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Capital and Risk Management Report 2023

The Capital and Risk Management Report is a translation of the original Finnish version “Capital and Risk Management Report -raportti 2023”. 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.

The 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 the risk appetite and different risk strategies approved by the Board. Various risks and their development are regularly reported to the Board. With this disclosure, the Board 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 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 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 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 practices retail banking and mortgage banking. Key customer groups are retail customers, small and medium-sized companies, agricultural entrepreneurs, and housing companies. Company's key risk types are credit risk, operational risk, market risk and liquidity risk.

Credit risk in financial activities is the Company's key risk, which is managed in accordance with the credit risk strategy approved by the Board of Directors by setting targets and risk limits for the loan portfolio's quality and concentrations. Loans secured by immovable property and retail exposures form the majority of the Company's credit risk. Company's customer base is almost entirely in Finland, and well diversified within the country.

Operational risk is another key risk. Operational risk is managed both centrally and by business line. Oma Savings Bank Plc's most significant source of operational risk is the cyber risks. The operating environment has changed with the Russia's invasion war and the likelihood of a cyber-attack has increased. In addition, fraud and scams have been identified as sources of operational risk, as well as knowledge of the customer, which is related to the quality of the customer data collected.

Market risk results from fluctuations in the market prices of investment portfolio securities and the interest rate risk in the banking book. The interest rate risk in the banking book is regularly modelled and the market risk of the investment portfolio is managed through a prudent investment strategy. As a general rule, the Company does not practice trading on its own account, but bonds are purchased for managing liquidity and derivatives are used for hedging purposes.

The Company directs its operations so that its risk tolerance limits are not exceeded. The Group's Common Equity Tier 1 (CET1) capital ratio has a medium-term target level at least 2 percentage points above regulatory requirement and its realisation at the end of the year was 14.9%.

The target level for the share of insolvent loans in the loan portfolio has been set at 2% and it was exceeded at the end of review year, being 2.1%. Liquidity risk is measured in the short and long term by monitoring the structure of the liquidity reserve and long-term liabilities. The Group's target for the LCR ratio is 125% (realised 248.9%), and for the Net Stable Funding Ratio (NSFR) requirement the Group's target is 110% (realised 117.8%).

2. Summary

(1,000 euros)	31 Dec 2023	31 Dec 2022
Own funds		
Common Equity Tier 1 (CET1) capital	490,948	339,488
Total capital (TC)	544,519	378,988
Pillar I minimum capital requirement (8,0 %)	264,000	203,722
Pillar I total capital requirement	396,455	305,792
Risk weighted assets		
Credit and counterparty risk	2,926,776	2,281,829
Credit valuation adjustment (CVA)	50,949	31,658
Operational risk	322,280	233,043
Risk weighted assets, total	**3,300,005**	**2,546,530**
Ratios		
Common Equity Tier 1 (CET1) capital ratio, %	14.88%	13.33%
Total capital (TC) ratio, %	16.50%	14.88%
Leverage ratio, %	6.34%	5.57%
Liquidity coverage ratio (LCR), %*	248.85%	159.92%

* LCR calculation adjusted retrospectively as of 31 December 2022

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 first quarter of 2023, the Company carried out a transaction in which Liedon Savings Bank's business became part of the Company's business. The Company plans to carry out a transaction in the second half of 2024, in which the Company will acquire Handelsbanken's Finnish SME business. 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 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 measures to prepare for known future regulatory changes and to anticipate future regulatory changes that are still uncertain.

The Common Equity Tier 1 capital (CET1) ratio of Oma Savings Bank Group increased and was 14.9 (13.3)% 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 Liedon Savings Bank's business. Own funds were most significantly increased by directed share issue to Liedon Savings Bank as well as retained earnings for the financial year 2023. Total capital ratio was 16.5 (14.9)% and the leverage ratio was 6.3 (5.6)%. At the end of the year, the Group's total capital ratio was 4.5 percentage points over the minimum regulatory requirement.

The Group's LCR key figure was 248.9% at year-end and Standard & Poor's credit rating for short-term borrowing was A-2. The Net Stable Funding Ratio (NSFR) was 117.8% at the end 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.

EU KM1: Key metrics template

(1,000 euros)		a 31 Dec 2023	c 30 Jun 2023	e 31 Dec 2022
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	490,948	442,336	339,488
2	Tier 1 capital	490,948	442,336	339,488
3	Total capital	544,519	500,017	378,988
	Risk-weighted exposure amounts			
4	Total risk exposure amount	3,300,005	3,131,942	2,546,530
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	14.8772%	14.1234%	13.3314%
6	Tier 1 ratio (%)	14.8772%	14.1234%	13.3314%
7	Total capital ratio (%)	16.5005%	15.9651%	14.8825%
	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 and overall capital 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 (%)	0.0138%	0.0150%	0.0082%
11	Combined buffer requirement (%)	2.5138%	2.5150%	2.5082%
EU 11a	Overall capital requirements (%)	12.0138%	12.0150%	12.0082%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.0005%	6.4651%	5.3825%
	Leverage ratio			
13	Total exposure measure	7,749,639	7,158,420	6,093,644
14	Leverage ratio (%)	6.3351%	6.1792%	5.5712%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14c	Total SREP leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14e	Overall leverage ratio requirement (%)	3.0000%	3.0000%	3.0000%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	791,175	791,240	745,212
EU 16a	Cash outflows - Total weighted value	550,704	567,408	575,951
EU 16b	Cash inflows - Total weighted value *	85,698	62,477	45,299
16	Total net cash outflows (adjusted value)*	465,006	504,931	530,652
17	Liquidity coverage ratio (%)*	175.6523%	163.8087%	141.3156%
	Net Stable Funding Ratio			
18	Total available stable funding*	6,117,939	5,898,670	4,668,590
19	Total required stable funding	5,191,785	4,927,175	4,085,395
20	NSFR ratio (%)*	117.8400%	119.7200%	114.2751%

The form does not provide lines EU 8a, EU 9a, 10, EU 10a, EU 14a, EU 14b and EU 14d nor columns b or d, as there is nothing to report.

* LCR and NSFR calculation adjusted for comparative periods retrospectively.

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 leasing
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 of real estate

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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

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

In the financial year 2023, the importance of global economic uncertainty and risks for the bank has been emphasized, as in other financial years following the start of the corona pandemic. Russia's invasion war against Ukraine in 2022 has led to global sanctions against Russia and Belarus and increased tensions between the major powers. The inflation that started in 2021 and accelerated due to the sanctions of the Russian invasion war has forced the central bank to raise its key interest rate, whereby the interest rate has remained at a high level until the end of 2023.

However, in the last quarter of the year, market interest rates turned downwards as inflation expectations eased. Inflationary pressures will anyway remain at a higher level than normal as a result of low unemployment and increased wage levels, so interest rates will likely continue to fluctuate widely during 2024. The risk of an escalation of the Middle East conflict, the emergence of new global conflicts, and the security and trade policy risks associated with the upcoming US presidential election keep economic uncertainty high and stress the importance of proactive risk management and preparedness in the future.

Prolonged inflation and high interest rates are reflected in increased uncertainty, especially in the refinancing market. The increased interest rate, on the other hand, can be seen as increasing costs of market-based financing. Despite the increasing costs, the availability of financing has remained at a good level. Despite overall economic uncertainty, the Company's liquidity has remained at a stable level in 2023, and the bonds issued by the Company have further strengthened its liquidity position and reduced refinancing risk. High market interest rates have indirectly affected the Company's risk position through the fact that, due to the increase in loan servicing costs and inflation of the Company's loan portfolio, consumption expenditure weakens the purchasing power of customers, which has been reflected during the year in the moderate growth of insolvent loans compared to the previous year. The Company's policies and credit risk measurement methods support continuous monitoring of risk position development, and the Company regularly monitors the development of credit risk by a variety of measures.

As market interest rates took a downward turn in the last quarter of the year, the value of the Company's liquidity portfolio increased because the portfolio consists mainly of fixed rate bonds. The Company's balance sheet hedging measures have reduced interest rate risk, especially in the second half of the year, when the amount of interest rate hedging has been increased to some extent. The Company further strengthened its liquidity in November 2023 by issuing a covered bond of EUR 500 million. With the issuance, the Company will refinance the EUR 300 million covered bond maturing at the beginning of April 2024. The Company continuously monitors and forecasts material measures of interest rate, liquidity and financial risks both in its own operations and in the surrounding market, so that global changes and uncertainties affecting the Company's operations and risk position could be taken into account without delay.

War and increased tension between the major powers have also highlighted the existence of cyber threats in particular: denial-of-service attacks can be used to disrupt or disable information systems. Cyber threats and other risks, such as power outages, have been mapped in cooperation with service providers so that the Company would be well prepared in the event of possible disruptions. The Company has updated its own contingency measures and guidelines, particularly with regard to sanctions and financial crime control, and takes care of regular training and information for its own personnel to prepare for cyber risks.

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 these 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 risks linked to credit risk concentrations, market and interest risk, other risk concentrations, system related risks as well as strategic, legal and reputation related 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 bank, based on a regular assessment by the supervisory authority, which reviews the bank'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 three lines of defence principle. 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 Board of Directors has set limits for different risk classes and these are reassessed annually. The relevant business lines and independent functions' representatives 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 the Company's Board of Directors and management team of the limit situation.

Internal control functions

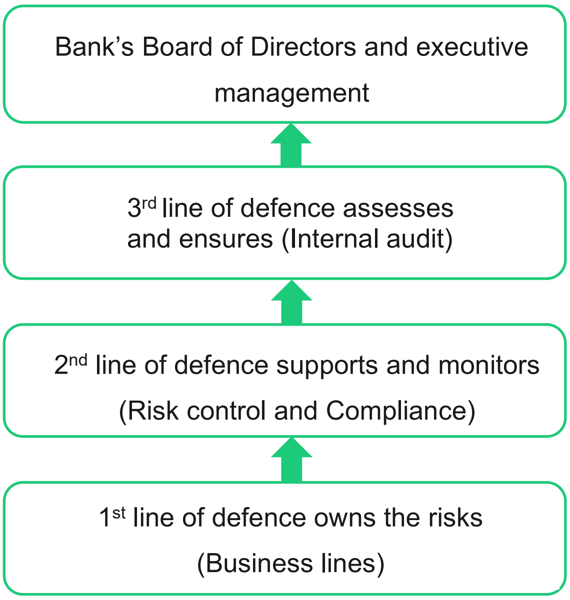
Oma Savings Bank Plc has arranged functions that are business-independent to ensure efficient and comprehensive internal control as follows:

- Independent risk control function
- Ensuring regulatory compliance (Compliance function)
- Internal audit function

The Board of Directors of the Company has approved the risk-based job descriptions of the above-mentioned operations and the persons responsible for the operations.

Risk control ensures the identification, assessment and measurement of business 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. Risk control specialists assist in carrying out these tasks. 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 organizations 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 bank.

Internal audit supports the senior management of the Company and the organization in achieving its objectives by providing a systematic approach to the organization's processes and to add value to Oma Savings Bank Plc and improve its operational security.

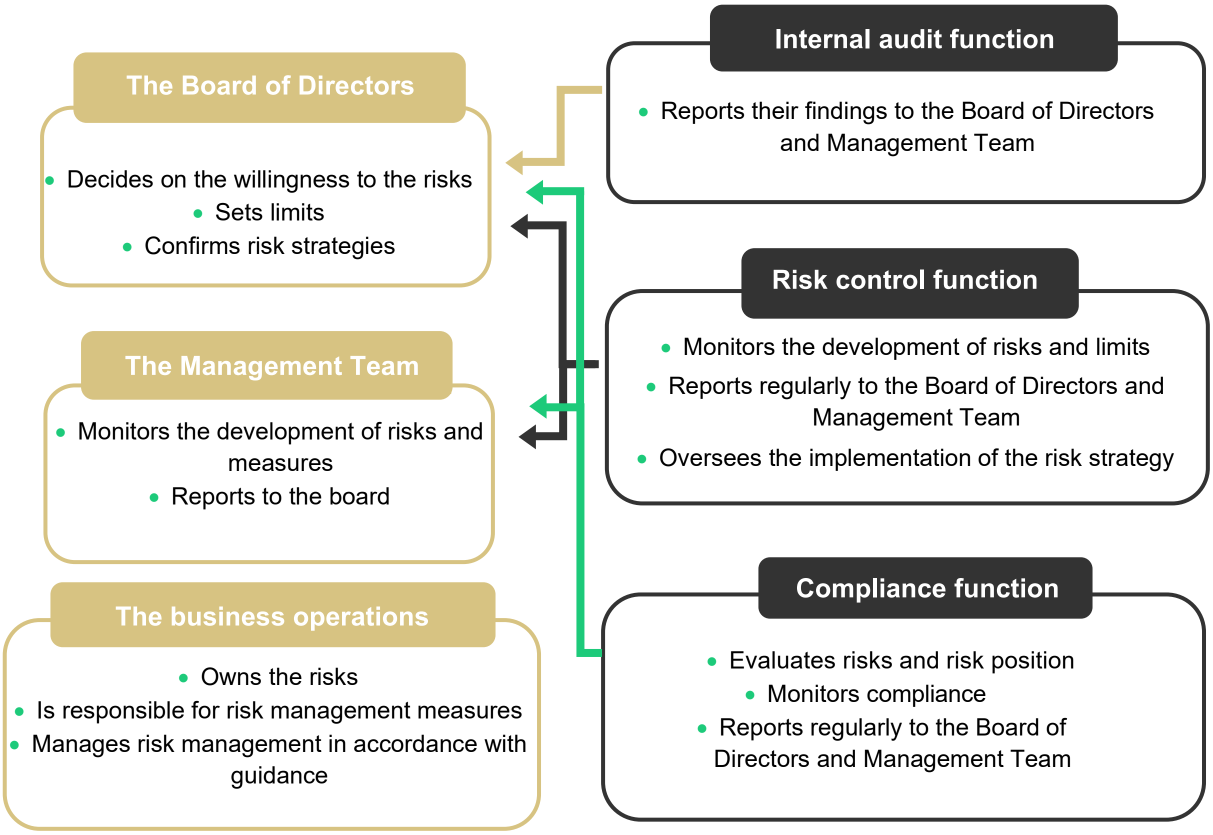
4.2 Risk monitoring and reporting

Risk management in the Company is assessed by the Board of Directors, the acting management, as well as the independent risk control function and compliance function. The Company's internal risk monitoring and reporting ensures that its Board 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 below.

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.

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 and executive management with a comprehensive summary of its operations and findings. The function also reports its findings to business management as part of its day-to-day operations. The risk control function is responsible for regular risk reporting to the Management Team and the Board of Directors, which covers the bank's key risk categories. 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.



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. Various risks and their development are regularly reported to the Board. 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. Found on the company's website https://www.omasp.fi/en/investors	Information on the diversity approach applied to members of the management body is provided in the Corporate Governance Statement.
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 544.5 (379.0) million, of which Tier 1 capital (T1) accounted for EUR 490.9 (339.5) million. Tier 1 capital consisted fully of Common Equity Tier 1 capital (CET1). Tier 2 capital (T2) EUR 53.6 (39.5) million consisted of debenture loans.

Own funds were most significantly increased by directed share issue of EUR 65.0 million to Liedon Savings Bank as well as retained earnings for the financial year 2023, which have been included in the Common Equity Tier 1 capital with the permission granted by the Finnish Financial Supervisory Authority (FIN-FSA). In addition, own funds were increased by a EUR 20 million debenture loan issued in February.

The amount of dividends proposed to be paid on the basis of the Financial Statements to be confirmed for 2023 has been deducted from the profits in accordance with European Commission Delegated Regulation (EU) No. 241/2014. 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.

Own funds (1,000 euros)	31 Dec 2023	31 Dec 2022
Group`s equity	**541,052**	**364,961**
Minus		
Other items	35,441	16,268
Common Equity Tier 1 capital before regulatory adjustments	**505,611**	**348,692**
Share capital	24,000	24,000
Reserve for invested unrestricted equity*	206,105	141,104
Fair value reserve	-61,756	-76,503
Other reserves	380	128
Retained earnings	336,881	259,963
Regulatory adjustments on Common Equity Tier 1 capital	**-14,663**	**-9,204**
Intangible assets	-13,638	-8,628
Value adjustments due to the requirements for prudent valuation and the missing amount of the requirement to cover non-performing liabilities	-1,025	-576
Common Equity Tier 1 (CET1) capital	**490,948**	**339,488**
Additional Tier 1 capital before regulatory adjustments	-	-
Regulatory adjustments on Additional Tier 1 capital	-	-
Additional Tier 1 (AT1) capital	-	-
Tier 2 capital before regulatory adjustments	**53,571**	**40,000**
Debentures	53,571	40,000
Regulatory adjustments on Tier 2 capital	**-**	**-500**
Tier 2 (T2) capital	**53,571**	**39,500**
Total capital (TC)	**544,519**	**378,988**

* The assets raised in the 2017–2018 personnel offerings, EUR 3.9 million, are not included in Common Equity Tier 1 capital.

EU CC1: Composition of regulatory own funds

31 Dec 2023	(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	259,691	(b)
3	Accumulated other comprehensive income (and other reserves)	144,729	(c)
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	77,191	(b)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**505,611**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-639	
8	Intangible assets (net of related tax liability) (negative amount)	-13,638	(d)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
EU-27a	Other regulatory adjustments	-386	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-14,663**	
29	**Common Equity Tier 1 (CET1) capital**	**490,948**	
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)**	**490,948**	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	53,571	
51	**Tier 2 (T2) capital before regulatory adjustments**	**53,571**	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	-	
58	**Tier 2 (T2) capital**	**53,571**	
59	**Total capital (TC = T1 + T2)**	**544,519**	
60	**Total Risk exposure amount**	**3,300,005**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	14.8772%	
62	Tier 1 capital	14.8772%	
63	Total capital	16.5005%	
64	Institution CET1 overall capital requirements	7.8575%	
65	of which: capital conservation buffer requirement	2.5000%	
66	of which: countercyclical capital buffer requirement	0.0138%	
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**	**7.0005%**	
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)	4,920	(g)

The form does not provide lines EU 3a, 4, 5, 9,10, 12-20, EU 20a-20d, 22-25, 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, 67, 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 2023	(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	682,117	682,117	
2	Loans and receivables from credit institutions	192,305	192,305	
3	Loans and receivables from the public and public sector entities	5,997,074	6,009,014	
4	Financial derivatives	44,924	44,924	
5	Investment assets	561,414	561,414	(g)
6	Equity accounted entities	24,131	24,131	
7	Intangible assets and goodwill	13,638	13,638	(d)
8	Tangible assets	34,594	34,594	
9	Other assets	75,097	75,097	
10	Deferred tax assets	17,610	17,610	
11	**Total assets**	**7,642,906**	**7,654,846**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Liabilities to credit institutions	165,255	165,255	
2	Liabilities to the public and public sector entities	3,778,310	3,778,310	
3	Financial derivatives	9,455	9,455	
4	Debt securities issued to the public	2,930,058	2,930,058	
5	Subordinated liabilities	60,000	60,000	(f)
6	Provisions and other liabilities	113,297	113,297	
7	Deferred tax liabilities	42,899	42,899	
8	Current income tax liabilities	2,580	2,580	
9	**Total liabilities**	**7,101,854**	**7,101,854**	
Shareholders' Equity				
1	Share capital	24,000	24,000	(a)
2	Reserves	148,822	148,822	(c) (e)
3	Retained earnings	368,230	368,593	(b)
4	Shareholders of Oma Savings Bank Plc	541,052	541,415	
5	Non-controlling interest	-	-	
6	**Equity total**	**541,052**	**541,415**	
7	**Total liabilities and shareholders' equity**	**7,642,906**	**7,643,268**	

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

		i. Instruments meeting own funds requirements	ii. Own funds and eligible liabilities instruments		
31 Dec 2023	(EUR mill.)	Share capital	Debentures, remaining maturity of more than 1 year		
1	Issuer	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
2a	Public or private placement	Public	Private	Private	Private
3	Governing law(s) of the instrument	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
	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)
5	Post-transitional CRR rules	Common Equity Tier 1 capital (CET1)	Tier 2 capital (T2)	Tier 2 capital (T2)	Tier 2 capital (T2)
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
7	Instrument type (types to be specified by each jurisdiction)	Share	Debenture	Debenture	Debenture
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	24	2Statutory capital: 20,000 Approved liabilities: 20,000	2Statutory capital: 20,000 Approved liabilities: 20,000	2Statutory capital: 20,000 Approved liabilities: 20,000
9	Nominal amount of instrument	N/A	20	20	20
EU-9a	Issue price	N/A	1	1	1
EU-9b	Redemption price	N/A	1	1	1
10	Accounting classification	Equity	Debt - amortised cost	Debt - amortised cost	Debt - amortised cost
11	Original date of issuance	Continuous	9/15/2022	11/14/2022	2/23/2023
12	Perpetual or dated	Without due date	Dated	Dated	Dated
13	Original maturity date	No maturity day	1/15/2028	7/14/2028	10/23/2028
14	Issuer call subject to prior supervisory approval	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Variable rate	Fixed rate	Fixed rate	Fixed rate
18	Coupon rate and any related index	N/A	3.00%	3.25%	3.25%
19	Existence of a dividend stopper	No	No	No	No

EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Completely discretionary	Obligatory	Obligatory	Obligatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Completely discretionary	Obligatory	Obligatory	Obligatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	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
30	Write-down features	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	Regulatory	Regulatory	Regulatory
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Debentures	Ineligible unsecured liabilities	Ineligible unsecured liabilities	Ineligible unsecured liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	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

(1) Insert '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 systematic risk buffer.

In its decision on 27 February 2023, the Finnish Financial Supervisory Authority (FIN-FSA) maintained the SREP requirement for Oma Savings Bank Plc based on the supervisory authority's estimate at 1.5% unchanged. The decision is valid until further notice from 30 June 2023, but no later than 30 June 2026. 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%. The Group's total own funds clearly exceeded the total capital requirement: excess own funds came to EUR 148.1 million in the reporting period.

On 30 March 2023, the Finnish Financial Supervisory Authority (FIN-FSA) imposed a systemic risk buffer requirement of 1.0% for Finnish credit institutions in order to strengthen the risk-bearing capacity of the banking sector. The decision enters into force after a transitional period on 1 April 2024 and shall be covered by Consolidated Common Equity. 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.

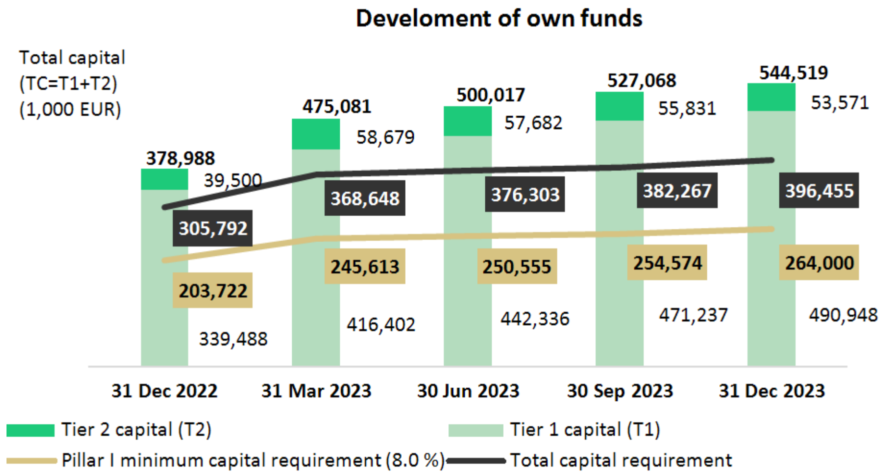
The Financial Stability Authority has issued a decision to Oma Savings Bank Plc on the Minimum Requirement for Own Funds and Eligible Liabilities requirement (MREL) consists of an overall risk-based requirement (9.5%) and a requirement based on the total amount of liabilities used to calculate the leverage ratio (3.0%). On 31 December 2023, Oma Savings Bank Plc meets the set requirement with own funds.

Group`s total capital requirement 31 Dec 2023 (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%	0.01%	0.00%	0.00%	7.86%	259,299
AT1	1.50%	0.28%					1.78%	58,781
T2	2.00%	0.38%					2.38%	78,375
Total	**8.00%**	**1.50%**	**2.50%**	**0.01%**	**0.00%**	**0.00%**	**12.01%**	**396,455**

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

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



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 2023	(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	5,723	5,723	47	47	585	**0.0205%**	**2.5000%**
	Norway	25,773	25,773	276	276	3,446	**0.1207%**	**2.5000%**
	Sweden	35,143	35,143	390	390	4,875	**0.1708%**	**2.0000%**
	Estonia	944	944	43	43	539	**0.0189%**	**1.5000%**
	Slovakia	4,846	4,846	39	39	485	**0.0170%**	**1.5000%**
	Other countries	6,021,329	6,021,329	227,574	227,574	2,844,674	**99.6521%**	**0.0000%**
020	**Total**	**6,093,756**	**6,093,756**	**228,368**	**228,368**	**2,854,603**	**100.0000%**	**0.0000%**

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 2023	(1,000 euros)	a
1	Total risk exposure amount	3,300,005
2	Institution specific countercyclical capital buffer rate	0.0138%
3	Institution specific countercyclical capital buffer requirement	455

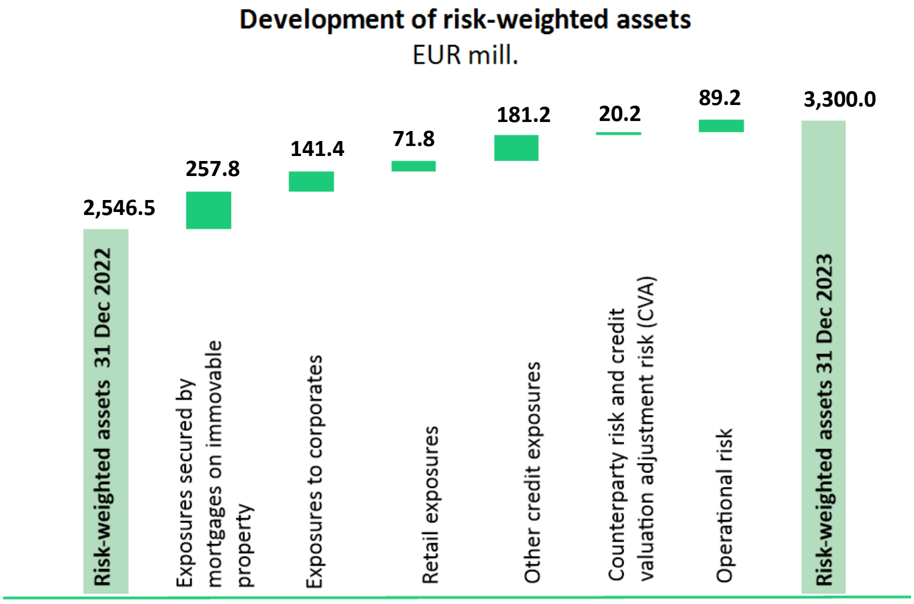
Table EU OVC - ICAAP information

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 increased and was 16.5 (14.9)% at the end of the period. The Common Equity Tier 1 capital (CET1) ratio was 14.9 (13.3)%, exceeding the minimum level of the medium-term financial goal set by the Company's Board. 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 29.6% to EUR 3,300.0 (2,546.5) million. Risk-weighted assets grew most significantly due to the acquisition of Liedon Savings Bank's business.

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. The Company's project to transition to the application of the IRB approach is progressing as planned.



Development of capital adequacy ratios

	31 Dec 2022	31 Mar 2023	30 Jun 2023	30 Sep 2023	31 Dec 2023
Common Equity Tier 1 (CET1), %	13.33%	13.56%	14.12%	14.81%	14.88%
Tier 1 capital ratio (T1), %	13.33%	13.56%	14.12%	14.81%	14.88%
Total capital (TC), %	14.88%	15.47%	15.97%	16.56%	16.50%

EU OV1: Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
(1,000 euros)		31 Dec 2023	30 Jun 2023	31 Dec 2023
1	Credit risk (excluding CCR)	2,918,515	2,864,354	233,481
2	Of which the standardised approach	2,918,515	2,864,354	233,481
6	Counterparty credit risk - CCR	59,210	34,545	4,737
EU 8b	Of which credit valuation adjustment - CVA	50,949	28,573	4,076
9	Of which other CCR	8,261	5,972	661
23	Operational risk	322,280	233,043	25,782
EU 23a	Of which basic indicator approach	322,280	233,043	25,782
29	**Total**	**3,300,005**	**3,131,942**	**264,000**

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 2023	(1,000 euros)	Carrying values as reported in published financial statements and under scope of regulatory consolidation	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	682,117	682,117	682,117			
2	Loans and advances to credit institutions	192,305	192,305	192,305			
3	Loans and advances to the public and public sector entities	5,997,074	6,009,014	5,997,074			
4	Financial derivatives	44,924	44,924		44,924		
5	Investment assets	561,414	561,414	561,414		2,439	
6	Equity accounted entities	24,131	24,131	24,131			
7	Intangible assets	13,638	13,638				13,638
8	Tangible assets	34,594	34,594	34,594			
9	Other assets	75,097	75,097	56,031	19,066		
10	Deferred tax assets	17,610	17,610	17,610			
11	**Assets, total**	**7,642,906**	**7,654,846**	**7,565,277**	**63,990**	**2,439**	**13,638**
	Breakdown by liability classes according to the balance sheet in the published financial statements						
1	Liabilities to credit institutions	165,255	165,255				165,255
2	Liabilities to the public and public sector entities	3,778,310	3,778,310				3,778,310
3	Financial derivatives	9,455	9,455		9,455		
4	Debt securities issued to the public	2,930,058	2,930,058				2,930,058
5	Subordinated liabilities	60,000	60,000				60,000
6	Provisions and other liabilities	113,297	113,297		9,427		103,870
7	Deferred tax liabilities	42,899	42,899				42,899
8	Current income tax liabilities	2,580	2,580				2,580
9	**Liabilities, total**	**7,101,854**	**7,101,854**		**18,882**		**7,082,972**

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
		Total	Items subject to		
31 Dec 2023	(1,000 euros)		Credit risk framework	CCR framework	Market risk framework
1	**Assets carrying value amount under the scope of prudential consolidation (as per template LI1)**	**7,629,268**	**7,565,277**	**63,990**	**2,439**
2	**Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)**	**18,882**		**18,882**	
3	**Total net amount under the scope of prudential consolidation**	**7,610,386**	**7,565,277**	**45,109**	**2,439**
4	**Off-balance-sheet amounts**	**372,522**	**372,522**		
5	Differences in valuations	-639	-639		
6	Differences due to different netting rules, other than those already included in row 2	45,480		45,480	
7	Differences due to consideration of provisions				
8	Differences due to the use of credit risk mitigation techniques (CRMs)	-34,209	-34,209		
9	Differences due to credit conversion factors	-250,517	-250,517		
10	Differences due to securitisation with risk transfer				
11	Other differences	-36,974	12,311	-49,284	
12	**Exposure amounts considered for regulatory purposes**	**7,706,050**	**7,664,745**	**41,304**	

The form does not provide 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)**	**639**

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 2023, Oma Savings Bank Group's leverage ratio was 6.3 (5.6)%.

The total leverage ratio exposures increased by EUR 1,656.0 million, resulting mostly from the acquisition of Liedon Savings Bank's business. The financial year's profit and the share issue aimed at Liedon Savings Bank 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 and the requirement is valid until further notice as of 31 March 2024, but no later than 31 March 2026.

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		Applicable amount	
		a	b
(1,000 euros)		31 Dec 2023	31 Dec 2022
1	Total assets as per published financial statements	7,642,906	5,941,766
8	Adjustment for derivative financial instruments	-3,991	34,876
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	131,117	116,446
12	Other adjustments	-20,392	556
13	**Total exposure measure**	**7,749,639**	**6,093,644**

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

(1,000 euros)		CRR leverage ratio exposures a 31 Dec 2023	b 31 Dec 2022
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	7,586,019	5,948,561
6	(Asset amounts deducted in determining Tier 1 capital)	-8,801	-8,174
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**7,577,218**	**5,940,387**
Derivative exposures			
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	9,209	3,880
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	32,096	32,931
13	**Total derivatives exposures**	**41,304**	**36,811**
Securities financing transaction (SFT) exposures			
Other off-balance sheet exposures			
20	(Adjustments for conversion to credit equivalent amounts)	131,117	116,446
22	**Off-balance sheet exposures**	**131,117**	**116,446**
Capital and total exposure measure			
23	**Tier 1 capital**	**490,948**	**339,488**
24	**Total exposure measure**	**7,749,639**	**6,093,644**
Leverage ratio			
25	Leverage ratio (%)	6.3351%	5.5712%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.3351%	5.5712%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.3351%	5.5712%
26	Regulatory minimum leverage ratio requirement (%)	3.0000%	3.0000%
EU-27a	Overall leverage ratio requirement (%)	3.0000%	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)	7,749,639	6,093,644
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)	7,749,639	6,093,644
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)	6.3351%	5.5712%

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)	6.3351%	5.5712%

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 26a, 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	b
		31 Dec 2023	31 Dec 2022
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	7,586,019	5,948,561
EU-3	Banking book exposures, of which:	7,586,019	5,948,561
EU-4	Covered bonds	227,788	221,606
EU-5	Exposures treated as sovereigns	880,398	621,140
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	10,254	9,735
EU-7	Institutions	289,633	173,985
EU-8	Secured by mortgages of immovable properties	4,036,674	3,231,496
EU-9	Retail exposures	957,272	816,426
EU-10	Corporates	907,689	722,843
EU-11	Exposures in default	109,783	59,353
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	166,529	91,976

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 0.77 percentage points and was 6.34% at the end of the financial year, compared to 5.57% 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, which resulted in an increase in the minimum leverage ratio. Own funds were significantly increased by the assets of the share issue aimed at Liedon Savings Bank by EUR 65.0 million and the accumulated profits of the financial year 2023. In the beginning of the year, total responsibilities increased as planned. The reason behind the increase in total liabilities was above all the acquisition of Liedon Savings Bank's business in the first quarter. The growth of the total number of liabilities slowed down after this, as the general demand for loans remained low. In addition to the company's strategic decisions, the minimum leverage ratio was affected by the uncertainty of the general economic environment and the high interest rate level. Strategic decisions only indirectly affected the minimum leverage ratio.

6. Credit risk

Credit risk refers to the possibility that a counterparty fails to meet its obligations in accordance with agreed terms and conditions. Oma Savings Bank Plc's credit risk largely originates in loans granted to private customers, SMEs 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 89% (EUR 2.9 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 46.9%, the share of retail exposures is 16.1% and exposures to corporates 24.0%. Liabilities of private customers and housing companies are mainly covered by housing used as collateral. In particular, the share of housing corporations in the loan portfolio has increased during 2023. The shares of agricultural and corporate customers have decreased slightly. Private customers make up 59.4% of the total loan portfolio. The total loan portfolio has grown by 26.2% during 2023. The loan portfolio is well-diversified geographically and sector-wise, which reduces the Company's concentration risk. The Company does not have any customer entities whose liabilities exceed the limit set by the Credit Institution Act, namely 10 percent of the Company's own funds (high customer risks). The Company does not have material exposures outside Finland. The risks associated with the loan portfolio are low 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 2023	30 Sep 2023	30 Jun 2023	31 Mar 2023	31 Dec 2022
Private customer	3,585,722	3,577,680	3,563,710	3,589,104	2,858,099
-Expected credit losses	-19,481	-19,423	-18,589	-17,838	-9,883
Corporate customer	1,255,520	1,286,474	1,284,163	1,299,544	1,093,700
-Expected credit losses	-11,801	-22,231	-20,469	-18,579	-13,817
Housing company	736,068	719,947	727,326	700,235	461,339
-Expected credit losses	-447	-722	-715	-528	-254
Agricultural customer	300,447	304,585	305,686	310,451	271,112
-Expected credit losses	-3,130	-1,909	-1,278	-1,276	-820
Other	154,776	131,763	119,353	105,614	94,618
-Expected credit losses	-600	-77	-71	-56	-59
Credit balance total	**6,032,533**	**6,020,449**	**6,000,238**	**6,004,948**	**4,778,869**
Expected credit losses total	**-35,458**	**-44,362**	**-41,122**	**-38,277**	**-24,833**

The most significant part of expected credit losses comes from loans to private and corporate customers. The share of housing companies, agricultural and forestry customers and other customers is limited. 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. 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. The amount of expected credit losses has also been affected by the refinements made to the models, the additional allowance based on management's judgement. During 2020 and early 2021, the Company made additional allowances based on management judgement related to the corona pandemic and the Russian invasion war totalling EUR 5.9 million, which anticipated credit risk growth in certain industries. Industries were selected based on both their importance and the estimated magnitude of the impact of the pandemic. These allowances have been fully released during the financial year. The Company made additional allowances of EUR 1.0 million based on the management's judgement during the last quarter of the year. The allowances anticipate the effects of uncertainties related to the economic operating environment affecting the Company's loan portfolio.

Oma Savings Bank Plc has introduced the definition of non-performing loans according to EBA/GL/2016/07. Non-performing receivables increased compared to the comparison period on 31 December 2022 and accounted for 2.1% of the loan portfolio. Past-due receivables (30–90 days) amounted to EUR 31.3 million (18.5) during the period under review. The increase in non-performing receivables results mostly from the weakening of the situations of relatively large individual 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 has forbearance receivables of a total of EUR 131.7 million (95.4).

Matured and non-performing receivables as well as forbearances

(1,000 euros)	31 Dec 2023	% of credit portfolio	31 Dec 2022	% of credit portfolio
Matured receivables, 30-90 days	31,253	0.5%	18,509	0.4%
Non-matured or matured less than 90 days, non-repayment likely	89,842	1.5%	47,497	1.0%
Non-performing receivables, 90-180 days	16,950	0.3%	5,635	0.1%
Non-performing receivables, 181 days - 1 year	14,374	0.2%	6,186	0.1%
Non-performing receivables, > 1 year	21,882	0.4%	28,252	0.6%
Matured and non-performing receivables total	**174,301**	**2.9%**	**106,080**	**2.2%**
Performing receivables and matured receivables with forbearances	74,099	1.2%	62,011	1.3%
Non-performing receivables with forbearances	57,593	1.0%	33,376	0.7%
Forbearances total	**131,692**	**2.2%**	**95,387**	**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 development of credit risks is monitored regularly using different methods. Credit risk monitoring takes into account, for example, the quality, structure, 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.
In terms of credit risk, limitations have been placed on different customer groups, industries and maturities, as well as the amount of bank guarantees. In addition, limits have been placed on different credit ratings as well as on different rag categories and on forbearance contributions. Reporting of credit risk position to the Board is regular. Reporting includes, among other things, the amount of non-performing receivables, collateral risk, the development of the loan portfolio by customer entity, industry and credit quality category. Developments in the quantity and quality of the loan portfolio are reported to the Board on a monthly basis. Developments in the quantity and quality of the largest industries are reported on a quarterly basis. In addition, the 15 largest customer entities are reported to the Board once a year.

The structure of the loan portfolio is monitored per customer group and based on the sector allocation of corporate customers. Risk concentrations are created, for example, 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 the sufficient diversification of products/instruments is monitored regularly. In addition to private customers, the four largest industries are real estate, agriculture and forestry, wholesale and retail, and finance and insurance. 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, e.g. developments in expected credit losses and defaulting customers will also be monitored. The industry breakdown of corporate customers is specified in the table 'The industry breakdown of the credit portfolio' (excluding private customers).

Distribution of corporate loans (excluding private customers)

Industry	31 Dec 2023	31 Dec 2022
Real estate	49.2%	44.4%
Agriculture, forestry, fishing industry	11.9%	13.6%
Trade	6.7%	8.2%
Finance and insurance	5.7%	6.0%
Construction	5.3%	5.7%
Accommodation and food service activities	3.9%	3.9%
Industry	3.5%	3.9%
Professional, scientific and technical activities	3.3%	3.9%
Transportation and storage	3.0%	2.8%
Art, entertainment and recreation	1.7%	2.1%
Other lines of business, total	5.8%	5.4%
Total	**100.0%**	**100.0%**

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

6.2.2 Credit granting process

Credits are granted based on and 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. The classification models for private and corporate customers have been updated during 2023. The data for the comparison period have been prepared in accordance with the classification models in use at the end of 2022, i.e. the credit-rating-specific figures in the tables are not fully comparable.

Credit ratings for private customers

Credit ratings (1,000 euros)	31 Dec 2023	%	31 Dec 2022	%
AAA	1,394,580	38.9%	343,766	12.0%
AA	1,012,406	28.2%	1,127,696	39.5%
A+	389,876	10.9%	-	0.0%
A	248,292	6.9%	801,822	28.1%
B+	325,429	9.1%	-	0.0%
B	52,768	1.5%	367,027	12.8%
C	77,754	2.2%	116,123	4.1%
D	23,458	0.7%	69,493	2.4%
Not rated	248	0.0%	1,067	0.0%
Defaulted	60,911	1.7%	31,106	1.1%
Total	**3,585,722**	**100%**	**2,858,099**	**100.0 %**

Credit ratings of companies and housing companies

Credit ratings (1,000 euros)	31 Dec 2023	%	31 Dec 2022	%
AAA	1,080,143	54.2%	720,465	46.3%
AA	352,148	17.7%	353,818	22.8%
A+	278,902	14.0%	236,596	15.2%
A	156,222	7.8%	137,138	8.8%
B+	42,880	2.2%	-	0.0%
B	17,757	0.9%	59,353	3.8%
C	8,092	0.4%	8,101	0.5%
Not rated	122	0.0%	-	0.0%
Defaulted	55,322	2.8%	39,568	2.5%
Total	**1,991,588**	**100%**	**1,555,040**	**100%**

For private customers, the combined share of the best credit ratings AAA and A was 67.1% and increased compared to the previous year (51.5%). For corporates and housing companies, the share of the best credit ratings AAA was 54.2% and increased compared to the previous year (46.3%). The figures for the comparison period are not fully comparable due to the update of classification models.

6.2.3. Collateral management

Credit decisions are primarily based on the debtor's debt servicing capability, but credit risk collateral is also relevant as 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 according to the categories of collateral, and collateral is measured conservatively at fair value. The collateral shall be assessed independently in the context of the credit decision utilizing statistical models. 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 collateral assessment is carried out by an entity that is independent of the credit decision and, for the most part, persons with an appropriate degree.

The Company's collateral deficit (after securing collateral) has increased slightly over the course of 2023. 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 2023	30 Jun 2023	31 Dec 2022
0-50%	25.1%	24.4%	23.4%
50-60%	13.0%	14.2%	15.1%
60-70%	17.6%	19.2%	19.9%
70-80%	17.3%	16.1%	16.1%
80-90%	13.7%	13.7%	13.0%
90-100%	13.4%	12.4%	12.5%
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 parameters, macroeconomic forecasts concerning the future development of the national economy are used.

The Exposure at Default (EAD) is the amount of exposure at the reporting date. Calculation of the EAD takes into account the payments to the loan as stated in the payment plan. However, certain financial instruments include both a loan principal and an undrawn portion of a loan commitment. The undrawn portion of a loan is taken into account in the exposures for the total limit granted. With credit card receivables, EAD calculation applies the so-called CCF coefficient (credit conversion factor) when taking into account undrawn limits. In the case of limit receivables, the so-called CCF (Credit Conversion Factor) factor is also used in the EAD calculation to take into account the unused limit. The share of losses caused by insolvency describes the share of credit losses in the loan capital at the time of insolvency.

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. Derivatives are used 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						Accumulated partial write-off	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				On performing exposures	On non-performing exposures
31 Dec 2023	(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			
005	Cash balances at central banks and other demand deposits	867,225	867,225													
010	Loans and advances	5,919,811	5,320,505	599,306	143,048	17,536	125,391	-15,204	-1,655	-13,549	-20,254	-631	-19,624	-803	5,661,468	110,920
030	*Public sector entities*	14,624	14,624												276	
040	*Credit institutions*	500	500													
050	*Other financial corporations*	100,400	66,619	33,781	44		43	-564	-17	-547	-7		-7		64,922	26
060	*Non-financial corporations*	1,996,632	1,760,389	236,243	60,140	3,847	56,246	-4,839	-553	-4,286	-7,458	-263	-7,195	-338	1,910,922	46,575
070	*Of which SMEs*	1,925,892	1,695,138	230,754	58,427	3,847	54,533	-4,776	-530	-4,246	-7,357	-263	-7,094	-338	1,846,096	45,299
080	*Households*	3,807,655	3,478,373	329,282	82,865	13,689	69,102	-9,801	-1,084	-8,717	-12,790	-367	-12,422	-465	3,685,347	64,318
090	Debt securities	557,530	543,325	7,645				-478	-430	-48					261,627	
110	*Public sector entities*	176,042	172,023	4,019				-220	-207	-13					16,433	
120	*Credit institutions*	330,536	330,536					-114	-114						227,788	
130	*Other financial corporations*	8,140	1,864					-1	-1						1,863	
140	*Non-financial corporations*	42,812	38,902	3,626				-143	-108	-35					15,543	
150	Off-balance-sheet exposures	368,361	350,006	18,355	4,164	34	740	269	78	191					137,446	332
170	*Public sector entities*	2,008	2,008					6	6						841	
180	*Credit institutions*	297	297					1	1							
190	*Other financial corporations*	5,030	4,109	921				63	2	62					2,025	
200	*Non-financial corporations*	175,408	161,777	13,632	3,605	1	214	121	40	81					85,389	115
210	*Households*	185,617	181,815	3,802	558	33	526	79	31	48					49,191	217
220	**Total**	**7,712,927**	**7,081,061**	**625,307**	**147,212**	**17,570**	**126,130**	**-15,951**	**-2,163**	**-13,788**	**-20,255**	**-631**	**-19,624**	**-803**	**6,060,541**	**111,251**

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

EU CR1-A: Maturity of exposures

31 Dec 2023	(1,000 euros)	a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	66,705	314,037	781,466	4,855,880	9,314	6,027,401
2	Debt securities	-	84,283	257,684	209,559	5,525	557,052
3	***Total***	**66,705**	**398,320**	**1,039,150**	**5,065,439**	**14,839**	**6,584,453**

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

31 Dec 2023	(1,000 euros)	a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	87,571
020	Inflows to non-performing portfolios	97,925
030	Outflows from non-performing portfolios	-42,447
040	Outflows due to write-offs	-20,272
050	Outflow due to other situations	-22,175
060	**Final stock of non-performing loans and advances**	**143,048**

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

31 Dec 2023	(1,000 euros)	Unsecured carrying amount	Secured carrying amount		
				Of which secured by collateral	Of which secured by financial guarantees
		a	b	c	d
1	Loans and advances	1,122,239	5,772,387	5,491,615	280,772
2	Debt securities	295,425	261,627	229,593	32,035
3	**Total**	**1,417,663**	**6,034,015**	**5,721,208**	**312,807**
4	*Of which non-performing exposures*	11,874	110,920	102,697	8,222
EU-5	*Of which defaulted*	5,577	100,314	92,878	7,436

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 2023 (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	846,427	-	1,099,662	4,139	2,390	0.2165%
2	Regional government or local authorities	16,559	2,046	24,902	4,778	11	0.0367%
3	Public sector entities	10,247	-	10,254	-	2,051	20.0000%
4	Multilateral development banks	5,310	-	117,841	-	-	0.0000%
5	International organisations	12,109	-	12,109	-	-	0.0000%
6	Institutions	289,633	297	296,066	1,238	59,461	20.0000%
7	Corporates	907,689	112,810	824,292	37,414	700,205	81.2580%
8	Retail	957,272	192,151	642,914	35,196	471,024	69.4614%
9	Secured by mortgages on immovable property	4,036,674	61,062	4,036,674	30,004	1,369,230	33.6695%
10	Exposures in default	109,783	3,887	99,575	2,174	112,083	110.1574%
11	Exposures associated with particularly high risk	56,648	-	56,648	-	84,972	150.0000%
12	Covered bonds	227,788	-	227,788	-	22,779	10.0000%
14	Collective investment undertakings	5,525	-	5,525	-	5,473	99.0595%
15	Equity	32,125	-	32,125	-	32,125	100.0000%
16	Other items	63,429	-	63,429	-	56,712	89.4090%
17	**Total**	**7,577,218**	**372,253**	**7,549,803**	**114,942**	**2,918,515**	**38.0771%**

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

EU CR5: Standardised approach

31 Dec 2023 (1,000 euros)	Exposure classes	Risk weight									Total	Of which unrated
		0%	4%	10%	20%	35%	50%	75%	100%	150%		
		a	c	d	e	f	g	i	j	k	p	q
1	Central governments or central banks	1,074,352	9,251	20,197	-	-	-	-	-	-	1,103,801	1,103,801
2	Regional government or local authorities	29,626	-	-	54	-	-	-	-	-	29,681	29,681
3	Public sector entities	-	-	-	10,254	-	-	-	-	-	10,254	10,254
4	Multilateral development banks	117,841	-	-	-	-	-	-	-	-	117,841	117,841
5	International organisations	12,109	-	-	-	-	-	-	-	-	12,109	12,109
6	Institutions	-	-	-	297,304	-	-	-	-	-	297,304	297,304
7	Corporates	-	-	-	-	-	68,643	-	793,063	-	861,706	793,063
8	Retail exposures	-	-	-	-	-	-	678,109	-	-	678,109	678,109
9	Exposures secured by mortgages on immovable property	-	-	-	-	3,807,857	258,821	-	-	-	4,066,678	4,066,678
10	Exposures in default	-	-	-	-	-	-	-	81,078	20,670	101,748	101,748
11	Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	56,648	56,648	56,648
12	Covered bonds	-	-	227,788	-	-	-	-	-	-	227,788	227,788
14	Units or shares in collective investment undertakings	52	-	-	-	-	-	-	5,473	-	5,525	5,525
15	Equity exposures	-	-	-	-	-	-	-	32,125	-	32,125	32,125
16	Other items	6,698	-	-	25	-	-	-	56,707	-	63,429	63,429
17	**TOTAL**	**1,240,678**	**9,251**	**247,985**	**307,638**	**3,807,857**	**327,464**	**678,109**	**968,446**	**77,318**	**7,664,745**	**7,596,102**

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

EU CCR1: Analysis of CCR exposure by approach

31 Dec 2023	(1,000 euros)	a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	6,578	22,926		1.4	41,304	41,304	41,304	8,261
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
6	**Total**					**41,304**	**41,304**	**41,304**	**8,261**

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 2023	(1,000 euros)	a	b
		Exposure value	RWEA
4	Transactions subject to the Standardised method	41,304	50,949
5	**Total transactions subject to own funds requirements for CVA risk**	**41,304**	**50,949**

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 2023 (1,000 euros)	Exposure classes	Risk weight	
		e	l
		20%	Total exposure value
6	Institutions	41,304	41,304
11	**Total exposure value**	**41,304**	**41,304**

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
(a)	Article 439 (a) CRR 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.
(b)	Article 439 (b) CRR 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.
(c)	Article 439 (c) CRR Description of policies with respect to Wrong-Way risk as defined in Article 291 of the CRR	Procedures are set out in section 6.
(d)	Article 431 (3) and (4) CRR Any other risk management objectives and relevant policies related to CCR	No other risk management objectives or practices related to counterparty risk.
(e)	Article 439 (d) CRR 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

		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						
31 Dec 2023 (1,000 euros)		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**	**74,099**	**57,593**	**40,061**	**40,062**	**-311**	**-5,427**	**119,703**	**48,916**
050	*Other financial corporations*	-	28	28	28	-	-3	25	25
060	*Non-financial corporations*	18,765	25,359	21,517	21,517	-37	-1,652	39,746	22,295
070	*Households*	55,334	32,207	18,517	18,517	-275	-3,772	79,932	26,597
090	**Loan commitments given**	**51**	**67**	**35**	**35**	**-**	**-**	**63**	**38**
100	**Total**	**74,150**	**57,660**	**40,096**	**40,096**	**-311**	**-5,427**	**119,766**	**48,955**

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

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount / nominal amount											
		Performing exposures			Non-performing exposures								
31 Dec 2023 (1,000 euros)			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 due ≤ 90 days	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	867,225	867,225	-	-	-	-	-	-	-	-	-	-
010	**Loans and advances**	**5,919,811**	**5,888,558**	**31,253**	**143,048**	**89,842**	**16,950**	**14,374**	**11,991**	**8,230**	**1,361**	**300**	**125,515**
030	*Public sector entities*	14,624	14,624	-	-	-	-	-	-	-	-	-	-
040	*Credit institutions*	500	500	-	-	-	-	-	-	-	-	-	-
050	*Other financial corporations*	100,400	100,400	-	44	30	6	-	7	-	-	-	44
060	*Non-financial corporations*	1,996,632	1,987,475	9,158	60,140	40,828	8,307	5,152	2,688	2,832	165	168	56,298
070	*Of which SMEs*	1,925,892	1,916,734	9,158	58,427	39,115	8,307	5,152	2,688	2,832	165	168	54,585
080	*Households*	3,807,655	3,785,559	22,095	82,865	48,985	8,638	9,222	9,296	5,398	1,196	131	69,173
090	**Debt securities**	**557,530**	**557,530**	-	-	-	-	-	-	-	-	-	-
110	*Public sector entities*	176,042	176,042	-	-	-	-	-	-	-	-	-	-
120	*Credit institutions*	330,536	330,536	-	-	-	-	-	-	-	-	-	-
130	*Other financial corporations*	8,140	8,140	-	-	-	-	-	-	-	-	-	-
140	*Non-financial corporations*	42,812	42,812	-	-	-	-	-	-	-	-	-	-
150	**Off-balance-sheet exposures**	**368,361**			**4,164**								**4,131**
170	*Public sector entities*	2,008			-								-
180	*Credit institutions*	297	-	-	-								-
190	*Other financial corporations*	5,030			-								-
200	*Non-financial corporations*	175,408			3,605								3,605
210	*Households*	185,617			558								526
220	**Total**	**7,712,927**	**7,313,313**	**31,253**	**147,212**	**89,842**	**16,950**	**14,374**	**11,991**	**8,230**	**1,361**	**300**	**129,646**

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

		a	b	c	d	e	f
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given
			Of which non-performing		Of which subject to impairment		
31 Dec 2023 (1,000 euros)				Of which defaulted			
10	**On-balance-sheet exposures**	**6,620,389**	**143,048**	**125,515**	**6,613,830**	**-35,936**	
20	Finland	6,155,439	142,773	125,239	6,148,880	-35,495	
30	France	70,919	-	-	70,919	-53	
40	Belgium	42,719	-	-	42,719	-20	
50	Sweden	37,831	11	11	37,831	-21	
60	Netherlands	37,266	207	207	37,266	-48	
70	Other countries	276,214	57	57	276,214	-299	
80	**Off-balance-sheet exposures**	**372,525**	**4,164**	**4,131,148**			**269**
90	Finland	371,676	4,164	4,131,148			268
100	France	18	-	-			-
110	Belgium	25	-	-			-
120	Sweden	75	-	-			-
130	Netherlands	44	-	-			-
140	Other countries	686	-	-			1
150	**Total**	**6,992,914**	**147,212**	**129,646**	**6,613,830**	**-35,936**	**269**

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 2023 (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	55,631	785	709	55,631	-643
020	Mining and quarrying	3,231	410	410	3,231	-58
030	Manufacturing	76,954	7,159	6,708	76,954	-1,446
040	Electricity, gas, steam and air conditioning supply	1,070	-	-	1,070	-
050	Water supply	4,829	-	-	4,829	-2
060	Construction	116,250	6,169	5,839	116,250	-1,239
070	Wholesale and retail trade	158,493	5,195	4,912	158,493	-1,185
080	Transport and storage	71,376	1,545	1,545	71,376	-494
090	Accommodation and food service activities	83,905	2,065	1,720	83,905	-627
100	Information and communication	13,456	194	194	13,456	-51
110	Financial and insurance activities	44,766	13	13	44,766	-57
120	Real estate activities	1,227,620	16,086	13,802	1,227,620	-4,531
130	Professional, scientific and technical activities	95,927	644	600	95,927	-318
140	Administrative and support service activities	33,724	3,246	3,246	33,724	-280
150	Public administration and defense, compulsory social security	-	-	-	-	-80
160	Education	2,996	1,507	1,507	2,996	-269
170	Human health services and social work activities	19,262	226	210	19,262	-74
180	Arts, entertainment and recreation	40,005	14,777	14,777	40,005	-835
190	Other services	7,278	121	108	7,278	-107
200	**Total**	**2,056,772**	**60,140**	**56,298**	**2,056,772**	**-12,296**

The form does not 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.	EUR 27.9 million. 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 company does not have any general credit risk adjustments. The methods used to determine specific credit risk adjustments are described in note G1 to the financial statements.
(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's credit rating is AA+ (Fitch and S&P).
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;	Not used in determining risk weights
Article 444 (b) CRR	(b)	The exposure classes for which each ECAI or ECA is used;	Not used in determining risk weights
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;	Not used in determining risk weights
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 used in determining risk weights

6.5 Encumbered and unencumbered assets

EU AE1: Encumbered and unencumbered assets

31 Dec 2023	(1,000 euros)	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
		010	030	040	050	060	080	090	100
10	**Assets of the disclosing institution**	**2,462,004**	**-**			**4,615,668**	**873,997**		
30	Equity instruments	-	-	-	-	7,600	4,012	7,687	4,012
40	Debt securities	56,359	-	56,359	-	489,186	423,854	489,186	423,854
50	*of which: covered bonds*	-	-	-	-	217,308	217,308	217,308	217,308
60	*of which: securitisations*	-	-	-	-	-	-	-	-
70	*of which: issued by public sector entities*	-	-	-	-	167,511	167,511	167,511	167,511
80	*of which: issued by financial corporations*	56,359	-	56,359	-	274,270	224,514	274,270	224,514
90	*of which: issued by non-financial corporations*	-	-	-	-	43,900	31,889	43,900	31,889
120	Other assets	2,407,024	-			4,126,377	495,228		

EU AE2: Collateral received and own debt securities issued

31 Dec 2023	(1,000 euros)	Fair value of encumbered collateral received or own debt securities issued	
			of which notionally eligible EHQLA and HQLA
		010	030
140	Loans on demand	4,585,580	-
250	**Total collateral received and own debt securities issued**	**2,462,004**	**-**

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 2023 (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**	**1,932,942**	**2,462,004**

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 bank'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 to the Company is measured and modelled using net interest income and current value calculation.

The inflation that started in 2021 and accelerated due to the sanctions of the Russian invasion war has forced the central bank to raise its key interest rate, whereby the interest rate has remained at a high level until the end of 2023. However, in the last quarter of the year, market interest rates turned down as inflation expectations eased. This has increased the volatility and affected the Company's interest rate sensitivities. Due to the structure of the Company's balance sheet, net interest income increases as interest rates rise. The Company has continued to implement balance sheet protections as planned. With them, the effect of interest rate sensitivity can be managed. The Company monitors interest rate sensitivities constantly and, where necessary, for managing interest rates, the Company has the possibility to increase hedging measures to limit the effects.

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 addition, the market 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 separate monitoring limits and an upper limit for the interest rate risk.

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

Net interest income (NII) (EUR mill.)	31 Dec 2023	31 Dec 2022
+100bps	13.6	12.4
-100bps	-13.1	-12.3

Economic value (EV) (EUR mill.)	31 Dec 2023	31 Dec 2022
+100bps	8.9	19.7
-100bps	-6.2	-18.5

The current value calculation examines the changes in the net value of balance sheet items when the interest rate changes 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 present value 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 interest income 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.

For reducing the interest rate risk, the Company can use derivatives and include loan terms that prevent the reduction of the interest rate especially in loan agreements made with corporate customers. 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 2023	(1,000,000 euros)	Current period	Last period	Current period	Last period
1	Parallel up	20.26	41.19	26.99	24.79
2	Parallel down	-9.15	-35.72	-26.35	-24.63
3	Steepener	-25.88	4.63		
4	Flattener	28.62	10.36		
5	Short rates up	24.04	34.44		
6	Short rates down	-25.80	-23.28		

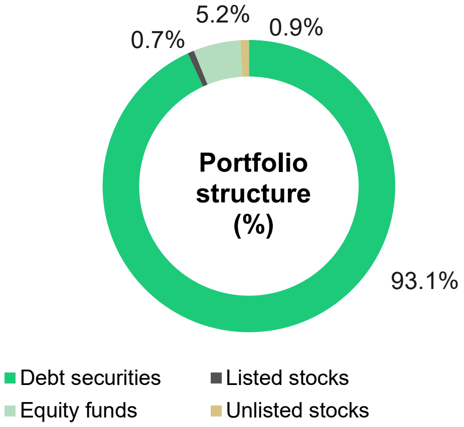
Table EU IRRBBA - Qualitative information on interest rate risks of non-trading book activities

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 a bank's financial value or net interest income. This is due to the effect of adverse changes in market interest rates on the bank'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 bank 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 bank'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 Bank'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 and senior management 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)
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 1.8 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.

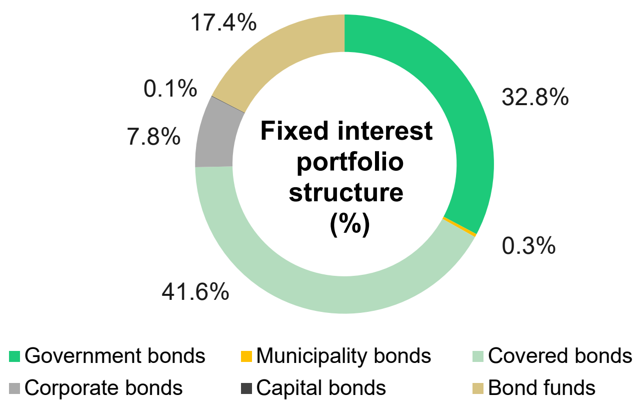
The strong rise in market interest rates that continued in 2023 has been widely reflected as a decline in value in the entire bond market. The effects are also reflected in the Company's investment portfolio, which mainly consists of fixed-rate bonds. During 2022, the Company has implemented hedging measures that have balanced the effect of the rise in market interest rates. During 2023, the size of the investment portfolio has remained stable. The Company's investments are mainly in government bonds with a good rating and covered bonds, whose reactions to negative news are, for example, more moderate than the corporate loan market. Taking into account the changes in the market during the year, 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 2023, the market value of the investment portfolio was EUR 561.41 million.

The Company manages the market risk of the investment portfolio by concentrating the structure of the investment portfolio on issuers and instruments with an Investment Grade credit rating and high liquidity in the market. In addition, the Company complies with counterparty risks approved by the Board of Directors, which are reported to the Company's management on a regular basis.

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 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 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 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 money laundering and the funding of terrorism 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 main source of operational risk is cyber risks. During the last years, the operating environment has changed and the probability of a cyberattack has increased.

The Company calculates the operational risk in accordance with Pillar I using the basic indicator approach for the capital adequacy. This amount in 2023 was EUR 322.3 million, of which the own funds requirement was EUR 25.8 million. The increase is due to a significant increase in net interest income and fee and commission income.

Operational risk

(1,000 euros)	2023	2022	2021
Gross income	248,531	144,889	122,229
The revenue indicator	37,280	21,733	18,334
Requirement for own funds of operational risk			25,782
Risk-weighted amount of operational risk			**322,280**

Operational risk management is part of a Company's risk management aimed at reducing the likelihood of unforeseen losses or threatening the bank's reputation. 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's operational environment changes.

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

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

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. The created process allows the Board 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 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 a bank's risk management aimed at reducing the likelihood of unforeseen losses or threatening the bank'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			Own funds requirements	Risk exposure amount
Banking activities (1,000 euros)		Year-3	Year-2	Last year		
1	Banking activities subject to basic indicator approach (BIA)	122,229	144,889	248,531	25,782	322,280

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 2023		31 Dec 2022	
million euros	Market value	Buffer value	Market value	Buffer value
Level 1a	**864.2**	**864.2**	**607.2**	**607.2**
Cash	6.7	6.7	6.0	6.0
Central bank reserves available for withdraw	674.5	674.5	427.5	427.5
Bonds	183.0	183.0	173.7	173.7
Level 1b	**227.8**	**211.8**	**167.9**	**156.1**
Covered bonds level 1	227.8	211.8	167.9	156.1
Level 2A	**22.4**	**19.0**	**21.0**	**17.9**
Covered bonds level 1	-	-	-	-
Corporates level 1	22.4	19.0	21.0	17.9
Level 2B	**11.7**	**5.9**	**1.7**	**0.9**
Listed stocks	1.8	0.9	1.4	0.7
Corporates level 2	3.7	1.8	-	-
Corporates level 3	6.3	3.1	0.3	0.1
Total	**1,126.0**	**1,100.9**	**797.8**	**782.1**
Liquidity out flow		**580.2**		**533.3**
Liquidity in flow*		**137.8**		**44.2**
LCR %*		**248.9%**		**159.9%**

*LCR calculation adjusted retrospectively as of 31 December 2022.

Liquidity risk is measured in the short and long term by monitoring the structure of the liquidity reserve and long-term liabilities. The Group's liquidity coverage ratio (LCR) remained at a good level, being to 248.9% (159.9% on 31 December 2022) at the end of 2023, when the minimum LCR is 100%. Despite the general uncertainty in the economy, the Company's liquidity has remained stable thanks to a broad financing base. The Company further strengthened its liquidity by issuing a covered bond of EUR 500 million in November 2023. With the issuance, the Company will refinance the EUR 300 million covered bond maturing at the beginning of April 2024.

S&P Global Ratings confirmed a credit rating of BBB+ for Oma Savings Bank Plc's long-term borrowing in June 2023, as well as a rating of A-2 for short-term borrowing. The outlook for a long-term credit rating has been confirmed as stable. In addition, S&P Global Ratings has confirmed the AAA rating for the Company's bond program.

Another significant key figure in terms of liquidity management is the Net Stable Funding Ratio (NSFR), which was 117.8% (114.3% on 31 December 2022) at the moment of the review. The calculation of the NSFR has risen mainly due to new issuances. In addition, the Company's financing plan for the coming years will support the development of the NSFR also in the future. The requirement for net stable funding ratio, at least 100%, became a binding requirement on 28 June 2021.

Net Stable Funding Ratio (NSFR)

(EUR mill.)	31 Dec 2023	31 Dec 2022
Available stable funding*	6,118	4,669
Required stable funding	5,192	4,085
Net Stable Funding Ratio (NSFR)*	**117.8%**	**114.3%**

* NSFR calculation adjusted retrospectively as of 31 December 2022.

Conservative risk appetite is used to manage the Company's liquidity risk. 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. A key component of liquidity risk management is the planning of the liquidity position in both the short and long term. Additionally, liquidity reserve planning prepares for weakening economic cycles in the markets and possible changes in legislation. The goal of the

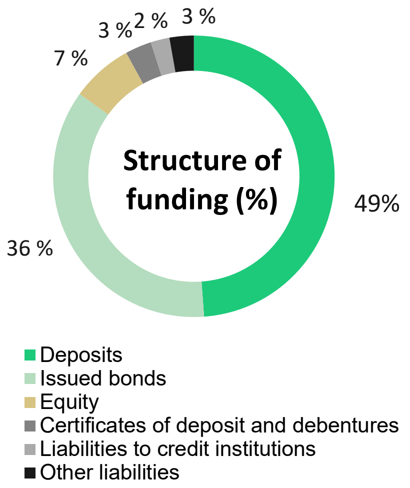
Company's liquidity reserve is to cover one month's outflows.

LCR & NSFR development

	31 Dec 2023	30 Sep 2023	30 Jun 2023	31 Mar 2023
LCR (%)	249%	154%	150%	126%
NSFR (%)*	118%	115%	120%	117%

* NSFR calculation adjusted for comparative periods retrospectively.

Liquidity risk management is supported by active risk management, monitoring of the balance sheet and cash flows and internal calculation models. The Company's liquidity and balance of the balance sheet are monitored daily by the Company's Treasury unit. The main objective of the Treasury unit is to ensure that the liquidity position always remains above the regulated and internally set threshold values. The unit monitors and measures the amount of incoming and outgoing cash flows and assesses the possible occurrence of liquidity shortfalls over the course of the day. The continuous monitoring of the liquidity situation is important so that the Company can manage outgoing cash flows.



Liquidity risk is also managed through the liquidity coverage ratio (LCR) and the net stable funding ratio (NSFR) key figures. LCR measures the sufficiency of liquid assets in stress conditions over 30 days. NSFR measures the amount of available stable funding in relation to required stable funding. The Board of Directors has set limits for these key figures, and they are monitored to ensure they remain within the limits. In addition to regulatory requirements, the Company's own additional buffers have been set for the ratios. The Board of Directors has also set a limit for the ratio between lending and borrowing and monitors this on a regular basis.

The Company's liquidity risk is also managed by monitoring and forecasting changes in market factors and market development. If forecasts show that market liquidity is falling, the Company can set tighter internal limits for liquidity risk management. Liquidity risk management also includes liquidity reserve management. This ensures that the Company has sufficient amounts of liquid securities available to cover the collateral requirements of different business activities.

The concentration of liquidity risk is linked to the customer segments and liquidity portfolio. Liquidity concentration risks linked to the customer segments are managed by using segment-specific cash flow factors. The size and quality of the liquidity portfolio is also continuously assessed. Any changes in cash flow factors are taken into consideration and the liquidity portfolio is balanced accordingly. The Company manages liquidity risks by diversifying borrowing to several different sources, by which the Company reduces the concentration risk resulting from individual sources of cash.

In addition, the Company has a recovery plan in case of a weakening in the liquidity position. The plan allows the Company to have an understanding of possible actions in the event of a crisis.

The Treasury unit is responsible for the Company's liquidity reporting. Liquidity key figures are reported to the management regularly. The management reports accordingly to the Board of Directors. Risk management monitors that the Company's liquidity risks remain within the set limits and that all risks have been identified.

EU LIQ1: Quantitative information of LCR

Scope of consolidation: (solo/consolidated)

		a	b	c	d	e	f	g	h
31 Dec 2023	(1,000 euros)	Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	31 Dec 2023	30 Sep 2023	30 Jun 2023	31 Mar 2023	31 Dec 2023	30 Sep 2023	30 Jun 2023	31 Mar 2023
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)					791,175	766,885	791,240	807,253
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	2,580,743	2,441,404	2,307,864	2,160,519	157,703	149,614	142,180	133,592
3	*Stable deposits*	2,133,072	2,011,447	1,891,364	1,761,747	106,654	100,572	94,568	88,087
4	*Less stable deposits*	447,670	429,957	416,500	398,773	51,050	49,042	47,611	45,505
5	Unsecured wholesale funding	638,432	645,510	682,863	732,954	330,867	327,426	342,716	363,413
7	*Non-operational deposits (all counterparties)*	596,904	612,922	652,389	699,059	289,338	294,839	312,242	329,518
8	*Unsecured debt*	41,528	32,587	30,474	33,895	41,528	32,587	30,474	33,895
10	Additional requirements	377,589	383,888	380,027	392,140	60,138	83,922	80,647	77,465
11	*Outflows related to derivative exposures and other collateral requirements*	8,945	5,000	3,334	2,000	8,945	5,000	3,334	2,000
12	*Outflows related to loss of funding on debt products*	21,919	50,815	50,815	50,512	21,919	50,815	50,815	50,512

13	*Credit and liquidity facilities*	346,725	328,073	325,878	339,629	29,275	28,107	26,498	24,954
14	*Other contractual funding obligations*	1,543	1,506	1,531	1,515	60	62	61	222
15	*Other contingent funding obligations*	38,700	37,348	36,100	34,658	1,935	1,867	1,805	1,733
16	**TOTAL CASH OUTFLOWS**					**550,704**	**562,891**	**567,408**	**576,426**
CASH - INFLOWS									
18	Inflows from fully performing exposures	92,487	93,096	91,010	87,216	48,577	47,570	45,410	42,328
19	Other cash inflows	105,151	73,475	50,586	39,099	37,121	25,318	17,068	13,400
20	**TOTAL CASH INFLOWS**	**197,638**	**166,572**	**141,596**	**126,315**	**85,698**	**72,888**	**62,477**	**55,729**
EU-20a	*Fully exempt inflows*	-	-	64,132	-	-	-	-	-
EU-20b	*Inflows subject to 90% cap*	-	-	141,596	-	-	-	-	-
EU-20c	*Inflows subject to 75% cap*	197,638	166,572	141,596	126,315	85,698	72,888	62,477	55,729
						TOTAL ADJUSTED VALUE			
EU-21	**LIQUIDITY BUFFER**					**791,175**	**766,885**	**791,240**	**807,253**
22	**TOTAL NET CASH OUTFLOWS**					**465,006**	**490,003**	**504,931**	**520,698**
23	**LIQUIDITY COVERAGE RATIO**					**175.6523%**	**163.1019%**	**163.8087%**	**162.2248%**

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 248.9% at the end of 2023. The company strengthened its liquidity in November 2023 by issuing a covered bond of EUR 500 million. With the issuance, the company will refinance the EUR 300 million covered bond due in April 2024. LCR remains generally stable and the majority of the company's liquidity buffer consists of high-quality Level 1 assets.
(b)	Explanations on the changes in the LCR over time	The company's outflows and inflows are regular and very predictable, whereby the LCR generally remains relatively stable. The most significant changes in the calculation are timed in connection with the maturity of long-term financing.
(c)	Explanations on the actual concentration of funding sources	The company's funding sources are well diversified both in terms of LCR-eligible assets and maturity. The majority of the company's deposit base consists of smaller private and corporate deposits, and the company's investment assets mainly consist of LCR Level 1 investments. The company's treasury unit monitors and predicts the formation of possible concentrations and plans financing and measures to manage them.
(d)	High-level description of the composition of the institution`s liquidity buffer.	The company's liquidity buffer mainly consists of LCR level 1 assets, the majority of which are in well-rated government bonds, covered bonds and other high-quality ECB eligible investments. At the end of 2023, most of the buffer was cash.
(e)	Derivative exposures and potential collateral calls	The company uses derivatives for hedging purposes. The company's derivative positions are moderate for the time being, so that the collateral requirements do not cause any significant changes in the calculation. For the time being, the company is monitoring the development of daily collateral positions and market value and is thus assessing future development.
(f)	Currency mismatch in the LCR	The company's business is only in euros, so the company has no 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 bank'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 bank'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 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 bank'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 bank's liquidity position is threatened.
(f)	An outline of the bank`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 bank's liquidity position. For each scenario, the course of events, the impact on the bank'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 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 bank'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

	(in currency amount 1,000 euros)	a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	**Capital items and instruments**	**490,948**	**-**	**-**	**53,571**	**544,519**
2	*Own funds*	490,948	-	-	53,571	544,519
4	**Retail deposits**		**2,772,105**	**156,269**	**38,397**	**2,793,029**
5	*Stable deposits*		2,275,577	106,320	26,901	2,289,703
6	*Less stable deposits*		496,528	49,949	11,497	503,326
7	**Wholesale funding:**		**1,242,195**	**238,145**	**2,361,796**	**2,780,392**
9	*Other wholesale funding*		1,242,195	238,145	2,361,796	2,780,392
11	**Other liabilities:**	**-**	**225,585**	**-**	**-**	**-**
13	*All other liabilities and capital instruments not included in the above categories*		225,585	-	-	-
14	**Total available stable funding (ASF)**					**6,117,939**
	Required stable funding (RSF) Items					
15	**Total high-quality liquid assets (HQLA)**					**25,162**
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**		**14,181**	**15,973**	**2,997,120**	**2,573,183**
16	**Deposits held at other financial institutions for operational purposes**		**25,000**	**-**	**-**	**12,500**
17	**Performing loans and securities:**		**266,376**	**72,340**	**2,801,032**	**2,231,949**
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		139,099	2,561	74,497	89,688
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		52,934	54,040	1,650,250	2,058,922
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		1,578	2,904	360,872	911,513
22	*Performing residential mortgages, of which:*		16,443	13,185	1,015,442	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		16,443	13,185	1,015,217	-

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*		57,900	2,554	60,842	83,338
26	**Other assets:**	**-**	**82,641**	**3,171**	**252,368**	**329,936**
29	*NSFR derivative assets*		45,479,946	-	-	45,479,946
30	*NSFR derivative liabilities before deduction of variation margin posted*		8,677	-	-	434
31	*All other assets not included in the above categories*		28,483	3,171	252,368	284,022
32	**Off-balance sheet items**		**125,302**	**10,009**	**231,099**	**19,054**
33	**Total RSF**					**5,191,785**
34	**Net Stable Funding Ratio (%)**					**117.8400%**

10. Salaries and rewards

Oma Savings Bank Plc's remuneration policy follows the remuneration policy approved by the Company's Board of Directors. 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 on reward schemes laid down in Section 8 of the Act on Credit Institutions. The Company’s Board of Directors has approved the general principles concerning the reward schemes and 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. Remuneration is consistent with the Company's good and effective risk management and risk-bearing capacity. 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 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. 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 one two-year earning period 1 January 2022 - 31 December 2023. The scheme's target group includes a maximum of 30 key persons.

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'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 2023 (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	7	7	7	20
2		Total fixed remuneration	344	344	2,200	1,782
3		Of which: cash-based	344	344	2,200	1,782
9	Variable remuneration	Number of identified staff	7	7	7	20
10		Total variable remuneration	-	-	1,317	298
11		Of which: cash-based	-	-	-	70
EU-13a		Of which: shares or equivalent ownership interests	-	-	52	4
EU-14a		Of which: deferred	-	-	103	8
17	**Total remuneration (2 + 10)**		**344**	**344**	**3,517**	**2,080**

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.

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

Not applicable. There is nothing to report for the financial year 2023.

EU REM3: Deferred remuneration

	31 Dec 2023 (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	155	52	103	52	103
19	Other identified staff					
21	Shares or equivalent ownership interests	13	4	8	4	8
25	**Total amount**	**167**	**56**	**112**	**56**	**112**

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
	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 23 (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	7	7	7		
3	Of which: other senior management				6	1
4	Of which: other identified staff				18	2
5	Total remuneration of identified staff	344	344	344	4,830	286
6	Of which: variable remuneration	111	111	111	1,114	-
7	Of which: fixed remuneration	234	234	234	3,717	286

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
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 CC1
c)	the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments	Template EU CC1
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	Not applicable.
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
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
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
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
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
	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
	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 stakeholders	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 2023 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	Not applicable. No paid start-up and severancy pay during the financial year.
	vi)	the severance payments awarded in previous periods, that have been paid out during the financial year	Not applicable. No paid start-up and severancy pay during the financial year.
	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;	Not applicable. No paid start-up and severancy pay during the financial year.
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

		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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