

2025

OMA SAVINGS BANK PLC'S
CORPORATE GOVERNANCE STATEMENTS

Report of the Oma Savings Bank Plc's Corporate Governance Statements 2025 is a translation of the original Finnish version "Selvitys Oma Säästöpankki Oyj:n hallinto- ja ohjausjärjestelmästä 2025". If discrepancies occur, the Finnish version is dominant.

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Oma Savings Bank Plc (hereinafter “OmaSp” or “the Company”) complies with the Finnish Corporate Governance Code for listed companies approved by the Securities Market Association and valid at any given time. This Corporate Governance Statement has been drawn up in accordance with the Corporate Governance Code, which entered into force on 1 January 2025. The Company has also published a separate Remuneration Report in accordance with the Corporate Governance Code (<https://www.omasp.fi/en/investors/management-and-corporate-governance/compensation-management>) The Corporate Governance Code is available in full on the Securities Market Association’s website www.cgfinland.fi.

This statement, which has been approved by the Board of Directors of OmaSp, is published separately from the report of the Board of Directors. The statement and other information required by the Corporate Governance Code, the Company’s Financial Statements, the Report of the Board of Directors, and the Auditor’s Report for 2025 are available on the Company’s website at <https://www.omasp.fi/en/investors>.

In its decision-making and governance, OmaSp complies with the existing legislation, OmaSp’s Articles of Association, the charters of OmaSp’s Board of Directors and its committees as well as the rules and guidelines of Nasdaq Helsinki Ltd.

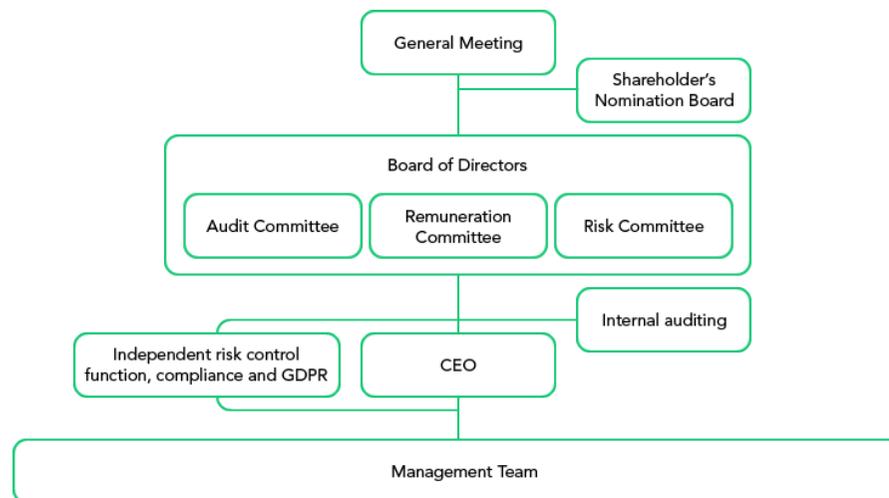
1 Group structure

The Group’s parent Company is Oma Savings Bank Plc, whose domicile is in Seinäjoki. Oma Savings Bank Group comprises the parent company Oma Savings Bank Plc, and its subsidiary Real estate company Lappeenrannan Säästökeskus (100% holding).

In addition, the Group has associated companies to be combined with the equity method GT Invest Oy (48.7% holding) and City Kauppapaikat Oy (45.3% holding) as well as joint ventures and joint operations SAV-Rahoitus Oyj (48.2% holding), Figure Taloushallinto Oy (25% holding), Deleway Projects Oy (49% holding) and housing company Asunto Oy Seinäjoki Oma Savings Bank house (30.5% holding).

2 Governance structure

OmaSp's administration, management and control are divided between the General Meeting, the Board of Directors, and the Chief Executive Officer (CEO). Internal audit is the responsibility of the internal audit unit, which operates under the Board of Directors. External audit is the responsibility of auditors. The CEO is in charge of the day-to-day operations with the assistance of the Management Team.



3 Annual General Meeting

OmaSp's highest decision-making body is the Annual General Meeting. The Annual General Meeting is held once a year before the end of June on a day specified by the Board of Directors.

The Annual General Meeting makes decisions on, among other things, the election of the Board members, the auditor and the auditor of the Sustainability Report, remuneration paid to them, validating the Financial Statements and Consolidated Financial Statements, the granting of discharge from liability to the members of the Board of Directors and the CEO, and the use of the profit shown in the balance sheet. According to the Limited Liability Companies Act, other matters to be dealt with at the Annual General Meeting or matters that have been requested by one of the shareholders to be dealt with at the Annual General Meeting in accordance with the Companies Act may also be discussed at the meeting. An Extraordinary General Meeting is held when the Board of Directors considers it necessary, or when it must be held pursuant to the law. In order to implement interaction between shareholders and the Company's governing bodies and to implement the shareholders' right to request information, the CEO, the Chairman and the members of the Board of Directors are present at the General Meeting. A Board member candidate must be present at the General Meeting that decides on the election. Each Company's share is entitled to one vote at the General Meeting.

The notice to the Annual General Meeting shall be published on OmaSp's website and, if the Board of Directors so decides, in one or more national newspapers and/or in writing to shareholders, no earlier than three (3) months before the record date of the Annual General Meeting and no later than three weeks before the Annual General Meeting, however always at least nine (9) days before the record date of the Annual General Meeting referred to in the Limited Liability Companies Act. The Annual General Meeting documents are kept on OmaSp's website for at least five years from the date of the Annual General Meeting.

The Annual General Meeting of the Company was held on 8 April 2025.

4 Board of Directors

Under the Articles of Association, the Board of Directors of OmaSp has a minimum of five and a maximum of eight regular members and a maximum of two deputy members. The Annual General Meeting decides on the number of members on the Board of Directors, elects the Board members, and decides on their remuneration based on the proposal of the Nomination Committee, which consists of representatives of the shareholders. The term of office of the members of the Board of Directors begins at the closing of the Annual General Meeting and ends at the closing of the next Annual General Meeting. The Board elects a Chairman and Deputy Chairman from among its members.

According to the Board of Directors, all members of the Company's Board of Directors are independent of the Company, and all members of the Board are independent of the Company's significant shareholders. Aki Jaskari has been a member of the Board of Directors since 2014. As a credit institution, the Company complies with EBA/GL/2021/05, according to which the maximum period of independence of a member of the Board of Directors is 12 years. None of the Board members is or has been an employee of the Company. The members of the Board of Directors of OmaSp and those of the executive management meet the requirements for the reliability and competence of the management in Chapter 7, Section 4 of the Credit Institutions Act.

Composition of the Board of Directors in 2025

| | Gender | Year of birth | Education | Main occupation | Board member since | Board position |
|---------------------|--------|---------------|---|---|--------------------|--|
| Jaakko Ossa | male | 1965 | LL.D. | University of Turku, Professor of financial law | 2023 | Chairman |
| Juhana Brotherus | male | 1986 | M.Sc. (Econ.) | Federation of Finnish Enterprises, Director and Chief Economist | 2024 | Member |
| Irma Gillberg-Hjelt | female | 1962 | Master of Laws | No main occupation | 2024 | Member |
| Aki Jaskari | male | 1961 | M.Sc. (Econ.) | Nerkoon Höyläämö Oy, CEO | 2014 | Member |
| Carl Pettersson | male | 1979 | Bachelor of Business Administration, eMBA | Elo Mutual Pension Insurance Company, Managing Director | 2025 | Member, Vice Chairman |
| Kati Riikonen | female | 1971 | M.Sc. (Business Administration) | EG A/S, VP Sales & Marketing | 2024 | Member |
| Juha Volotinen | male | 1975 | M.Sc. (Econ.) | Municipality Finance Plc, CIO | 2024 | Member |
| Jaana Sandström | female | 1963 | D.Sc. (Tech.) | Lappeenranta University, Professor of accounting | 2019 | Member until 8 April 2025, Vice Chairman until 30 January 2025 |

Diversity of the Board of Directors

OmaSp's Board of Directors has approved the diversity principles of the Board. OmaSp's aim is to promote the election of the most qualified members of the Board of Directors while ensuring equal opportunities for candidates of both genders to be elected. Both genders are represented in the Board of Directors, and candidates for Board membership are appointed in accordance with this equality goal so that, in the election, attention is paid to the added value brought by the members to the composition of the Board in terms of maintaining and developing sufficient diversity, among other aspects. Diversity is maintained and developed by ensuring broad competence and experience, regional representation and sufficient representation of both genders and different age groups among the nominees.

In its work, the Shareholders' Nomination Board has taken into account the objective of achieving a balanced gender distribution in the Board of Directors, as well as the future requirements of the EU Directive for balancing the gender distribution of Board members.

At the end of 2025, the underrepresented gender accounted for 29 per cent of the members of the Board of Directors of OmaSp. Meeting the specific competence requirements related to the financial sector has limited the number of people elected, leaving the underrepresented gender in the minority in the government.

Duties of the Board of Directors

The Board of Directors is responsible for representing the Company and ensuring the Company's administration and the reliable and appropriate organisation of operations. The Board of Directors oversees that the Company has business strategies, operating principles and an appropriate organisational structure and authorisation system, and that the executive directors of the Company are competent, trustworthy and suitable for their tasks.

The Board shall see to it that the Company has sufficient risk management systems and ensure that business risks are identified and evaluated. The Board of Directors shall approve risk-taking principles, establish the procedures used to mitigate risks,

and oversee compliance with these. The Board shall ensure that internal control and internal audit are appropriately organised. In its activities, the Board complies with the charter it has approved. In the charter, the tasks of the Board of Directors, its chairperson and members, organising the meetings, and evaluation of the Board of Directors' work are described in more detailed.

Meetings of the Board of Directors

The Board held 18 meetings during the financial year. It has also been possible to participate in meetings remotely. Board members have attended by 99% in the meetings.

| Attendance of Board members at the Board meetings in 2025 | Attendance |
|--|-------------------|
| Jaakko Ossa | 18/18 |
| Juhana Brotherus | 17/18 |
| Irma Gillberg-Hjelt | 18/18 |
| Aki Jaskari | 18/18 |
| Carl Pettersson | 18/18 |
| Kati Riikonen | 18/18 |
| Juha Volotinen | 18/18 |
| Jaana Sandström | 5/5 |

Notifications by executives of the Company

The Company maintains a list of executives and their related parties. The Company's executives must notify the Company of their related parties upon taking their action and of any changes in their related parties without delay. The Company's executives must provide a statement if deviations from the information reported by the person themselves are detected in the regular management-related party reviews. The differences observed and the reports received are regularly discussed by the Company's Board of Directors.

The Company's executives and their related parties are subject to trading restrictions applying to Company shares, and the executives' and their related parties' notification obligations concerning such transactions are described in the Company's Insider Guidelines.

Shareholdings of the Board of Directors

Oma Savings Bank Plc's shares owned by the Board members and their controlling companies on 31 December 2025:

| Name | Shares |
|---------------------|---------------|
| Jaakko Ossa | 3,375 |
| Juhana Brotherus | 1,188 |
| Irma Gillberg-Hjelt | 1,188 |
| Aki Jaskari | 10,574 |
| Kati Riikonen | 1,188 |
| Juha Volotinen | 2,688 |
| Carl Pettersson | 2,232 |

5 Board of Director's Committees

Audit Committee

The Board of Directors of the Company has established an Audit Committee to support its operations. The Audit Committee has three or four members who are elected by the Board of Directors from among its members at least annually. In appointing the members of the Audit Committee, the Board takes into account the expertise and experience required for the position.

The Board of Directors defines the duties of the Audit Committee in its approved charter of the Audit Committee. The Audit Committee supports the Board of Directors in monitoring, supervising and preparing financial reporting, internal control and risk management. The committee evaluates the functionality of the Company's reporting system, the effectiveness of internal control and audit, and the appropriateness of risk management systems. It also monitors the implementation of the audit, the independence of the auditor and sustainability reporting auditor, and the acceptability of the other services they provide. In addition, the Committee prepares the accounting policies for the Company's financial statements and sustainability reporting and prepares the financial statements for approval by the Board of Directors. The committee is also responsible for preparing the Corporate Governance Statement.

The Audit Committee met seven times during the financial year, and its members attended by 100% in the meetings.

| Members of the Audit Committee | Attendance |
|---|-------------------|
| Carl Pettersson, Chairman since 30 January 2025 | 7/7 |
| Kati Riikonen, since 30 January 2025 | 7/7 |
| Irma Gillberg-Hjelt, until 30 January 2025 and since 8 April 2025 | 6/6 |
| Jaana Sandström, until 8 April 2025 | 1/1 |
| Juha Volotinen, until 30 January 2025 | 0/0 |

Remuneration Committee

The Board of Directors of the Company has established a Remuneration Committee to support its operations. The Remuneration Committee has at least three members, who are elected by the Board of Directors from among its members at least annually.

The Board of Directors defines the duties of the Remuneration Committee in its established charter of the Remuneration Committee.

The Remuneration Committee supports the Board of Directors in matters related to the remuneration and the development of the Company's remuneration systems. Its task is to prepare the remuneration and other financial benefits of the CEO and other management entities, to assess the appropriateness of the remuneration and to ensure that the remuneration systems are in line with the Company's long-term objectives and regulations. The committee is also responsible for preparing the principles and procedures related to remuneration for the Board's decision-making and participates in the management's succession planning. In addition, it addresses issues related to the remuneration of other personnel and the development of the organisation.

The Remuneration Committee met seven times during the financial year and attended 95% of the meetings.

| Members of the Remuneration Committee | Attendance |
|---|-------------------|
| Juhana Brotherus, Chairman since 8 April 2025 | 7/7 |
| Jaakko Ossa, Chairman until 8 April 2025 | 7/7 |
| Aki Jaskari | 7/7 |
| Carl Pettersson, 30 January – 8 April 2025 | 0/1 |

Risk Committee

The Board of Directors of the Company has established a Risk Committee to support its operations on 30 January 2025. The Risk Committee has three or four members, who are elected by the Board of Directors from among its members at least annually, and the majority of the members must be independent of the Company.

The Board of Directors defines the duties of the Risk Committee in its adopted charter of the Risk Committee.

The Risk Committee assists the Board of Directors in tasks related to risk control and compliance monitoring. It is responsible for ensuring that the Company's risk strategy and risk-taking are based on the policies of the Board of Directors and that the management complies with these principles. The committee discusses in detail the reports on risk control, validation and compliance activities and monitors the treatment of risks identified by these activities. In addition, the committee assesses the quality and coverage of risk reporting, monitors the development of the bank's risk profile and supports the Remuneration Committee in assessing the risks associated with the remuneration. The Risk Committee is also involved in monitoring the bank's resolution planning and major IT projects, ensuring that risks are properly identified and managed. The Risk Committee also assists the Remuneration Committee in the regular evaluation of the remuneration system.

The Risk Committee met ten times during the financial year, and its members participated fully in the meetings.

| Members of the Risk Committee | Attendance |
|--------------------------------------|-------------------|
| Irma Gillberg-Hjelt, Chairman | 10/10 |
| Aki Jaskari | 10/10 |
| Juha Volotinen | 10/10 |

6 Shareholder's Nomination Committee

The Company's Extraordinary General Meeting decided in its meeting on 9 November 2018 to amend the Company's Articles of Association with a provision on the Shareholders' Nomination Committee (hereinafter Nomination Committee). The Nomination Committee's duty is to prepare proposals pertaining to the appointment and remuneration of the members of the Board of Directors for the next Annual General Meeting or, when necessary, an Extraordinary General Meeting.

Each of the five largest shareholders of the Company is entitled to appoint a representative to the Nomination Committee. If a shareholder does not wish to exercise the right to nominate a member, the right will be transferred to the next largest shareholder who would not otherwise have a nomination right. The Company's largest shareholders are determined from the registered holdings in the Company's list of shareholders on the 1st of June preceding the Annual General Meeting. The Nomination Committee shall submit to the Board of Directors its proposals for the members of the Board of Directors and their remuneration annually at the latest by the end of the calendar month preceding the meeting of the Board of Directors that decides on the convening of the Annual General Meeting. Nomination Committee's proposals for an Extraordinary General Meeting shall be submitted in a similar manner well ahead of the Annual General Meeting and taking into account the relevant regulations.

The Nomination Committee's meetings are convened by the Chairman of the Board of Directors, who also attends the meetings in a role as an expert. In its work, the Nomination Committee complies with the charter approved by the Annual General Meeting.

The Annual General Meeting has updated the charter of the Nomination Committee at the Annual General Meeting on 8 April 2025.

| Composition of the Shareholder's Nomination Committee | Attendance |
|--|-------------------|
| Raimo Härmä (South Karelia's Savings Bank Foundation) | 9/9 |
| Ari Lamminmäki (Parkano's Savings Bank Foundation) | 9/9 |
| Jouni Niuro (Lieto's Savings Bank Foundation) | 9/9 |
| Aino Lamminmäki (Töysä's Savings Bank Foundation) | 9/9 |
| Simo Haarajärvi (Kuortane's Savings Bank Foundation) | 8/9 |

The Shareholders' Nomination Committee convened 9 times during the financial year 2025. Members of the Nomination Committee attended 98% of the meetings.

7 CEO and his/her responsibilities

The CEO position of the Company is appointed by the Board of Directors. As of 31 March 2025, Karri Alameri has been serving as the CEO of the Company. Sarianna Liiri has served as interim CEO appointed by the Board of Directors until 31 March 2025, and as a Deputy CEO since then. The CEO manages and develops the Company's business and is responsible for operational management in accordance with the instructions given by the Board of Directors. The CEO presents and reports to the Board of Directors. The CEO oversees the Company's day-to-day administration in line with the Board of Directors' guidelines and is responsible for ensuring that the Company's accounting is following the law and that its financial affairs have been arranged in a reliable manner. If the CEO is prevented from acting, his or her deputy is a deputy appointed by the Board of Directors. Markus Souru, Head of Service Network, served as the Deputy CEO appointed by the Board of Directors until 31 March 2025.

8 The Management Team

The role of the Management Team is to assist the CEO. The Management Team consists of the CEO and other members appointed by the Board of Directors. The Management Team prepares the strategy, leads its implementation and ensures the functionality of regulation, risk management and internal control. In addition, it is responsible for financial planning, capital structure and key personnel matters. As a rule, the Management Team meets on a weekly basis.

The Management Team has no formal Company law status. The members of the Management Team are the head of business operations and support functions, as well as the head of Risk Management. In addition, the Management Team includes a representative elected annually by the employees.

Composition of the Management Team 2025

| Name | Gender | Year of birth | Education | Duty | Starting year | Member since |
|--------------------|--------|---------------|---|-------------------------------------|---------------|--------------|
| Karri Alameri* | male | 1963 | B.Sc. (Econ.), CEFA | CEO | 2025 | 2025 |
| Sarianna Liiri* | female | 1981 | M.Sc. (Business and Administration), eMBA | Deputy CEO, Chief Financial Officer | 2014 | 2015 |
| Markus Souru* | male | 1980 | Business College Graduate | Head of Service Network | 2018 | 2024 |
| Pekka Pykäri* | male | 1987 | M.Sc. (Business and Administration) | Chief Risk Officer | 2023 | 2023 |
| Ville Rissanen | male | 1971 | M.Sc. (Business and Administration) | Chief Digital Information Officer | 2019 | 2019 |
| Minna Sillanpää* | female | 1970 | MBA, CBM | Chief Communications Officer | 2017 | 2017 |
| Hanna Sirkiä | female | 1972 | Master of Laws with court training | Chief Legal Officer | 2023 | 2023 |
| Kalle Virtanen* | male | 1975 | Master of Laws, L.L.M, CEFA | Chief Operating Officer | 2025 | 2025 |
| Pirjetta Soikkeli* | female | 1969 | MMM, MBA | Chief Communications Officer | 2025 | 2025 |
| Sasu Sihvonen* | male | 1974 | M.Sc. (Econ.) | Chief Risk Officer | 2025 | 2025 |

*Karri Alameri started as the Company's CEO on 31 March 2025. Sarianna Liiri served as Interim CEO appointed by the Board of Directors until then. Markus Souru served as a Interim Deputy to the CEO until 31 March 2025 and as a member of the Management Team until 21 October 2025. Minna Sillanpää served in the Management Team until 27 March 2025 and Pekka Pykäri until 31 August 2025. Kalle Virtanen started as a member of the Management Team on 1 August 2025. Pirjetta Soikkeli started as a member of the Management Team on 4 August 2025. Sasu Sihvonen started as a member of the Management Team on 1 September 2025.

Oma Savings Bank Plc's shares, owned by the members of the Management Team and companies controlled by them, on 31 December 2025:

| Name | Shares |
|-------------------|---------------|
| Karri Alameri | 8,255 |
| Sarianna Liiri | 46,869 |
| Ville Rissanen | 23,433 |
| Hanna Sirkiä | 1,183 |
| Kalle Virtanen | - |
| Pirjetta Soikkeli | - |
| Sasu Sihvonen | - |

9 Main features of the internal control and risk management systems connected with the financial reporting process

The goal of Oma Savings Bank's internal control and risk management is to ensure the bank's reliable, efficient and regulated operations and to support the implementation of the bank's strategy and managed risk-taking. Internal control and risk management are integral to the entire bank's operations. The bank's risk management system follows the principle of three lines of defence, where the business is responsible for identifying and managing its own risks, risk control and compliance independently monitor compliance with regulations and guidelines, and the internal audit under the Board of Directors evaluates the functionality and adequacy of the entire system.

The Board of Directors has overall responsibility for the proper organisation of internal control and risk management. The Board of Directors confirms the principles of risk management, risk strategy and risk appetite, and ensures through reporting that risk management functions effectively and supports the bank's solvency and functional capacity. Risk control, compliance and internal

audit report directly to the Board of Directors ensuring independence and transparency of control.

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

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

10 Financial reporting

In terms of financial reporting, the principles for internal control are clear roles and responsibilities within the organisation. As regards internal control, clear responsibilities between the Company and service providers and efficient procedures for monitoring processes are key. OmaSp has drawn up reporting practices for the implementation of financial reporting. In order to ensure the accuracy of financial reporting, internal control processes have been established.

The unit of financial administration is responsible for the financial reporting of the Oma Savings Bank Plc Group as a whole and for external and internal accounting. Financial administration is responsible for, among other things, the

Group's financial reporting, the Group's accounting principles and maintenance thereof, drawing up and updating the Group's forecasting models, and the Company's internal financial reporting and its monitoring. The financial administration is also responsible for the overall reporting by the authorities. The Group's reporting is centralised to financial administration.

OmaSp's bookkeeping is handled by Figure Taloushallinto Oy, which is partly owned by the Company. Purchased services include basic bookkeeping, drawing up the consolidated financial statements according to IFRS along with producing the numeric content for the notes to the financial statements, securities ledger and purchase ledger accounting, and fixed assets bookkeeping. Services are produced in accordance with service agreements, and they comply with the guidelines and regulations of the Finnish Financial Supervisory Authority and other authorities. The Company holds regular meetings with the service providers to develop the collaboration and monitor their operations.

OmaSp's Management Team and the Board of Directors receive regular management reports, which cover reports for the period, forecasts, and analyses of deviations by earnings item and balance sheet item. The reporting framework also includes key figures that are to be reported.

Controllers involved in the Group's financial reporting do not participate in business activities or making business decisions. Controllers report to OmaSp's CFO, who is a member of the Management Team.

11 Functions independent of business operations

The Company has arranged functions that are independent of business operations to ensure efficient and comprehensive internal control as follows:

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

The Company's Board of Directors has appointed the people in charge of these functions. In this way, the Board of Directors has ensured that the risk control function, compliance function, credit risk evaluation function and internal audit function have adequate and competent personnel resources with respect to the nature, scope and diversity of the Company's operations. The independent functions report human resources to the committees, on the basis of which the adequacy of the resources is established.

Risk control

Risk control function is an essential part of internal control. The purpose of the function is to ensure that risks arising from the Company's business are identified, assessed and quantified, and that the risks are monitored as part of day-to-day business management.

The Board of Directors approves the operating principles of the function, and the function reports on its activities to the Board of Directors and executive management. The Company maintains and develops risk control functions to ensure that all new, previously unidentified essential risks will be covered by risk management.

Compliance

The compliance function monitors and assesses the adequacy and efficiency of the activities and procedures with which the Company ensures compliance with the regulations. The function also monitors and assesses the adequacy and effectiveness of the measures taken to address the shortcomings in compliance.

The Board of Directors has adopted the goals and responsibilities of the function by approving its operating principles and confirming its annual plan each year.

The Compliance function reports to the Board of Directors on its observations biannually.

Internal audit

Internal audit is a business-independent and objective assessment and verification activity that is responsible for auditing the adequacy, functionality and effectiveness of internal control.

The Board of Directors decides annually on the operating principles of the internal audit and the audit plan. The internal audit reports at least annually and, if necessary, more frequently on its most important findings, the follow-up of measures and the implementation of the audit plan directly to the Board.

12 Insider management

In order to effectively manage the insider affairs of a listed company, insider management must be organised in a consistent and reliable manner. The obligations concerning the organisation of insider administration are binding on listed companies. OmaSp complies with the insider guidelines of Nasdaq Helsinki Ltd (Helsinki Stock Exchange). In addition, the Company has internal insider guidelines approved by the Board of Directors based on the stock exchange guidelines. Compliance with the insider guidelines, monitoring the reporting obligation and maintaining insider registers are the responsibility of the Chief Legal Officer of OmaSp.

13 Related party information

Related parties refer to key management personnel in OmaSp and their family members, subsidiaries, associates and joint ventures, joint operations, and companies in which the key management personnel have control or significant influence and entities that have significant influence in OmaSp.

The key personnel are the members of the Board of Directors, the CEO and the Deputy CEO, and the rest of the Management Team. Loans and guarantees granted to related parties are granted on terms and conditions that apply to

similar customer loans and guarantees. Employee benefits are respected for related parties working in OmaSp. Transactions with related parties are part of the Company's normal business operations and are carried out in accordance with the agreed decision-making procedure and taking into account possible conflicts of interest. The Board of Directors of the Company has defined and approved the principles of the Company's related parties. Related party transactions are reported in the notes to the financial statements (G31).

14 Auditor and Sustainability Report Auditor

According to the Articles of Association, at minimum one (1) and at maximum two (2) auditors shall be elected for the Company. The auditors shall be Authorised Public Accountants approved by Finland Chamber of Commerce. If only one auditor is elected and this is not from an authorised public accountant's firm approved by Finland Chamber of Commerce, a deputy auditor shall also be elected. The auditor of Oma Savings Bank Plc and the auditor of the Sustainability Report is the auditing firm KPMG Oy Ab (business ID 1805485-9), with Tuomas Ilveskoski, M.Sc., APA, as the auditor in charge in accordance with the decision of the Annual General Meeting in 2025. The auditor's term of office begins at the close of the Annual General Meeting and continues until the end of the next Annual General Meeting. The Company discloses the fees payable to the firm of auditors in the notes to the financial statements (G22).

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