocations used in the model are monitored regularly to avoid tail risk. Separate monitoring limits and a maximum amount are set for VaR risk.



EU MRA: Qualitative disclosure requirements related to market risk

		Flexible format disclosure
(a)	Points (a) and (d) of Article 435 (1) CRR A description of the institution's strategies and processes to manage market risk, including: - An explanation of management's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the institution's market risks - A description of their policies for hedging and mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges	Market risk is managed in accordance with the strategy approved by the Board of Directors and the conservative risk appetite. Market risk concentrations and risk by asset class are managed through range and counterparty limits. Limits are actively monitored and reported. The interest rate risk faced by the Company is measured and modeled using interest rate risk and present value calculations.
(b)	Point (b) of Article 435 (1) CRR A description of the structure and organisation of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the institution discussed in row (a) above, and that describes the relationships and the communication mechanisms between the different parties involved in market risk management.	Market risk is managed in accordance with the strategy approved by the Board of Directors and the risk appetite. For more information, see Chapter 4.2 and 7.
(c)	Point (c) of Article 435 (1) CRR Scope and nature of risk reporting and measurement systems	The set limits are actively monitored and reported on an ongoing, monthly or quarterly basis, depending on the limit. For more information, see Chapter 4.2 and 7.

Template EU MR1 - Market risk under the standardised approach

The form is not presented as there is nothing to report.

8. Operational risk

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

Operational risk forms a significant risk area for the Company. It is typical for operational risk that any losses resulting from the risk are not always easy to measure. Reasons for this may include the delay in the realisation of the risk or the fact that the risks do not materialise as economically measurable losses.

Oma Savings Bank Plc's most significant source of operational risk is cyber risks. During the last years, the operating environment has changed with the invasion war of Russia, and the likelihood of a cyberattack has increased. Many different methods are used to protect against IT risk, and protection against cyber attacks applies not only to the IT environment but also to the entire personnel. In addition, personnel is constantly being trained, and efforts are being made to improve cyber security through testing and continuous improvement of protections to ensure business continuity.

During the year, there were three separate external damage to electricity and telecommunications cables in the Baltic Sea area, which did not affect the functionality of the financial sector or Finnish society. In the autumn, a Nordic-wide denial-of-service attack lasting for several weeks took place on a financial operator, the effects of which were, however, little visible to the operator's customers. It is reasonable to assume that hybrid influencing in various forms will continue in the future and the purpose of influencing is to destabilise society and its functionality. The Company is prepared for hybrid influence by, for example, carrying out exercises with service providers, creating threat scenarios and recovery plans, and actively cooperating with authorities.

The Company calculates the operational risk in accordance with Pillar I using the basic indicator approach for the capital adequacy. In the end of the year 2024, this amount was EUR 414.9 million, of which the own funds requirement was EUR 33.2 million. The increase is due to a significant increase in net interest income and fee and commission income.

Operational risk

(1,000 euros)	2024	2023	2022
Gross income	270,468	248,531	144,889
The revenue indicator	40,570	37,280	21,733
Requirement for own funds of operational risk			33,194
Risk-weighted amount of operational risk			**414,930**

The Company's Board of Directors annually confirms the principles of operational risk management. In operational risk management, one of the Company's objectives is to manage reputation risk and ensure business continuity and regulatory compliance in the short and long term. Operational risk management ensures that the Company's values and strategy are implemented throughout the business. Operational risk management covers all material risks related to the business.

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

As part of operational risk management, the Company aims to reduce the likelihood of operational risk through its internal code of conduct and by training personnel. The control points defined for the processes are also a key component of preventing operational risk. Each employee is responsible for managing operational risk in their own job role. Realised operational risks are reported to risk control, which monitors, monitors and reports the realised operational risks to the business management.

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

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

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

EU ORA: Qualitative information on operational risk

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Qualitative information - Free format
Points (a), (b), (c) and(d) of Article 435(1) CRR	(a)	Disclosure of the risk management objectives and policies: Operational risk management is part of the Company's risk management aimed at reducing the likelihood of unforeseen losses or threatening the Company's reputation. Operational risk management is applied in all business units by identifying, measuring, monitoring and assessing the operational risks associated with the units. Risk management is a process involving the entire senior management of an organization, acting management, as well as all employees. The management team shall take care of the practical implementation of operational risk management principles in accordance with its respective responsibilities in all operations and entities within the Group. The Company follows the “three defence lines” model, where the first line of defence consists of customer service and expert units operating in business. They are responsible for day-to-day risk management. The second line of defence consists of compliance and risk control functions that support and ensure the first line of defence. The second line of defence reports to the acting management and the Board of Directors regularly on operational and other risks. The third line of defense is formed by an internal audit. The Company prepares a risk map covering all operations, and evaluates and updates the mapping at least annually. Risks are assessed by their likelihood and impact as they may occur. A responsible person shall be designated for the risks assessed as significant, whose role is to monitor and to try to limit the likelihood and potential impact of that risk. With respect to the main identified operational risks, methods for controlling risks and managing them through various means are established. Branches and other entities are responsible for managing operational risk within their units, and are responsible for making transaction reports in accordance with the process guideline. The risk control function processes inbox notifications, and requests additional information if necessary. The risk control function provides reporting to the management team and the Board of Directors according to the guidelines. The Company acquires insurance coverage for financial impacts arising from operational risk. In addition, the Company protects itself from operational risks through induction, training, operating instructions and comprehensive internal controls.
Article 446 CRR	(b)	Disclosure of the approaches for the assessment of minimum own funds requirements: Oma Savings Bank Plc calculates the solvency requirement for operational risk under Pillar I using the basic method.
Article 446 CRR	(c)	Description of the AMA methodology approach used (if applicable): Not applicable.
Article 454 CRRR	(d)	Disclose the use of insurance for risk mitigation in the Advanced Measurement Approach (if applicable): Not applicable.

EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts

		a	b	c	d	e
		Relevant indicator				
Banking activities (1,000 euros)		Year-3	Year-2	Last year	Own funds requirements	Risk exposure amount
1	Banking activities subject to basic indicator approach (BIA)	144,889	248,531	270,468	33,194	414,930

The form does not provide lines 2-5, as there is nothing to report.

9. Liquidity risk

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

Liquidity coverage ratio (LCR)

	31 Dec 2024		31 Dec 2023	
million euros	Market value	Buffer value	Market value	Buffer value
Level 1a	**603.1**	**603.1**	**864.2**	**864.2**
Cash	7.4	7.4	6.7	6.7
Central bank reserves available for withdraw	387.4	387.4	674.5	674.5
Bonds	208.3	208.3	183.0	183.0
Level 1b	**161.5**	**150.2**	**227.8**	**211.8**
Covered bonds level 1	161.5	150.2	227.8	211.8
Level 2A	**24.2**	**20.6**	**22.4**	**19.0**
Covered bonds level 1	16.6	14.1	-	-
Corporates level 1	7.6	6.5	22.4	19.0
Level 2B	**3.5**	**1.7**	**11.7**	**5.9**
Listed stocks	1.7	0.9	1.8	0.9
Corporates level 2	-	-	3.7	1.8
Corporates level 3	1.7	0.9	6.3	3.1
Total	**792.3**	**775.6**	**1,126.0**	**1,100.9**
Liquidity out flow		**573.3**		**580.2**
Liquidity in flow		**89.5**		**137.8**
LCR %		**160.3 %**		**248.9 %**

Despite the non-compliance with the guidelines regarding lending and the negative news, the Company's liquidity remained stable in 2024. The bonds issued by the Company have strengthened the liquidity position and reduced the risk of refinancing. Fallen market interest rates during 2024 curbed the costs of total funding compared to the previous year. During 2024, the Company successfully executed issues in both covered bonds (EUR 250 million) and senior bonds (EUR 140 million). In 2025, a EUR 200 million senior bond matures in May and the Company has no other major refinancing needs.

LCR & NSFR development

	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
LCR (%)*	160%	166%	199%	155%
NSFR (%)	118%	117%	119%	117%

* LCR calculation for comparative period as of 31 March 2024 adjusted retrospectively.

Liquidity risk is measured in the short and long term by monitoring the structure of the liquidity reserve, future cash flows and long-term liabilities. The Group's liquidity coverage ratio (LCR) remained at a good level, being 160.3 (248.9)% at the end of 2024 when the minimum LCR is 100%. Another significant key figure in terms of liquidity management is the Net Stable Funding Ratio (NSFR), which was 118.1% (117.8)% at the moment of the review, remaining at a stable level with a 100% regulatory requirement. In addition to authority reports, the Company also uses internally developed reports in its risk management, the most important of which are the relationship between lending and borrowing and the monitoring of intraday liquidity risk. The Company has set internal limits on authority reports and internal risk reports, which are monitored regularly.

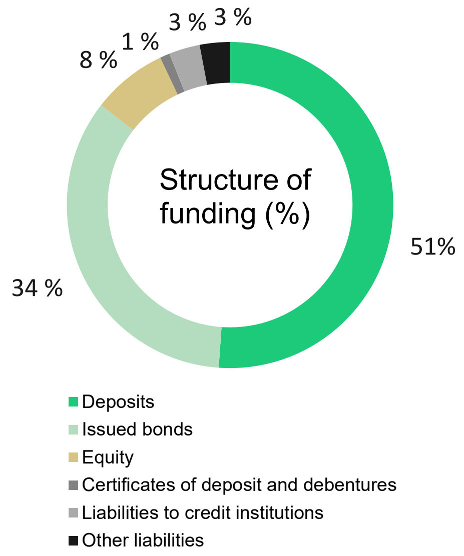
Net Stable Funding Ratio (NSFR)

(EUR mill.)	31 Dec 2024	31 Dec 2023
Available stable funding	6,432	6,118
Required stable funding	5,447	5,192
Net Stable Funding Ratio (NSFR)	**118.1%**	**117.8%**

The management of Oma Savings Bank Plc's liquidity risk is based on the Company's ability to procure sufficient cash that is competitive in price in both the short and long term. An important part of liquidity risk management is planning the Company's financial position for different times in the future. Liquidity risk management is supported by active risk management, balance sheet and cash flow monitoring, and internal calculation models. Constant monitoring of liquidity is important for the Company to be able to manage cash outflows. The Company's liquidity risk is also managed by monitoring and forecasting changes in market factors and market developments. If the forecasts show that market liquidity is declining, the Company may set stricter internal limits for liquidity risk management. The Company is prepared for the deterioration of its liquidity position with a recovery plan. The recovery plan defines the measures that a Company can take to cope with a potential liquidity crisis.

Liquidity management also includes liquidity reserve management to ensure that the Company has sufficient liquid securities available. The purpose of the Company's liquidity reserve is, under exceptional circumstances, to cover the Company's maturing payment obligations for at least one month. In addition, liquidity reserve planning prepares for unexpected events such as deteriorating market conditions.

The concentration of liquidity risk is tied to customer segments and the liquidity portfolio. Liquidity concentration risks related to customer segments are managed using segment-specific cash flow factors. The size and quality of the liquidity portfolio is also continuously assessed. Any changes in cash flow factors will be taken into account and the liquidity portfolio will be balanced as necessary. The Company manages the concentration of liquidity risk by diversifying funding into several different sources, thereby reducing the risk posed by a single source of cash.



The Company's Treasury unit, which is part of the Company's first line of defence, is responsible for managing and reporting the Company's liquidity. Liquidity key figures are reported to management regularly. The second line of defence, risk control, is responsible for ensuring that the Company's liquidity risks remain within the set limits and that all risks have been identified.

Risk control regularly reports on the liquidity risk situation to the liquidity risk committee, the management team and the Board of Directors.

In the second half of 2024, the Finnish Financial Supervisory Authority (FIN-FSA) carried out an audit of the Company's liquidity risk management and reporting as part of its regular supervisory review activities. The review period for the audit was 30 June 2024 and the risk management processes, and current documentation were in use in the Company at the time. As part of the ongoing risk management development program, the Company has also developed controls, processes and resources related to liquidity risk management in the second half of 2024 and has separately published a report on the Finnish Financial Supervisory Authority's (FIN-FSA) audit findings and the improvements already implemented in them.

By its decision of 14 February 2025, the Finnish Financial Supervisory Authority (FIN-FSA) imposed on Oma Savings Bank Plc in accordance with Chapter 11, Section 2 of the Act on Credit Institutions, a liquidity requirement to maintain a minimum survival horizon of at least three months in a scenario according to the stress test methodology of the European Central Bank. The requirement enters into force on 31 December 2025 and is valid until 31 December 2028 at the latest. The Company will meet the additional liquidity requirement as part of its financing plan measures.

In November 2024, S&P Global Ratings updated the long-term issuer credit rating of Oma Savings Bank Plc to BBB (formerly BBB+). The credit rating agency S&P justifies the downgrade with higher expected credit losses due to non-compliance with the guidelines of the loan portfolio. At the same time, S&P changed the outlook for long-term credit rating from negative to stable. The stable outlook describes the credit rating agency's expectation that the Company has identified development areas and taken corrective measures in the framework of risk management, and that the Company will continue to maintain stable capital through its ability to make profit. The short-term issuer rating remained at A-2. In addition, S&P Global Ratings has confirmed an AAA rating for the Company's bond program.

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EU LIQ1: Quantitative information of LCR

Scope of consolidation: (solo/consolidated)									
		a	b	c	d	e	f	g	h
31 Dec 2024	(1,000 euros)	Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					843,464	883,185	845,174	827,416
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	2,655,252	2,618,575	2,627,429	2,663,625	162,682	159,617	159,977	162,543
3	*Stable deposits*	2,191,544	2,171,418	2,179,998	2,205,561	109,577	108,571	109,000	110,278
4	*Less stable deposits*	463,708	447,157	447,431	458,064	53,105	51,046	50,978	52,264
5	Unsecured wholesale funding	579,369	582,316	588,123	621,170	291,335	302,127	298,300	321,390
7	*Non-operational deposits (all counterparties)*	542,449	529,975	543,660	577,538	254,415	249,786	253,837	277,758
8	*Unsecured debt*	36,920	52,341	44,463	43,632	36,920	52,341	44,463	43,632
10	Additional requirements	443,219	436,737	434,033	413,345	87,304	82,847	79,267	73,086
11	*Outflows related to derivative exposures and other collateral requirements*	34,941	30,553	24,120	17,468	34,941	30,553	24,120	17,468
12	*Outflows related to loss of funding on debt products*	28,808	27,349	27,349	26,090	28,808	27,349	27,349	26,090
13	*Credit and liquidity facilities*	379,470	378,835	382,564	369,787	23,555	24,945	27,798	29,528

14	*Other contractual funding obligations*	7,348	2,160	1,931	1,733	5,242	274	278	57
15	*Other contingent funding obligations*	42,553	41,959	41,332	40,596	2,128	2,098	2,067	2,030
16	**TOTAL CASH OUTFLOWS**					**548,691**	**546,963**	**539,888**	**559,105**
CASH - INFLOWS									
18	Inflows from fully performing exposures	80,409	79,377	79,826	80,812	43,516	43,309	43,481	43,707
19	Other cash inflows	173,194	165,480	147,819	129,814	41,321	46,853	47,005	43,651
20	**TOTAL CASH INFLOWS**	**253,603**	**244,857**	**227,645**	**210,626**	**84,838**	**90,162**	**90,486**	**87,358**
EU-20a	*Fully exempt inflows*	-	-	53,112	-	-	-	-	-
EU-20b	*Inflows subject to 90% cap*	-	-	227,645	-	-	-	-	-
EU-20c	*Inflows subject to 75% cap*	253,603	244,857	227,645	210,626	84,838	90,162	90,486	87,358
						TOTAL ADJUSTED VALUE			
EU-21	**LIQUIDITY BUFFER**					**843,464**	**883,185**	**845,174**	**827,416**
22	**TOTAL NET CASH OUTFLOWS**					**463,853**	**456,801**	**449,402**	**471,747**
23	**LIQUIDITY COVERAGE RATIO**					**186.2298 %**	**196.9401 %**	**189.8396 %**	**178.3105 %**

The form does not provide lines 6, 9, 17, EU 19a and EU 19b as there is nothing to report.

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

Row number	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The Company's LCR was 160.3% at the end of 2024. The Company strengthened its liquidity during 2024 by issuing EUR 390 million of market-based financing. The Company issued senior notes in August and September 2024 (totaling EUR 140 million) and a covered bond increase in May 2024 (EUR 250 million). The LCR remains generally stable and the majority of the Company's liquidity buffer consists of high-quality Level 1 assets. The Company has no significant funding concentrations during Q1 2025.
(b)	Explanations on the changes in the LCR over time	The Company's outflows and inflows are regular and highly predictable, which means that the LCR remains relatively stable overall. The most significant changes in the calculation are related to the maturities of long-term financing. For 2025, the Company's EUR 200 million senior unsecured loan matures on 19 May 2025. The Company has no other significant maturity concentrations during 2025.
(c)	Explanations on the actual concentration of funding sources	The Company's funding sources are well diversified in terms of both LCR eligible assets and maturity. The majority of the Company's deposit base consists of smaller personal and corporate deposits and the Company's investment assets mainly consist of LCR Level 1 investments. The Company's treasury unit monitors and forecasts the formation of potential concentrations and plans financing and measures to cover them.
(d)	High-level description of the composition of the institution`s liquidity buffer.	The Company's liquidity buffer consists mainly of LCR level 1 assets, the majority of which are highly rated government bonds, covered bonds and other high-quality ECB eligible investments. At the end of 2024, the majority of the buffer was in cash.
(e)	Derivative exposures and potential collateral calls	The Company uses derivatives for hedging purposes. The Company's derivative positions are currently moderate, so the collateral requirements do not cause significant changes to the calculation. For now, the Company is monitoring the development of daily collateral positions and market value and assessing future developments through this.
(f)	Currency mismatch in the LCR	The Company's liquidity buffer consists only of euro-denominated holdings, meaning that the Company's liquidity requirement is not subject to currency risk.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	The Company has no other significant items.

EU LIQA: Liquidity risk management

in accordance with Article 451a(4) CRR

Row number		Qualitative information - Free format
(a)	Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding,	The Company's liquidity strategy is based on the extensive enough use of funding sources and the appropriate diversification of instrument maturities. The Company anticipates the development of liquidity in its operations and prepares for measures to ensure that the Company's liquidity meets the objectives set in the strategy. The Company has effective and reliable strategies and systems to identify, measure, manage and monitor liquidity risk, intraday risk and risk profile at appropriate time intervals to maintain adequate liquidity and liquidity buffers. The majority of the Company's funding is based on a widely diversified deposit portfolio, which consists largely of private and SME customers. The financing is supplemented by market-based financing, of which the covered bond is the Company's most significant and cost-effective source of financing. The limit framework for the Company's liquidity is defined in more detail in the Company's liquidity and market risk strategy.
(b)	Structure and organisation of the liquidity risk management function (authority, statute, other arrangements).	The Company's Board of Directors has approved the general principles and practices for liquidity and market risk management. The Board of Directors regularly evaluates the strategy and updates it as necessary in accordance with the requirements of the business plan, financial condition and financial position. The Board of Directors ensures that the CEO, other executive management and the personnel responsible for liquidity and market risk management and control have the necessary expertise and adequate and appropriate systems in place to measure and monitor risks. The day-to-day liquidity is managed by the Company's treasury unit, which also reports to management on the most significant liquidity changes and risks.
(c)	A description of the degree of centralisation of liquidity management and interaction between the group's units	The responsibilities of the risk management and control personnel shall be defined in such a way as to ensure a sufficient segregation of duties to prevent conflicts of interest. The roles are further defined in the Company's liquidity and market risk strategy. The day-to-day liquidity management is centralised in the Company's treasury unit, which engages in an active discussion on the liquidity situation and prospects with the Company's financial management and risk control.
(d)	Scope and nature of liquidity risk reporting and measurement systems.	The indicators used to monitor the Company's liquidity and market risk, risk limits and other limit values, as well as reporting related to the indicator, are performed regularly for the Company's management. The Company's management is responsible for their scope. In the calculation and reporting of liquidity, the Company utilizes the Company's own balancing system, which is used not only to monitor liquidity, but also to forecast liquidity.
(e)	Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.	The Company has a separate liquidity continuity plan for a situation that threatens its liquidity position. The liquidity continuity plan describes the practical measures that the Company will take if the Company's liquidity position is threatened.
(f)	An outline of the Company`s contingency funding plans.	The majority of the Company's financing is acquired through customer deposits, but in other respects the bank manages its financing with traditional money market instruments such as senior loans, covered bonds, central bank financing and investment certificates.
(g)	An explanation of how stress testing is used.	The Company has assessed scenarios that could cause a sudden and severe deterioration of the Company's liquidity position. For each scenario, the course of events, the impact on the Company's liquidity position and the means to be used to secure liquidity are described. The stress tests take into account not only the internal disturbance of the Company's liquidity during the day, but also possible disturbances during the 3-12month period. The calculation takes into account the effects on the Company's liquidity both in the short term (LCR) and in the long term (NSFR).
(h)	A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy.	The Company's Board of Directors has approved the general principles and practices for liquidity and market risk management described in the liquidity and market risk strategy. The Board of Directors regularly evaluates the strategy and updates it as necessary in accordance with the requirements of the business plan, financial condition and financial position.

(i)	A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body. These ratios may include: o Concentration limits on collateral pools and sources of funding (both products and counterparties) o Customised measurement tools or metrics that assess the structure of the Company's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank o Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity o Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps	In its operations, the Company strives to anticipate and plan measures so that the Company's balance sheet structure develops in accordance with the objectives of the confirmed strategy. The Company incurs a structural financial risk due to the fact that the maturity of the funding is shorter than the maturity of the loan portfolio. Among other things, the Company follows the following principles for obtaining financing to manage it. The Company maintains a broad funding base, the funding is divided into maturities of sufficient length, most of the refinancing is obtained as deposits from households, companies and entities, other financial institutions and money market participants, and a significant portion of funding is also obtained through bond issues. In addition to monitoring LCR and NSFR, the Company also actively monitors other indicators of financial risk, such as the borrowing ratio and the development and impact of covered bonds.

Template EU LIQ2: Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

		a	b	c	d	e
		Unweighted value by residual maturity				
31 Dec 24 (1,000 euros)		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
Available stable funding (ASF) Items						
1	**Capital items and instruments**	**528,433**	**-**	**-**	**41,544**	**569,977**
2	*Own funds*	528,433	-	-	41,544	569,977
4	**Retail deposits**		**2,941,883**	**144,627**	**13,842**	**2,915,433**
5	*Stable deposits*		2,373,893	100,739	8,951	2,359,851
6	*Less stable deposits*		567,990	43,888	4,891	555,582
7	**Wholesale funding:**		**1,141,680**	**26,219**	**2,549,006**	**2,946,703**
9	*Other wholesale funding*		1,141,680	26,219	2,549,006	2,946,703
11	**Other liabilities:**	**-**	**250,098**	**-**	**-**	**-**
13	*All other liabilities and capital instruments not included in the above categories*		250,098	-	-	-
14	**Total available stable funding (ASF)**					**6,432,113**
Required stable funding (RSF) Items						
15	**Total high-quality liquid assets (HQLA)**					**80,503**
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**		**13,943**	**16,189**	**2,976,521**	**2,555,655**
16	**Deposits held at other financial institutions for operational purposes**		**25,000**	**-**	**-**	**12,500**
17	**Performing loans and securities:**		**273,038**	**106,724**	**2,859,234**	**2,265,697**
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		204,367	395	70,738	91,372
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		35,152	59,164	1,608,604	2,130,917
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		2,647	5,675	289,695	966,846
22	*Performing residential mortgages, of which:*		26,741	32,345	1,145,908	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		26,741	32,345	1,145,908	-

24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		6,778	14,820	33,984	43,409
26	**Other assets:**	**-**	**72,410**	**5,893**	**445,374**	**513,260**
29	*NSFR derivative assets*		1,808,471	-	-	1,808,471
30	*NSFR derivative liabilities before deduction of variation margin posted*		10,965	-	-	548
31	*All other assets not included in the above categories*		59,636	5,893	445,374	510,903
32	**Off-balance sheet items**		**91,396**	**9,582**	**255,379**	**19,444**
33	**Total RSF**					**5,447,058**
34	**Net Stable Funding Ratio (%)**					**118.0841 %**

10. Salaries and rewards

Oma Savings Bank Plc's Remuneration Policy follows the Remuneration Policy approved by the Annual General Meeting. The Remuneration Policy contains general guidelines and a framework for the remuneration of the Company's Board of Directors and the CEO. The Remuneration Policy is published on the Company's website. The Company complies with the requirements for reward schemes laid down in Section 8 of the Act on Credit Institutions. The Company's Board of Directors has approved the general principles concerning the reward schemes and monitors and evaluates their effectiveness and compliance on a regular basis.

The Company's reward scheme is aligned with the Company's business strategy, goals and targets, and the Company's long-term benefit. The goal of the reward scheme is to assist the Company in achieving its strategic and operative targets by keeping the personnel motivated and committed. Remuneration also impacts on work satisfaction, work well-being and commitment. The reward scheme is in line with the Company's good and efficient risk management and risk-bearing capacity and promotes these.

Reward schemes

One of the forms of rewards is the personnel fund. The personnel fund means a fund owned and managed by the Company's personnel, the purpose of which is to manage earnings and profit bonuses paid into it by the Company and other assets in accordance with the Act on Personnel Funds. The purpose of the personnel fund is to reward the whole personnel for achieving goals, improve the Company's productivity and competitiveness and promote co-operation between the employer and the personnel and financial participation of the personnel. The Company's Board of Directors decides annually on the amount of the profit-sharing bonus to be distributed to the personnel fund and the objectives behind the distribution. In addition, the personnel has the opportunity to fund part or all of the performance bonuses according to the Company's performance-based bonus model into a personnel fund. All employees that have been working for six months, excluding the CEO and the members of the management team, become members of the personnel fund. The personnel fund rules determine how the bonus gets distributed to the personnel fund members. The operation of the personnel fund is regulated by the Act on Personnel Funds.

In February 2020, the Oma Savings Bank Plc's Board of Directors decided on a share-based incentive scheme for its key personnel. The share-based incentive scheme consisted of a single two-year-long earning period 1 January 2020 – 31 December 2021. In February 2022, the Company's Board of Directors confirmed the fulfilment of the 2020–2021 share-based incentive scheme's earning criteria and the payment of 331,790 shares, including the amount to be paid in cash. The system's target group included 10 key personnel. The share rewards will be paid in four installments within three years.

In February 2022, the Company's Board of Directors decided on a new share-based incentive scheme for the Group's key persons. The incentive scheme has a one-year earning period 1 January 2022 - 31 December 2023.

In February 2024, the Board of Directors confirmed the share-based incentive scheme for the 2022–2023 period of 218,293 shares for payment including the share payable in cash. The target group of the scheme was 29 people. The share rewards are paid according to the deferral rule of the financial sector within approximately five years in six installments.

On 29 February 2024, the Company's Board of Directors decided to establish a share-based incentive scheme for the new earning period 2024–2025. This is a one two-year earning period, from 1 January 2024 to 31 December 2025. The maximum number of participants is 45 key persons.

On 29 February 2024, the Company's Board of Directors decided to establish an employee share savings plan “OmaOsake” for the personnel. The share savings plan is an open and voluntary program for the entire staff. Within the program, the participant saves part of their salary, and the savings are invested in the Company's shares. The savings amount is used to acquire the Company's shares, the ownership of which is immediately vested in the participant. The saving period is followed by a two-year so-called ownership period and after the end of the ownership period, the Company pays the participants additional shares. Shares are disposed of on an accrual basis. The performance metric supports the Company's corporate culture and management model.

The aim of the schemes is to combine the interests of owners and key persons in order to increase the value of the Company in the long term, and to commit the key persons to implement the Company's strategy, objectives and long-term interest and to provide them with competitive earnings of the Company's shares and a remuneration scheme based on accrual.

Remuneration Report

Annually, the Company publishes the Remuneration Report as material for the Annual General Meeting. The Remuneration Report describes the remuneration paid and past due to the Company's Board of Directors and the CEO for the previous financial year. Salaries and rewards for the financial year are presented in Note G21 Personnel expenses.

EU REMA: Remuneration policy

Institutions shall describe the main elements of their remuneration policies and how they implement these policies. In particular, the following elements, where relevant, shall be described:

Qualitative disclosures	
(a)	Information relating to the bodies that oversee remuneration. Disclosures shall include: • The Company's remuneration policy is monitored by the Board of Director's Remuneration Committee and the Board of Directors. The information has been published in the Company's remuneration report annually. • No advice has been requested from outside consultants regarding remuneration. • The Company's remuneration policy applies to all personnel. The area of operation is Finland. • Effective management is a group of personnel that significantly affects the Company's risk profile.
(b)	Information relating to the design and structure of the remuneration system for identified staff. Disclosures shall include: • The key features of the company's remuneration policy and the decision model are published on the Company's website www.omasp.fi/investors • The key criteria and risk adjustments of the Company's remuneration policy have been published on the Company's website www.omasp.fi/investors • The Company's Board of Directors has discussed the description of the remuneration policy and its implementation, and there have been no comments. • The remuneration criteria for persons working in internal control functions are defined in such a way that they are not dependent on the business areas under their control. • Guaranteed variable remuneration and severance pay do not apply.
(c)	The Board of Directors may decide not to pay the fee in part or in full or to defer payment of the fee if the payment endangers the Group's solvency or if the payment would otherwise result in an unfavorable or unreasonable outcome for the key risks identified in risk management. The Board of Directors may decide not to pay the fee in part or in full if the payment is not in line with the Company's objectives for environmental, social and governance (ESG) risks or if the risk management of these risks is significantly compromised or adversely affects the Company's situation.
(d)	Variable remuneration may not exceed 100% of the fixed annual salary at the time the remuneration is granted.
(e)	Description of the ways in which the institution seeks to link performance during a performance measurement period with levels of remuneration. Disclosures shall include: • Information on the Company's most important performance criteria and metrics has been published in the Company's remuneration policy, www.omasp.fi/investors • Information on how the amounts of individual variable remuneration is linked to the institution-wide and individual performance has been published in the Company's remuneration policy, www.omasp.fi/investors • The Company uses only shares as remuneration instruments. Information on the criteria has been published in the Company's remuneration policy, www.omasp.fi/investors • If the minimum levels of the performance indicators fall below, no reward will be given.
(f)	Description of the ways in which the institution seeks to adjust remuneration to take account of long-term performance. Disclosures shall include: • The share-based incentive scheme is subject to deferral periods and shareholding requirements in accordance with the general terms and conditions of the plan. • Ex-post adjustments will be applied to the share-based incentive scheme in accordance with the terms of the share-based incentive scheme. • According to the terms of the share-based incentive scheme, the Company's CEO and a member of the Group Management Team must own at least 50 percent of the net shares paid to him/her until the CEO's total shareholding equals his gross annual salary. This number of shares must be owned for as long as the CEO's employment or membership of the Group Management Team continues.
(g)	The description of the main parameters and rationale for any variable components scheme and any other non-cash benefit in accordance with point f of Article 450 paragraph 1 CRR. Disclosures shall include: • Described on the Company's website www.omasp.fi/investors
(h)	The total amount of the salary and bonuses of a member of the highest administrative body or executive management is reported in the remuneration report as part of the general meeting materials, www.omasp.fi/investors
(i)	The information referred to in Article 450 paragraph 1 point k of the Capital Markets Regulation is reported here, as to whether the institution has been subject to the exception provided for in Article 94 paragraph 3 of the Capital Markets Directive. • The exception provided for in Article 94, paragraph 3 of the Solvency Directive does not apply.
(j)	Article 450, paragraph 2 of the Capital Markets Regulation does not apply to the Company (quantitative information on the remuneration of the institution's entire top management body separated into the remuneration of those participating in the management and other members).

EU REM1: Remuneration awarded for the financial year

31 Dec 2024 (1,000 euros)			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	12	12	8	20
2		Total fixed remuneration	402	402	2,450	2,198
3		Of which: cash-based	402	402	2,450	2,198
9	Variable remuneration	Number of identified staff	12	12	8	20
10		Total variable remuneration	-	-	3,248	780
11		Of which: cash-based*	-	-	54	265
EU-13a		Of which: shares or equivalent ownership	-	-	3,194	515
EU-14a		Of which: deferred	-	-	494	226
17	**Total remuneration (2 + 10)**		**402**	**402**	**5,699**	**2,901**

The form does not show lines 4, EU-4a, 5, EU-5x, 6-8, 12, EU-13b, EU-14b, EU-14x, EU-14y, 15, 16 because they have nothing to report.

*For the determination of the share-based remuneration in euros, the rate of EUR 20.12 per share at the time of payment of the reward year has
Arbitration is pending on compensation and remuneration related to the termination of the executive contract of former CEO Pasi Sydänlammi.

EU REM2: Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

31 Dec 2024 (1,000 euros)		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	-	-	1	3
7	Severance payments awarded during the financial year - Total amount	-	-	54	270
8	Of which paid during the financial year	-	-	-	214
9	Of which deferred	-	-	-	56
11	Of which highest payment that has been awarded to a single person	-	-	54	121

The form does not provide lines 1-5 and 10, as there is nothing to report.

EU REM3: Deferred remuneration

	31 Dec 2024 (1,000 euros)	a	b	c	EU - g	EU - h
	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
13	Other senior management					
15	Shares or equivalent ownership interests	264	99	38	40	264
19	Other identified staff					
21	Shares or equivalent ownership interests	36	12	22	5	36
25	**Total amount**	**299**	**111**	**60**	**45**	**299**

The form does not provide lines 1-12, 14, 16-18, 20, and 22-24 nor columns d-f, as there is nothing to report

EU REM4: Remuneration of 1 million EUR or more per year

		a
31 Dec 2024	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
2	1 500 000 to below 2 000 000	1

The form does not provide lines 1 and 3-11, as there is nothing to report.

Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		a	b	c	e	h
		Management body remuneration			Business areas	
	31 Dec 24 (1,000 euros)	MB Supervisory function	MB Management function	Total MB	Retail banking	Independent internal control functions
1	Total number of identified staff					
2	Of which: members of the MB	12	12	12		
3	Of which: other senior management				7	1
4	Of which: other identified staff				18	2
5	Total remuneration of identified staff	402	402	402	8,436	341
6	Of which: variable remuneration				2,554	-
7	Of which: fixed remuneration	402	402	402	5,882	341

The form does not show columns d, f, g, i, j, because they have nothing to report.

11. Summary tables

435 Risk management objectives and policies

1			Reference
(a)		the strategies and processes to manage those categories of risks	Report of Board of Directors
(b)		the structure and organisation of the relevant risk management function including information on the basis of its authority, its powers and accountability in accordance with the institution's incorporation and governing documents	Report of Board of Directors
(c)		the scope and nature of risk reporting and measurement systems	Financial statements, Note G1
(d)		the policies for hedging and mitigating risk, and the strategies and processes for monitoring the continuing effectiveness of hedges and mitigants	Report of Board of Directors
(e)		a declaration approved by the management body on the adequacy of the risk management arrangements of the relevant institution providing assurance that the risk management systems put in place are adequate with regard to the institution's profile and strategy	CAR, chapter 1.1
(f)		a concise risk statement approved by the management body succinctly describing the relevant institution's overall risk profile associated with the business strategy; that statement shall include	CAR, chapter 1.2
	(i)	key ratios and figures providing external stakeholders a comprehensive view of the institution's management of risk, including how the risk profile of the institution interacts with the risk tolerance set by the management body	CAR, chapter 1.2
	(ii)	information on intragroup transactions and transactions with related parties that may have a material impact of the risk profile of the consolidated group	The Company does not belong to the group, so there are no intra-group transactions. No transactions have been carried out with related parties that would have a material effect on the Company's risk profile.

2			
(a)		the number of directorships held by members of the management body	Table EU OVB
(b)		the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise	Table EU OVB
(c)		the policy on diversity with regard to selection of members of the management body, its objectives and any relevant targets set out in that policy, and the extent to which those objectives and targets have been achieved	Table EU OVB
(d)		whether or not the institution has set up a separate risk committee and the number of times the risk committee has met	Table EU OVB
(e)		the description of the information flow on risk to the management body	Table EU OVB

436 Scope of application

		Reference
(a)	the name of the institution to which this Regulation applies	Template EU LI3
(b)	a reconciliation between the consolidated financial statements prepared in accordance with the applicable accounting framework and the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One; that reconciliation shall outline the differences between the accounting and regulatory scopes of consolidation and the legal entities included within the regulatory scope of consolidation where it differs from the accounting scope of consolidation; the outline of the legal entities included within the regulatory scope of consolidation shall describe the method of regulatory consolidation where it is different from the accounting consolidation method, whether those entities are fully or proportionally consolidated and whether the holdings in those legal entities are deducted from own funds	Template EU LI3 and template EU LIA
(c)	a breakdown of assets and liabilities of the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One, broken down by type of risks as referred to under this Part	Template EU LI1
(d)	a reconciliation identifying the main sources of differences between the carrying value amounts in the financial statements under the regulatory scope of consolidation as defined in Sections 2 and 3 of Title II of Part One, and the exposure amount used for regulatory purposes; that reconciliation shall be supplemented by qualitative information on those main sources of differences	Template EU LI2 and template EU LIA
(e)	for exposures from the trading book and the non-trading book that are adjusted in accordance with Article 34 and Article 105, a breakdown of the amounts of the constituent elements of an institution's prudent valuation adjustment, by type of risks, and the total of constituent elements separately for the trading book and non-trading book positions	Not applicable.
(f)	any current or expected material practical or legal impediment to the prompt transfer of own funds or to the repayment of liabilities between the parent undertaking and its subsidiaries	Not applicable.
(g)	the aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation, and the name or names of those subsidiaries	Not applicable.
(h)	where applicable, the circumstances under which use is made of the derogation referred to in Article 7 or the individual consolidation method laid down in Article 9	Not applicable.

437 Own funds

		Reference
(a)	a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution	Table Own funds and template CC2
(b)	a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution	Template EU CCA
(c)	the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments	Template EU CCA
(d)	a separate disclosure of the nature and amounts of the following	
(i)	each prudential filter applied pursuant to Articles 32 to 35	Template EU CC1
(ii)	items deducted pursuant to Articles 36, 56 and 66	Template EU CC1
(iii)	items not deducted pursuant to Articles 47, 48, 56, 66 and 79	Template EU CC1
(e)	a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply	Not applicable.
(f)	a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation	Not applicable. Oma Savings Bank Plc does not use other elements of own fund calculation than described in CRR.

437 a Own funds and eligible liabilities

		Reference
(a)	the composition of their own funds and eligible liabilities, their maturity and their main features	Template EU CCA
(b)	the ranking of eligible liabilities in the creditor hierarchy	Template EU CCA
(c)	the total amount of each issuance of eligible liabilities instruments referred to in Article 72b and the amount of those issuances that is included in eligible liabilities items within the limits specified in Article 72b(3) and (4)	Template EU CCA
(d)	the total amount of excluded liabilities referred to in Article 72a(2)	Not applicable.

438 Own funds requirements and risk-weighted exposure amounts

		Reference
(a)	a summary of their approach to assessing the adequacy of their internal capital to support current and future activities	CAR, chapter 4 and Template EU OVC
(b)	the amount of the additional own funds requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU and its composition in terms of Common Equity Tier 1, additional Tier 1 and Tier 2 instruments	CAR, chapter 4 and 5
(c)	upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	CAR, chapter 4 and Template EU OVC
(d)	the total risk-weighted exposure amount and the corresponding total own funds requirement determined in accordance with Article 92, to be broken down by the different risk categories set out in Part Three and, where applicable, an explanation of the effect on the calculation of own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds	Template EU OV1, EU LI1
(e)	the on- and off-balance-sheet exposures, the risk-weighted exposure amounts and associated expected losses for each category of specialised lending referred to in Table 1 of Article 153(5) and the on- and off-balance-sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 155(2)	Template EU OV1, EU LI1
(f)	the exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis	Not applicable.
(g)	the supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied	Not applicable.
(h)	the variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations	Not applicable. Oma Savings Bank Plc does not use IRB approach.

439 Exposure to counterparty credit risk

		Reference
(a)	a description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties	Table EU CCRA
(b)	a description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves	Table EU CCRA
(c)	a description of policies with respect to General Wrong-Way risk and Specific Wrong-Way risk as defined in Article 291	Table EU CCRA
(d)	the amount of collateral the institution would have to provide if its credit rating was downgraded	Table EU CCRA
(e)	the amount of segregated and unsegregated collateral received and posted per type of collateral, further broken down between collateral used for derivatives and securities financing transactions	Not applicable.
(f)	for derivative transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Sections 3 to 6 of Chapter 6 of Title II of Part Three, whichever method is applicable, and the associated risk exposure amounts broken down by applicable method	Not applicable.
(g)	for securities financing transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Chapters 4 and 6 of Title II of Part Three, whichever method is used, and the associated risk exposure amounts broken down by applicable method	Not applicable.
(h)	the exposure values after credit risk mitigation effects and the associated risk exposures for credit valuation adjustment capital charge, separately for each method as set out in Title VI of Part Three	Not applicable.
(i)	the exposure value to central counterparties and the associated risk exposures within the scope of Section 9 of Chapter 6 of Title II of Part Three, separately for qualifying and non-qualifying central counterparties, and broken down by types of exposures	Not applicable.
(j)	the notional amounts and fair value of credit derivative transactions; credit derivative transactions shall be broken down by product type; within each product type, credit derivative transactions shall be broken down further by credit protection bought and credit protection sold	Not applicable.
(k)	the estimate of alpha where the institution has received the permission of the competent authorities to use its own estimate of alpha in accordance with Article 284(9)	Not applicable.
(l)	separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452	Not applicable.
(m)	for institutions using the methods set out in Sections 4 to 5 of Chapter 6 of Title II Part Three, the size of their on- and off-balance-sheet derivative business as calculated in accordance with Article 273a(1) or (2), as applicable	Not applicable.

440 Capital buffers

		Reference
(a)	the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer	Template EU CCyB1 and EU CCyB2
(b)	the amount of their institution-specific countercyclical capital buffer	Template EU CCyB1 and EU CCyB2

441 Indicators of global systemic importance

Not applicable. Oma Savings Bank Plc is not identified as global systemically important bank.

442 Exposure to credit risk and dilution risk

		Reference
(a)	the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes	CAR, chapter 6
(b)	a description of the approaches and methods adopted for determining specific and general credit risk adjustments	CAR, chapter 6
(c)	information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received	Template EU CR1
(d)	an ageing analysis of accounting past due exposures	Template EU CQ3
(e)	the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off- balance-sheet exposures	Template EU CQ5. No significant exposures outside Finland.
(f)	any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off	Template EU CR2
(g)	the breakdown of loans and debt securities by residual maturity	Template EU CR1-A

443 Encumbered and unencumbered assets

Template EU AE1

444 Use of the standardized approach

		Reference
(a)	the names of the nominated ECAIs and ECAs and the reasons for any changes in those nominations over the disclosure period	Template EU CRD
(b)	the exposure classes for which each ECAI or ECA is used	Template EU CRD
(c)	a description of the process used to transfer the issuer and issue credit ratings onto items not included in the trading book	Template EU CRD
(d)	the association of the external rating of each nominated ECAI or ECA with the risk weights that correspond to the credit quality steps as set out in Chapter 2 of Title II of Part Three, taking into account that it is not necessary to disclose that information where the institutions comply with the standard association published by EBA	Template EU CRD
(e)	the exposure values and the exposure values after credit risk mitigation associated with each credit quality step as set out in Chapter 2 of Title II of Part Three, by exposure class, as well as the exposure values deducted from own funds	Template EU CR4

445 Exposure to market risk

	Reference
Institutions calculating their own funds requirements in accordance with points (b) and (c) of Article 92(3) shall disclose those requirements separately for each risk referred to in those points. In addition, own funds requirements for the specific interest rate risk of securitisation positions shall be disclosed separately.	Not applicable. Oma Savings Bank Plc does not have a trading book.

446 Operational risk management

		Reference
(a)	the approaches for the assessment of own funds requirements for operation risk that the institution qualifies for	CAR, chapter 8
(b)	where the institution makes use of it, a description of the methodology set out in Article 312(2), which shall include a discussion of the relevant internal and external factors being considered in the institution's advanced measurement approach	Not applicable.
(c)	in the case of partial use, the scope and coverage of the different methodologies used	Not applicable.

447 Disclosure of key metrics

			Reference
(a)		the composition of their own funds and their own funds requirements as calculated in accordance with Article 92	Template EU CC1
(b)		the total risk exposure amount as calculated in accordance with Article 92(3)	Template EU OV1
(c)		where applicable, the amount and composition of additional own funds which the institutions are required to hold in accordance with point (a) of Article 104(1) of Directive 2013/36/EU	Template EU KM1
(d)		their combined buffer requirement which the institutions are required to hold in accordance with Chapter 4 of Title VII of Directive 2013/36/EU	Template EU KM1
(e)		their leverage ratio and the total exposure measure as calculated in accordance with Article 429	CAR, chapter 5.4
(f)		the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1):	CAR, chapter 9
	(i)	the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Template EU LIQ1
	(ii)	the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the- month observations over the preceding 12 months for each quarter of the relevant disclosure period	Template EU LIQ1
	(iii)	the averages of their liquidity outflows, inflows and net liquidity outflows as calculated pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Template EU LIQ1
(g)		the following information in relation to their net stable funding requirement as calculated in accordance with Title IV of Part Six	CAR, chapter 9
	(i)	the net stable funding ratio at the end of each quarter of the relevant disclosure period	CAR, chapter 9
	(ii)	the available stable funding at the end of each quarter of the relevant disclosure period	CAR, chapter 9
	(iii)	the required stable funding at the end of each quarter of the relevant disclosure period	CAR, chapter 9
(h)		their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable	Template EU CCA

448 Exposure to interest rate risk on positions not held in the trading book

			Reference
a)		the changes in the economic value of equity calculated under the six supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods	Template EU IRRBB1
b)		the changes in the net interest income calculated under the two supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods	Template EU IRRBB1
c)		a description of key modelling and parametric assumptions, other than those referred to in points (b) and (c) of Article 98(5a) of Directive 2013/36/EU used to calculate changes in the economic value of equity and in the net interest income required under points (a) and (b) of this paragraph	Table EU IRRBBA
d)		an explanation of the significance of the risk measures disclosed under points (a) and (b) of this paragraph and of any significant variations of those risk measures since the previous disclosure reference date	Table EU IRRBBA
e)		the description of how institutions define, measure, mitigate and control the interest rate risk of their non- trading book activities for the purposes of the competent authorities' review in accordance with Article 84 of Directive 2013/36/EU, including	Table EU IRRBBA
	i)	a description of the specific risk measures that the institutions use to evaluate changes in their economic value of equity and in their net interest income	Table EU IRRBBA
	ii)	description of the key modelling and parametric assumptions used in the institutions' internal measurement systems that would differ from the common modelling and parametric assumptions referred to in Article 98(5a) of Directive 2013/36/EU for the purpose of calculating changes to the economic value of equity and to the net interest income, including the rationale for those differences	Table EU IRRBBA
	iii)	a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk	Table EU IRRBBA
	iv)	the recognition of the effect of hedges against those interest rate risks, including internal hedges that meet the requirements laid down in Article 106(3)	Table EU IRRBBA
	v)	an outline of how often the evaluation of the interest rate risk occurs	Table EU IRRBBA
f)		the description of the overall risk management and mitigation strategies for those risks	Table EU IRRBBA
g)		average and longest repricing maturity assigned to non-maturity deposits	Table EU IRRBBA

449 Exposure to securisation positions

Not applicable. Oma Savings Bank Plc does not have securisation positions.

449a Environmental, social and governance risks (ESG risks)

Not applicable.

450 Remuneration policy

1			Reference
(a)		information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant	Remuneration system concerning the Board of Directors and the Management Team is described in websites: https://www.omasp.fi/en/investors
(b)		information about the link between pay of the staff and their performance	Not to be published.
(c)		the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria	Remuneration system concerning the Board of Directors and the Management Team is described in websites: https://www.omasp.fi/en/investors
(d)		the ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU	Remuneration system concerning the Board of Directors and the Management Team is described in websites: https://www.omasp.fi/en/investors
(e)		information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based	Not applicable.
(f)		the main parameters and rationale for any variable component scheme and any other non-cash benefits	Remuneration system concerning the Board of Directors and the Management Team is described in websites: https://www.omasp.fi/en/investors
(g)		aggregate quantitative information on remuneration, broken down by business area	The Company has one business unit. More information in websites: https://www.omasp.fi/en/investors
(h)		aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following	
	(i)	the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries	Remuneration statement and notes in financial statement, published only concerning Board of Directors and Management Team
	(ii)	the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part	The rewards paid for the financial year 2024 in respect of the share based incentive scheme (broken down by variable parts amounts and amounts paid and deferred interest) are presented in Notes G21, G31 and G32 to the financial statements.
	(iii)	the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years	Regarding the share based incentive system, it is presented in Note G32 to the financial statements.
	(iv)	the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments	Regarding the share based incentive system, the deferred bonuses are presented in Note G32 to the financial statements. There are no reduced fees.
	(v)	the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards	Template EU REM1
	(vi)	the severance payments awarded in previous periods, that have been paid out during the financial year	Template EU REM2
	(vii)	the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person;	Template EU REM3
(i)		the number of individuals that have been remunerated EUR 1 million or more per financial year, with the remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and with the remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million	Template EU REM4
(j)		upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management	Not applicable.
(k)		information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU	Not applicable.
2		For large institutions, the quantitative information on the remuneration of institutions' collective management body referred to in this Article shall also be made available to the public, differentiating between executive and non-executive members	The remuneration report presents the salaries and fees of the Company's Board of Directors, the CEO and the Deputy CEO. The remuneration report is published on the Company's website. The salaries and fees of the rest of the Management Team are published on the Company's website as a lump sum.

451 Leverage ratio

1		Reference
(a)	the leverage ratio and how the institutions apply Article 499(2)	CAR, chapter 5.4
(b)	a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements	CAR, chapter 5.4
(c)	where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7)	CAR, chapter 5.4
(d)	a description of the processes used to manage the risk of excessive leverage	CAR, chapter 5.4
(e)	a description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	CAR, chapter 5.4
2	Public development credit institutions as defined in Article 429a(2) shall disclose the leverage ratio without the adjustment to the total exposure measure determined in accordance with point (d) of the first subparagraph of Article 429a(1)	Not applicable.
3	In addition to points (a) and (b) of paragraph 1 of this Article, large institutions shall disclose the leverage ratio and the breakdown of the total exposure measure referred to in Article 429(4) based on averages calculated in accordance with the implementing act referred to in Article 430(7)	Not applicable.

451a Liquidity requirements

		Reference
1	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article	CAR, chapter 9
2	Institutions shall disclose the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1)	CAR, chapter 9
(a)	the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Table EU LIQ1
(b)	the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer	CAR, chapter 9
(c)	the averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition	CAR, chapter 9
3	Institutions shall disclose the following information in relation to their net stable funding ratio as calculated in accordance with Title IV of Part Six	CAR, chapter 9
(a)	quarter-end figures of their net stable funding ratio calculated in accordance with Chapter 2 of Title IV of Part Six for each quarter of the relevant disclosure period	CAR, chapter 9
(b)	an overview of the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six	CAR, chapter 9
(c)	an overview of the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six	CAR, chapter 9
4	Institutions shall disclose the arrangements, systems, processes and strategies put in place to identify, measure, manage and monitor their liquidity risk in accordance with Article 86 of Directive 2013/36/EU	CAR, chapter 9

452 Use of the IRB approach to credit risk

Not applicable. Oma Savings Bank Plc does not use IRB approach.

453 Use of credit risk mitigation techniques

		Reference
(a)	the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting	Template EU CRC
(b)	the core features of the policies and processes for eligible collateral evaluation and management	Template EU CRC
(c)	a description of the main types of collateral taken by the institution to mitigate credit risk	Template EU CRC
(d)	for guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purpose of reducing capital requirements, excluding those used as part of synthetic securitisation structures	Template EU CRC
(e)	information about market or credit risk concentrations within the credit risk mitigation taken	Template EU CRC
(f)	for institutions calculating risk-weighted exposure amounts under the Standardised Approach or the IRB Approach, the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments; the disclosure set out in this point shall be made separately for loans and debt securities and including a breakdown of defaulted exposures	Template EU CR3
(g)	the corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect	Template EU CR4
(h)	for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation	Template EU CR4
(i)	for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the risk- weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure; the disclosure set out in this point shall be made separately for each exposure class	Template EU CR4
(j)	for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk- weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission	Not applicable.

454 Use of the advanced measurement approaches to operational risk

Not applicable. Oma Savings Bank Plc uses basic indicator approach for calculation of operational risk.

455 Use of internal market risk models

Not applicable. Oma Savings Bank Plc uses standardised approach for calculation of market risk.

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