FINANCIAL STATEMENTS RELEASE
1 JANUARY- 31 DECEMBER 2025

2025

Q4

Financial Statements Report 1 January - 31 December 2025 is a translation of the original Finnish version "Tilinpäätöstiedote 1.1.-31.12.2025". If discrepancies occur, the Finnish version is dominant.

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Oma Savings Bank Group´s Financial Statements Release January–December 2025

- For the last quarter of the year, profit before taxes was EUR 12.0 (22.6) million and comparable profit before taxes was EUR 17.2 (27.9) million.
- For January–December, profit before taxes was EUR 49.2 (74.6) million and comparable profit before taxes was EUR 56.9 (86.7) million.
- Total capital (TC) ratio strengthened further and was 19.3 (15.6)%.
- As a result of the decline in the loan portfolio and decline in market rates, net interest income decreased by 26.3% in the last quarter and in January–December by 20.9% compared to the previous year.
- Mortgage portfolio decreased by 3.2% during the previous 12 months. SME customer loan portfolio decreased by 19.9% during the previous 12 months. The SME customer loan portfolio decreased especially during the first half of the year. The decline was affected by the divestment of a few large customers, whose needs had grown large in relation to the Company's size, the exit from risk customers, and progress in the controlled winding down portfolio.
- Deposits decreased by 3.0% over the past 12 months. The deposits declined during the first quarter due to changes in the deposits of individual SME customers. During the second and third quarter, the deposits increased. In the last quarter, the deposits decreased by 1.9% mainly due to the changes in institutional deposits.
- In the last quarter, fee and commission income and expenses (net) increased by 1.6% and were in total EUR 13.3 (13.1) million. Commission income related to lending, saving in funds and commission income related to payment transactions increased from the comparison period. The increase in commission income on payment transactions was affected by the pricing changes implemented in the last quarter. Fee and commission expenses increased compared to the comparison period. During 2025, net fee income remained at the level of the comparison period and were EUR 50.7 (50.7) million.
- Impairment of EUR 3.1 million was recorded in net income on financial assets and liabilities for associated companies and joint ventures in the last quarter.
- Total operating income decreased by 24.0% in the last quarter, and in January–December by 18.0%. In the last quarter, comparable total operating income decreased by 21.6%.
- In the last quarter, total operating expenses decreased by 8.2% compared to the comparison period. In 2025, total operating expenses increased by 10.9%. Personnel expenses increased by 16.8% in the last quarter. In January-December, personnel expenses increased by 28.5%. The number of personnel at the end of the period was 642 (585).
- In the last quarter, other operating expenses decreased by 20.9% and were in total EUR 17.6 (22.3) million and in January–December EUR 71.9 (69.3) million.
- For the last quarter, a total of EUR 0.4 million was recorded for the implementation of the action plans related to the Finnish Financial Supervisory Authority's (FIN-FSA) final reports. The action plans were implemented as planned by the end of the financial year. The Company will proceed with the necessary developmental activities as part of the continuous development work. Also, the controlled winding down portfolio related to non-compliance with the guidelines was advanced, and investigation costs of EUR 0.6 million were recorded.
- In the last quarter, comparable total operating expenses decreased by 5.7% and were EUR 30.5 (32.4) million.
- In the last quarter, impairment losses on financial assets decreased by 26.2% and were in total EUR -5.6 (-7.6) million. In the last quarter, allowances made

for the controlled winding down portfolio remained at the previous quarter’s level.

- For January–December, impairment losses on financial assets were in total EUR -47.1 (-83.4) million. In January-December, allowances for the controlled winding down portfolio, taking into account model updates, increased the amount of impairment losses by EUR 14.0 million.
- In summer 2024, the Company announced a loan portfolio analysis related to the non-compliance with the guidelines, according to which the portfolio related to the non-compliance with the guidelines represented approximately 4% of the Company's loan portfolio, amounting to approximately EUR 240 million. In this regard, the Company launched a controlled winding down plan in the second half of 2024. As a result of various arrangements, the size of the loan portfolio related to non-compliance with the guidelines was approximately EUR 180 million on 31 December 2025, representing 3.2% of the total loan portfolio.
- In the last quarter, the cost/income ratio was 63.9 (52.9)% and for the whole year 2025, 56.1 (41.3)%.
- In the last quarter, comparable cost/income ratio was 57.3 (47.7)% and in January–December, comparable cost/income ratio was 53.5 (37.8)%.
- In the last quarter, comparable return on equity (ROE) was 9.3 (15.6)% and in January–December, 7.6 (12.4)%.

Outlook for 2026

The outlook for the Company's business in the financial year 2026 is affected by the general situation of the housing market and the impact of the market situation on the willingness of SMEs to invest in particular. With the decline in market interest rates and changes in the credit portfolio, net interest income will decrease compared to the previous financial year. In line with its strategy, the Company focuses on diversified revenue generation and increasing commission income. The growth in the cost structure has been halted, and the Company expects stable cost development for 2026. The Company estimates that the impairment losses on financial assets will remain at a lower level than in the previous financial year.

Oma Savings Bank Plc provides earnings guidance on comparable profit before taxes for 2026. The earnings guidance is based on the forecast for the entire year, which takes into account the prevailing market and business situation. The estimates are based on the management’s insight into the Group’s business development.

We estimate that the Group’s comparable profit before taxes for the financial year 2026 will decline slightly from the comparison period (the comparable profit before taxes for the financial year 2025 was EUR 56.9 million).

The Board of Director’s proposal for the distribution of profit to AGM

The Board of Directors proposes to the Annual General Meeting a dividend in accordance with the updated dividend policy in January 2026. The Board of Directors proposes that, on the basis of the Financial Statements to be adopted for 2025, an actual dividend of EUR 0.36 and an additional dividend of EUR 0.14 be paid from the Parent Company's distributable profits for each share entitled to a dividend for 2025. Additional dividend is proposed to be paid in accordance with the dividend policy due to the Company's strong financial position and significantly strengthened capital buffers. The record date for actual and additional dividend would be 20 April 2026 and the payment date 27 April 2026.

No material changes have taken place in the Company's financial position after the financial year. The Company’s liquidity is good, and the proposed profit distribution does not compromise the Company’s liquidity according to the Board of Directors’ insight.

The Group's key figures (1,000 euros)	1-12/2025	1-12/2024	Δ %	2025 Q4	2024 Q4	Δ %
Net interest income	168,637	213,097	-21%	37,518	50,913	-26%
Fee and commission income and expenses, net	50,651	50,745	0%	13,314	13,105	2%
Total operating income	221,408	270,068	-18%	48,915	64,381	-24%
Total operating expenses	-123,066	-111,004	11%	-31,127	-33,917	-8%
Impairment losses on financial assets, net	-47,111	-83,379	-43%	-5,586	-7,572	-26%
Profit before taxes	49,248	74,589	-34%	12,002	22,582	-47%
Cost/income ratio, %	56.1%	41.3%	36%	63.9%	52.9%	21%
Balance sheet total	7,474,004	7,709,090	-3%	7,474,004	7,709,090	-3%
Equity	618,829	576,143	7%	618,829	576,143	7%
Return on assets (ROA) %	0.5%	0.8%	-33%	0.5%	0.9%	-40%
Return on equity (ROE) %	6.6%	10.7%	-38%	6.6%	12.6%	-48%
Earnings per share (EPS), EUR	1.19	1.80	-34%	0.30	0.54	-44%
Total capital (TC) ratio %	19.3%	15.6%	24%	19.3%	15.6%	24%
Common Equity Tier 1 (CET1) capital ratio %	18.3%	14.4%	27%	18.3%	14.4%	27%
Comparable profit before taxes	56,896	86,656	-34%	17,169	27,945	-39%
Comparable cost/income ratio, %	53.5%	37.8%	41%	57.3%	47.7%	20%
Comparable return on equity (ROE) %	7.6%	12.4%	-38%	9.3%	15.6%	-41%

CEO's review

Commission income increasing, cost growth halted –Q4 comparable profit before taxes EUR 17.2 million

During 2025, significant changes were implemented at OmaSp. Our determined work to strengthen risk management and clarify our processes also continued in the fourth quarter. At the same time, our core business developed as expected toward the end of the year despite the challenging operating environment, where in particular the labour market situation is weak and geopolitical tensions are causing additional uncertainty.

The comparable profit before taxes for the fourth quarter of the year stood at EUR 17.2 (27.9) million. Profits continued to be weighed down by a decrease in net interest income and high operational costs. In the fourth quarter, the comparable ROE was 9.3 (15.6)%, and the comparable EPS was EUR 0.43 (0.67).

The comparable cost-to-income ratio in the fourth quarter was 57.3 (47.7)%. Comparable operating expenses decreased by 5.7%, totalling EUR 30.5 (32.4) million; however, personnel expenses grew by 16.8% in the fourth quarter. Costs of approximately EUR 1 million related to risk management development projects and other assessment initiatives were recorded in the fourth quarter.

Due to the shrinking loan portfolio, net interest income fell by 26.3% in the final quarter compared to the previous year, amounting to EUR 37.5 (50.9) million.

The mortgage loan portfolio decreased by 3.2% over the past 12 months and the SME customer portfolio by 19.9%. The SME customer loan portfolio fell particularly during the first half of the year; the reasons for the decline were exits from high-risk customer relationships, measures to advance the controlled winding down portfolio, and the discontinuation of several large customer relationships whose needs were considerable relative to the size of our Company.

The deposit portfolio decreased by 3.0% over the past 12 months, resulting from changes in deposits from individual SME customers.

Compared to the previous year, net fee and commission income grew by 1.6% in the fourth quarter to stand at EUR 13.3 (13.1) million. Fee and commission income from lending, mutual fund savings and payment services increased in comparison to the reference period.

Impairment losses on financial assets decreased by 26.2% in the fourth quarter and amounted to EUR -5.6 (-7.6) million. In the fourth quarter, provisions related to the controlled winding down portfolio remained at the level of the previous quarter.

In summer 2024, the Company announced that the controlled winding down portfolio related to non-comliance with the guidelines amounted to approximately EUR 240 million, representing around 4% of the Company’s loan portfolio. At the end of 2025, the size of the controlled winding portfolio stood at approximately EUR 180 million, representing 3.2% of the total loan portfolio.

Satisfaction among key stakeholders provides strong foundation for strategy of growth

Customer satisfaction is one of the most important indicators of the Company’s success. In the customer survey conducted at the end of 2025, our Net Promoter Score (NPS) rose clearly from the previous year’s level to 40 (37).

Our reputation among the public also improved significantly during 2025. This is reflected in the latest Reputation & Trust survey for 2025, in which OmaSp’s reputation increased to a score of 3.42, clearly better than the industry average of 3.28.

Our personnel are our most important resource. Our annual employee survey provides us with valuable information on job satisfaction and employee well-being, along with insights into how we are functioning as a work community. According to the employee survey conducted at the end of 2025, overall employee satisfaction was 4.15 out of a possible five.

In the fourth quarter, our Company’s financial position continued to strengthen. The total capital ratio at year-end was 19.3 (15.6)%, and the Common Equity Tier 1 ratio stood at 18.3 (14.4)%. Equity at year-end totalled EUR 618.8 (576.1) million. Our liquidity position is strong, enabling responsible and profitable growth in line with our strategy.

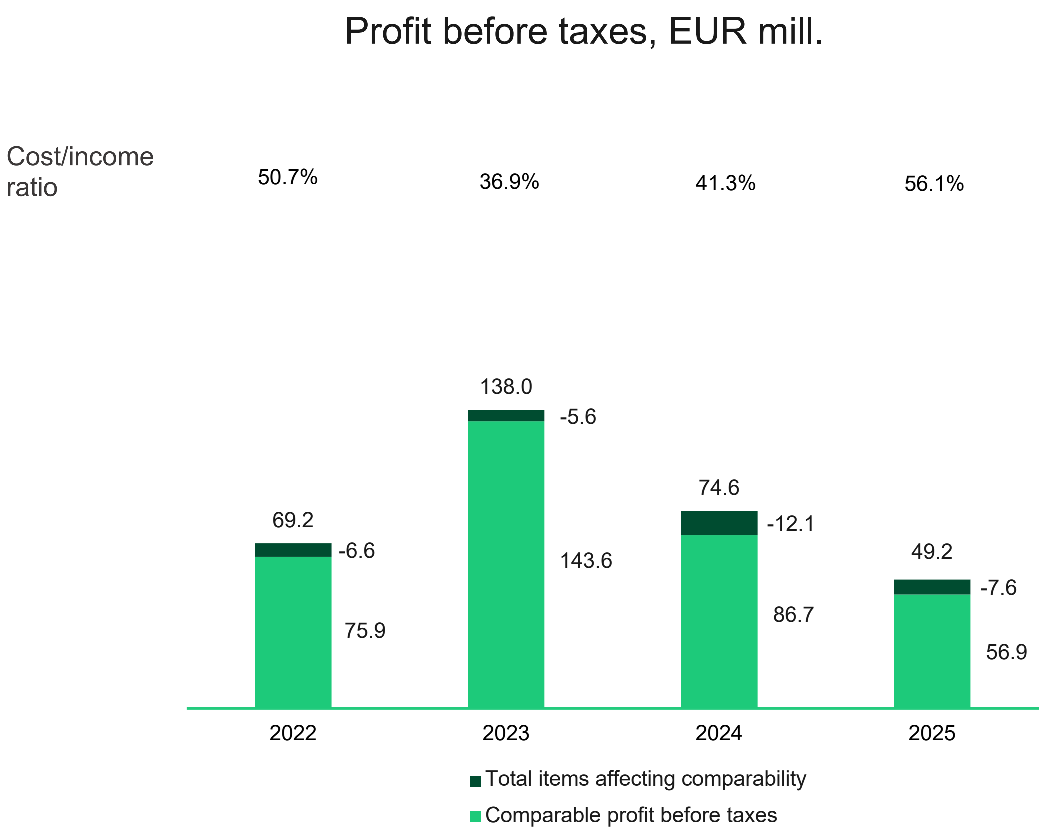
In January 2026, the Company’s Board of Directors approved the strategy and financial targets for the 2026–2029 period. OmaSp aims to be recognised and established nationwide as a bank that combines the highly personal service of a small bank with the reliability of a solid bank, supported by the efficiencies that a more unified operating model allows. We also aim to expand the Company’s fee- and commission-based business.

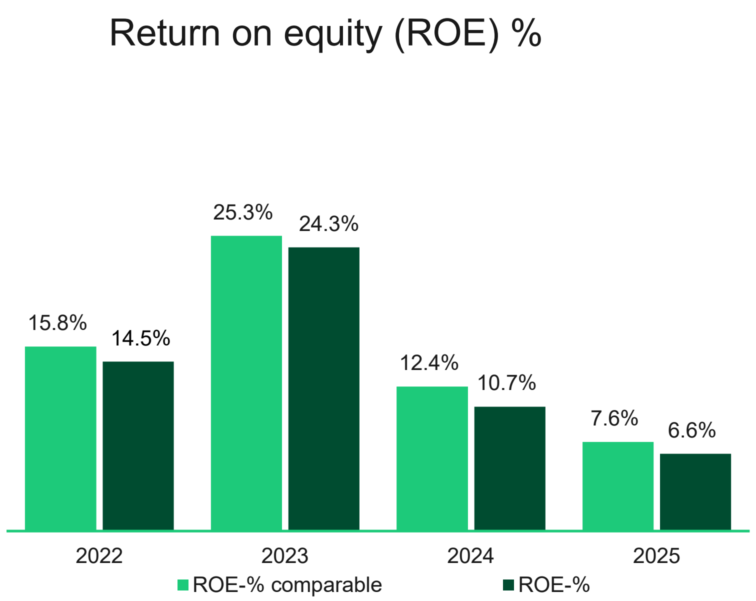
The outlook for the Company's business in the financial year 2026 is affected by the general situation of the housing market and the impact of the market situation on the willingness of SMEs to invest in particular. With the decline in market interest rates and changes in the credit portfolio, net interest income will decrease compared to the previous financial year. For 2026, we expect a stable cost development, and we estimate that the impairment losses on financial assets will remain at a lower level than in the previous financial year. We estimate that the comparable profit before taxes for the financial year 2026 will decrease slightly from the comparison period.

The year 2025 was a period of change for our Company and demonstrates our strong culture of execution. I would like to extend my warmest thanks to all our personnel for their professionalism and their ability to move our Company forward. I would also like to thank our customers for placing their trust in us as well as for the excellent cooperation that forms the foundation of our operations.

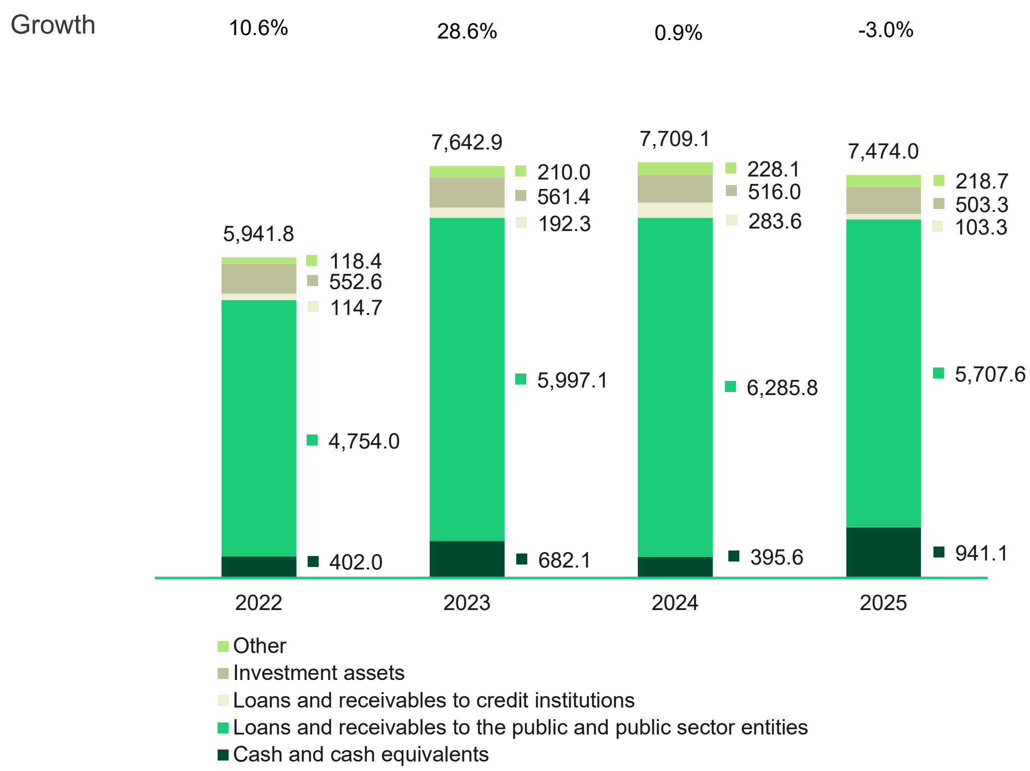
Karri Alameri
CEO

Key figures

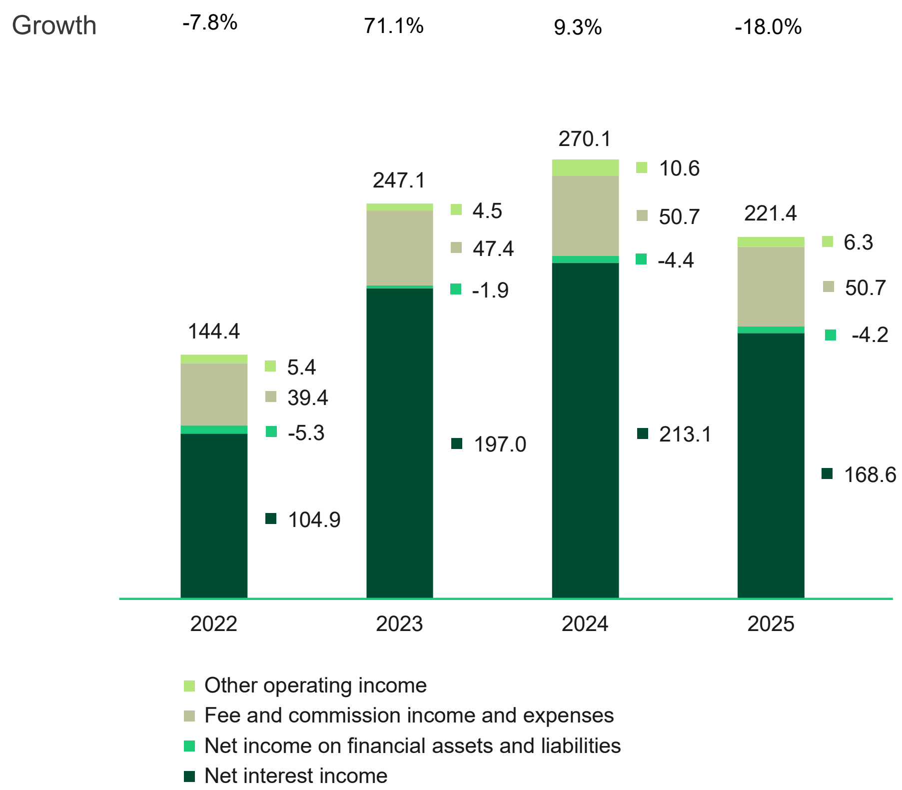

Profit before taxes, EUR mill.
Cost/income ratio
50.7%
36.9%
41.3%
56.1%
69.2
-6.6
75.9
138.0
-5.6
143.6
74.6
-12.1
86.7
49.2
-7.6
56.9
2022
2023
2024
2025
Total items affecting comparability
Comparable profit before taxes


Return on equity (ROE) %
15.8%
14.5%
25.3%
24.3%
12.4%
10.7%
7.6%
6.6%
2022
2023
2024
2025
ROE-% comparable
ROE-%

Balance sheet total, EUR mill.



Total operating income, EUR mill.



Significant events during the period

- In December, the Finnish Financial Supervisory Authority (FIN-FSA) set under Chapter 11, Section 6d of the Credit Institutions Act an indicative additional capital recommendation of 1.5% (current recommendation 1.0%), for Oma Savings Bank Plc based on the results of the stress test conducted by the FIN-FSA in 2025. The recommendation, which will be covered by Common Equity Tier 1 capital, is valid until further notice as of 31 March 2026. The Company covers the recommendation in the situation on 31 December 2025.

- In October, the Company announced that it would discontinue its IRB application process. The Company has re-evaluated the benefits of the IRB methodology in relation to its current loan portfolio, which has significantly changed since the start of the project. In addition, the benefits of the IRB approach have been re-evaluated more accurately than before by taking into account the new capital requirements regulation that entered into force in the beginning of 2025. Based on the results of the re-evaluation, the Board of Directors of the Company decided to discontinue the IRB application process. The Board of Directors also decided that the Company will not seek an IRB license in the near future. The closure of the project will not have a significant financial impact, and it will not affect the reported solvency position.

- In September, S&P Global Ratings affirmed that the short-term and long-term issuer credit ratings of the Company remain unchanged and are BBB/A-2. At the same time, S&P changed Oma Savings Bank’s outlook from stable to negative. According to the S&P, the change is particularly due to an increase in the number of non-performing loans (NPLs).

- The Company issued an unsecured senior-term bond of EUR 200 million as part of a bond program in September. The issuance was carried out in accordance with the financing plan and will cover the MREL requirement that will come into effect in April 2026.

- The composition of the Company's management team changed and completed during the third quarter. Pirjetta Soikkeli started as Chief Communications Officer, Kalle Virtanen as Chief Operating Officer and Sasu Sihvonen as Chief Risk Officer.

- The Company issued a negative profit warning and lowered its earnings guidance in June for 2025 as the Company’s cost level was expected to remain high throughout the 2025 financial year due to investments in risk management and quality processes, increased headcount, and efforts to address the findings of the Finnish Financial Supervisory Authority’s (FIN-FSA) inspection. In addition, the update of the ECL model implemented during the first quarter has increased the level of credit loss provisions more than anticipated. The development of fee and commission income was also estimated to be weaker than expected in the prevailing economic environment. The Company estimates the Group's comparable profit before taxes is EUR 50-65 million for the financial year 2025.

- Juhana Brotherus, Irma Gillberg-Hjelt, Aki Jaskari, Jaakko Ossa, Carl Pettersson, Kati Riikonen and Juha Volotinen were re-elected as members of the Board of Directors at the Annual General Meeting (AGM) on 8 April 2025. At the organising meeting of the Board, Jaakko Ossa was elected to continue as Chairman of the Board of Directors and Carl Pettersson as Vice Chairman. The Board of Directors appointed three permanent committees: The Risk Committee, the Audit Committee and the Remuneration Committee.

- In April, the Company announced that it has received the final inspection report from the Finnish Financial Supervisory Authority (FIN-FSA) on anti-money laundering and anti-terrorist financing. The findings of the report and the Company's actions are described in more detail on page 24 of Financial Statements Release.

- Karri Alameri, B.Sc. (Econ.), CEFA started as the new CEO of the Company on 31 March 2025.

- The Financial Stability Authority set an updated level for the Company for the minimum amount of own funds and eligible liabilities (MREL requirement) on 21 March 2025. The updated MREL requirement enters into force one year earlier and must be fulfilled at the latest 17 April 2026 (previously 17 April 2027).
- By its decision on 14 February 2025, the Finnish Financial Supervisory Authority (FIN-FSA) imposed two discretionary additional capital requirements on the Company in accordance with Chapter 11, Section 2 of the Credit Institutions Act. The additional Tier 1 capital requirement (P2R) for the Company is 2.25% and the additional Tier 2 capital requirement (P2R-LR) is 0.25% as of 30 June 2025. In addition, the FIN-FSA imposed on the Company a liquidity requirement to maintain a minimum survival horizon of at least three months in a scenario according to the stress test methodology of the European Central Bank. The requirement entered into force on 31 December 2025 and is valid until 31 December 2028 at the latest. The Company covers the requirement on 31 December 2025 with sufficient internal buffers.
- The Board of Directors decided to continue the employee share savings plan (OmaOsake) established in 2024. The OmaOsake offers the personnel the opportunity to invest part of their regular salary in the Company's shares.

Oma Savings Bank Group's key figures

(1,000 euros)	1-12/2025	1-12/2024	Δ %	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4
Net interest income	168,637	213,097	-21%	37,518	40,223	44,016	46,880	50,913
Fee and commission income and expenses, net	50,651	50,745	0%	13,314	12,483	12,415	12,439	13,105
Total operating income	221,408	270,068	-18%	48,915	53,079	59,340	60,074	64,381
Total operating expenses	-123,066	-111,004	11%	-31,127	-26,838	-30,861	-34,240	-33,917
1) Cost/income ratio, %	56.1%	41.3%	36%	63.9%	51.1%	52.7%	57.4%	52.9%
Impairment losses on financial assets, net	-47,111	-83,379	-43%	-5,586	-10,116	-9,088	-22,322	-7,572
Profit before taxes	49,248	74,589	-34%	12,002	15,524	18,611	3,111	22,582
Profit/loss for the accounting period	39,479	59,548	-34%	10,071	12,263	14,711	2,434	17,888
Balance sheet total	7,474,004	7,709,090	-3%	7,474,004	7,536,135	7,366,337	7,517,814	7,709,090
Equity	618,829	576,143	7%	618,829	605,224	590,742	583,026	576,143
1) Return on assets (ROA) %	0.5%	0.8%	-33%	0.5%	0.7%	0.8%	0.1%	0.9%
1) Return on equity (ROE) %	6.6%	10.7%	-38%	6.6%	8.2%	10.0%	1.7%	12.6%
1) Earnings per share (EPS), EUR	1.19	1.80	-34%	0.30	0.37	0.44	0.07	0.54
1) Equity ratio %	8.3%	7.5%	11%	8.3%	8.0%	8.0%	7.8%	7.5%
1) Total capital (TC) ratio %	19.3%	15.6%	24%	19.3%	19.2%	18.7%	17.7%	15.6%
1) Common Equity Tier 1 (CET1) capital ratio %	18.3%	14.4%	27%	18.3%	18.2%	17.6%	16.5%	14.4%
1) Tier 1 (T1) capital ratio %	18.3%	14.4%	27%	18.3%	18.2%	17.6%	16.5%	14.4%
1) 2) Liquidity coverage ratio (LCR) %	391.1%	231.7%	69%	391.1%	838.9%	287.5%	254.6%	231.7%
1) 2) Net Stable Funding Ratio (NSFR) %	129.6%	118.1%	10%	129.6%	130.6%	130.3%	125.8%	118.1%
Average number of employees	642	518	24%	643	658	655	612	576
Employees at the end of the period	642	585	10%	642	651	665	620	585
Alternative performance measures excluding items affecting comparability:								
1) Comparable profit before taxes	56,896	86,656	-34%	17,169	16,123	18,986	4,617	27,945
1) Comparable cost/income ratio, %	53.5%	37.8%	41%	57.3%	50.1%	52.1%	54.4%	47.7%
1) Comparable earnings per share (EPS), EUR	1.37	2.09	-34%	0.43	0.38	0.45	0.11	0.67
1) Comparable return on equity (ROE) %	7.6%	12.4%	-38%	9.3%	8.5%	10.2%	2.5%	15.6%

1) Calculation principles of key figures and alternative performance measures are presented in Note G37 of the Interim Report 2024. Comparable profit calculation is presented in the Income Statement.

2)The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 31 December 2024, 31 March 2025 and 30 June 2025. As of 31 December 2025, the Company moved to a new LCR and NSFR reporting system. The figures of the comparison periods have not been adjusted retrospectively so they are not comparable with the key figures on 31 December 2025. The LCR key figure was significantly increased by the computational processing of the bond issued by the Company in September 2025. The removal of this effect is visible on 31 December 2025 as the return of the key figure to a more moderate level.

Operating environment

According to the Bank of Finland's forecast, the Finnish economy is moving out of a sluggish growth phase, but there is no strong growth anticipated in the immediate years ahead. (1 According to Statistics Finland, the year-on-year change in consumer prices was 0.2% in December. The change in inflation from one year ago was affected by reductions in average interest rates on housing loans and interest rates on consumer credits, among other things. (2

Medium-term inflation in the euro area is expected to stabilise at around 2%, in line with the European Central Bank's (ECB) target. At the December meeting, the ECB decided to keep all three key interest rates unchanged. (3 During January-December, the 12-month Euribor rate quotation has fallen by 0.2 percentage points. (4

Consumer spending is expected to pick up, and business investment start to grow in 2026. However, geopolitical and trade policy uncertainty will further weaken the growth outlook. In December, the Bank of Finland estimated that economic growth for 2025 remains at 0.2% and increases to 0.8% in 2026. In 2027, economic growth is projected to pick up to 1.7% and stabilise to 1.5% in 2028. (1

Households' seasonally adjusted saving rate decreased slightly from the previous quarter and was 4.2% in July to September. During the third quarter, disposable income of households remained unchanged and consumption expenditure grew slightly from the level of the previous quarter. Adjusted disposable income of households grew by 1.0% and adjusted for price changes it diminished by 0.1% compared to the quarter last year. The investment rate remained at the level of the previous quarter and was 8.8%. Majority of the investments in households are directed in housing investments. Corporates' seasonally adjusted investment rate decreased slightly from the previous quarter and was 29.4%. (5

According to Statistics Finland, in December the number of employed people aged 15 to 74 was 7,000 lower and the number of unemployed persons was 51,000 higher than one year ago. In December, the employment rate was 75.0% (20 to 64 years) and the unemployment rate was 9.8% (15 to 74 years). (6

According to Statistics Finland's preliminary data, the prices of old dwellings in housing companies decreased by 2.0% year-on-year in the whole country in November. In November, prices of old dwellings in housing companies decreased by 3.6% in the six largest towns while outside large cities, prices rose by 0.7% compared to last year. At the same time, 3.0% less sales of old dwellings in blocks of flats and terraced houses were made through real estate agents than one year earlier. (7

In December, new drawdowns of housing loans amounted to EUR 1.2 billion, which is EUR 70 million more than compared to the same period a year earlier. At the same time, new corporate loans were drawn down by EUR 4.1 billion. The average interest rate on new housing loans was 2.85% in December. The annual growth rate of loans to households strengthened by 0.2% year-on-year. The corporate loan stock increased by 2.6% during the same period. Households' deposit stock grew by a total of 4.6% over a 12-month period. (8

According to Statistics Finland, number of petitions for restructuring of debts increased by 10.7% in January to December 2025 from the previous year. (9 The 12-month moving annual change in instigated bankruptcy proceedings was 12.0% in December 2025. (10 In November 2025, the cubic volume of building permits granted for new buildings grew by 3% compared to one year ago. Between December 2024 and November 2025, nearly 31 million cubic metres of building permits were granted. (11

1) Bank of Finland, Finnish economy's recovery moving modestly forward. Published on 19 December 2025.

2) Statistics Finland, Inflation 0.2 per cent in December 2025. Published on 14 January 2025.

3) Bank of Finland, European Central Bank's monetary policy decisions. Published on 18 December 2025.

4) Bank of Finland, Euribor interest rates. Published on 1 January 2026.

5) Statistics Finland, Households' saving rate was positive in the third quarter of 2025. Published on 18 December 2025.

6) Statistics Finland, More unemployed persons in December 2025 compared to one year ago. Published on 27 January 2026.

7) Statistics Finland, Prices of old dwellings in housing companies decreased by 2.0 per cent year-on-year in November 2025. Published on 29 December 2025.

8) Bank of Finland, MFI balance sheet (loans and deposits) and interest rates. Household bank loans almost unchanged year-on-year in December 2025. Published on 30 January 2026.

9) Statistics Finland, Number of petitions for restructuring of debts increased by 10.7 per cent in 2025 from the previous year. Published on 14 January 2026.

10) Statistics Finland, Altogether 360 bankruptcies were instigated in December 2025. Published on 16 January 2026.

11) Cubic volume of granted building permits increased by 3 per cent in November 2025 from one year back. Published on 20 January 2026.

Credit rating and liquidity

In September, S&P Global Ratings affirmed that the short-term and long-term issuer credit ratings of Oma Savings Bank Plc remain unchanged and are BBB/A-2. At the same time, S&P changed the outlook from stable to negative. S&P Global Ratings has confirmed an AAA rating for the Company's bond program.

	31 Dec 2025	31 Dec 2024
LCR*	391.1%	231.7%
NSFR*	129.6%	118.1%

* The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 31 December 2024. As of 31 December 2025, the Company moved to the new LCR and NSFR reporting system. The new reporting system has not retrospectively adjusted the figures for the comparison period on 31 December 2024 and they are not comparable with the key figures for the comparison period 31 December 2025.

The Group's Liquidity Coverage Ratio (LCR) improved significantly compared to the comparison period, being 391.1% at the end of the fourth quarter of the year. Also, the Net Stable Funding Ratio (NSFR) remained at a good level and was 129.6%. The Company also met the additional liquidity requirement imposed by the Finnish Financial Supervisory Authority and the Company's survival horizon was over 90 days at the end of the last quarter.

The economic situation in Finland has continued to appear challenging, although there have also been signs of recovery. Despite the unstable geopolitical situation, the financial markets have been functioning well and actively. The Company's most significant financial concentration in 2026 is the EUR 600 million covered bond maturing in December.

Related party disclosures

Related party is defined as key persons in a leading position at Oma Savings Bank Plc and their family members, subsidiaries, associated companies and joint ventures, joint operations and companies in which a key person in a leading position has control or significant influence, and organisations that have significant influence in Oma Savings Bank Plc. Key persons are members of the Board of Directors, the CEO and deputy to the CEO and the rest of the management team. Loans and guarantees have been granted to the related party with conditions that are applied to similar loans and guarantees granted to customers. More detailed information on related parties is given in Note G31 of the 2024 Financial Statements.

More detailed information on the share-based incentive schemes for key persons is given in note G32 of the Financial Statements for 2024 and in note 14 of the Financial Statements Release.

Financial statements

For income statement items, the comparison period is last year's corresponding period, for balance sheet and capital adequacy the comparison date is 31 December 2024.The figures in the Financial Statements Release are unaudited.

Result 10–12 / 2025

For the last quarter, the Group's profit before taxes was EUR 12.0 (22.6) million and the profit was EUR 10.1 (17.9) million. The cost/income ratio was 63.9 (52.9)%.

Comparable profit before taxes amounted to EUR 17.2 (27.9) million in the last quarter and comparable cost/income ratio was 57.3 (47.7)%. The comparable profit has been adjusted for the net income on financial assets and liabilities as well as costs incurred in the investigation of non-compliance with the guidelines.

Income

Total operating income was EUR 48.9 (64.4) million. Total operating income decreased 24.0% compared to the comparable period. Comparable operating income was EUR 53.5 (68.2) million, a decrease of 21.6% compared to the previous year. Net income on financial assets and liabilities of EUR -4.6 (-3.8) million has been adjusted from the operating income as an item affecting comparability.

Net interest income decreased by 26.3% compared to the comparison period, totalling EUR 37.5 (50.9) million. During the last quarter, interest income decreased by 27.9% compared to the comparison period, totalling EUR 60.6 (84.0) million. For the most part, the decline in interest income is explained by the decline in the market interest rates and decreased loan portfolio. During the reporting period, the average margin of the loan portfolio has remained almost unchanged.

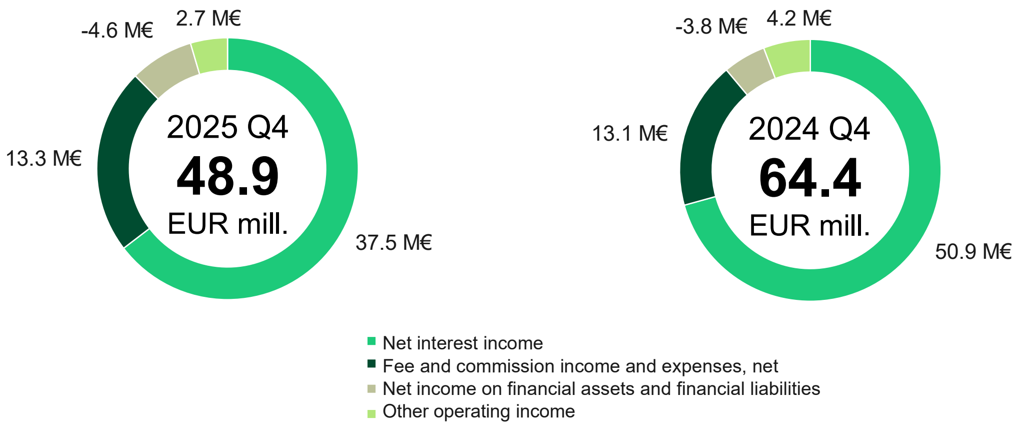
Interest expenses decreased by 30.3%, totalling EUR 23.1 (33.1) million during the last quarter. Compared to the comparison period, interest expenses were mainly reduced by lower deposit portfolio interest expenses due to the decline in market interest rates and the impact of interest rate hedges. The average interest on deposits paid to the Company's customers was 0.69 (0.87)% at the end of the period.

Fee and commission income and expenses (net) increased in the last quarter by 1.6% and was EUR 13.3 (13.1) million. Net fee and commission income from cards and payment transactions increased by 2.1% compared with the previous year and was EUR 10.2 (10.0) million. The increase in commission income on payment transactions was affected by the pricing changes implemented in the last quarter. Fund commissions increased by 3.1% compared to the comparison period and were EUR 2.1 (2.0) million. The amount of commission income from lending was EUR 2.4 (2.4) million, an increase of 2.9% compared to the previous year. Total amount of fee and commission income was EUR 16.4 (16.0) million.

Net income on financial assets and liabilities was EUR -4.6 (-3.8) million during the period. In the last quarter, the Company revalued the values of certain associates and joint ventures' shares, as a result of which the Company recorded a total of EUR 3.1 (4.6) million in impairments.

Other operating income was EUR 2.7 (4.2) million. Other operating income includes a positive fair value change of EUR 2.2 (4.0) million from the revaluation of joint debts recorded in connection with the business transactions of Eurajoen Savings Bank and Liedon Savings Bank during the reporting period.

Operating income



Expenses

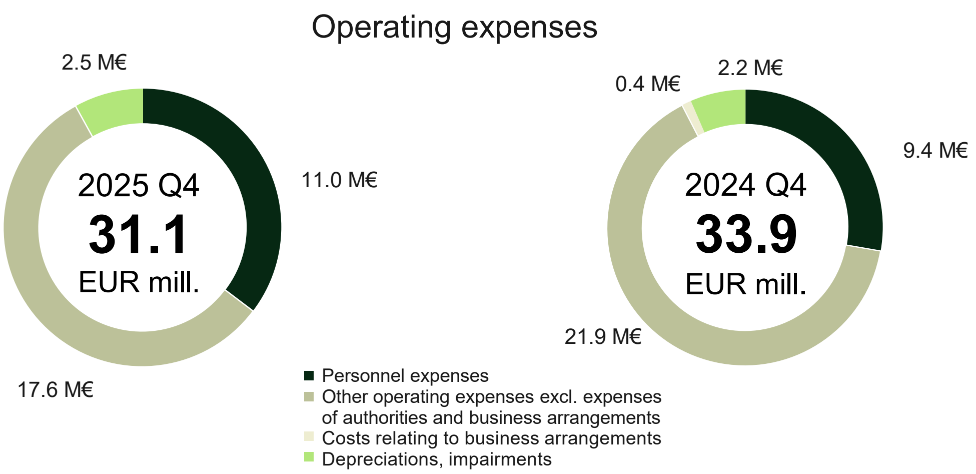
Operating expenses were in total EUR 31.1 (33.9) million and they decreased by 8.2% compared to the previous year's corresponding period. In the last quarter, the share of risk management development measures as well as the operational costs of observations given by the supervisor was EUR 0.4 million. The risk management action plan (the "Noste") was completed during the first quarter. In the comparison period, a total of EUR 5.4 million cost on risk management action plan "Noste" was recorded.

For the reporting period, a total of EUR 0.6 million was recorded in expenses affecting comparability arising from the work related to controlled winding down portfolio. In the comparison period, expenses included EUR 0.3 million related to the arrangements of the business acquired from Handelsbanken as well as EUR 1.2 million in expenses incurred in investigating non-compliance with the guidelines. Comparable operating expenses decreased by 5.7% and were EUR 30.5 (32.4) million.

Personnel expenses increased by 16.8% and were EUR 11.0 (9.4) million. At the end of the period, the number of employees was 642 (585), of which 49 (46) worked under fixed-term contract. The increase in personnel expenses was affected by the transfer of Handelsbanken's personnel to the Company, the opening of new branches and the strengthening of the risk management processes and organisation.

Other operating expenses decreased by 20.9% to EUR 17.6 (22.3) million. During the reporting period, expenses incurred in advancing risk management development projects, measures arising from the supervisor's observations and the controlled winding down portfolio totalled EUR 1.0 (6.5) million. In addition, expenses were influenced by costs related to Handelsbanken's business arrangements. The item includes authority fees, office, PR and marketing costs and expenses stemming from the business premises in own use.

Depreciation, amortisation and impairments on tangible and intangible assets were EUR 2.5 (2.2) million.



Impairment losses on financial assets

During the last quarter, impairment losses on financial assets (net) decreased and were in total EUR -5.6 million. In the comparison period, impairment losses on financial assets amounted to EUR -7.6 million. During the reporting period, the development of the impairment losses on loan portfolio was impacted by the update of the calculation model for expected credit losses (ECL) as part of a larger operational programme and the development of risk control. The total impact of the model update increased the amount of ECL by EUR 0.8 million in the last quarter.

During the last quarter, less expected credit losses (ECL) were recorded than in the comparison period, totalling EUR 4.6 (5.1) million. The total change was allocated to receivables from customers and off-balance sheet items.

During the last quarter, the Company has revalued the fair value adjustment made in connection with Handelsbanken’s acquisition, resulting in a positive result-influenced recording of EUR 1.0 million. At the end of the reporting period, items associated with fair value adjustments pertaining to Handelsbanken's receivables were not included.

The net amount of incurred credit losses decreased compared with the comparison period and was EUR 1.0 (2.5) million in the last quarter.

Result 1–12 / 2025

The Group's profit before taxes was EUR 49.2 (74.6) million in January–December and the profit for the period was EUR 39.5 (59.5) million. The cost/income ratio was 56.1 (41.3)%.

Comparable profit before taxes amounted to EUR 56.9 (86.7) million for January–December and comparable cost/income ratio was 53.5 (37.8)%. Comparable profit before taxes has been adjusted for the net income on financial assets and liabilities as well as expenses incurred in investigating non-compliance with the guidelines and one-off items related to business arrangements.

Income

Total operating income was EUR 221.4 (270.1) million. Total operating income decreased 18.0% compared to the comparison year.

Comparable total operating income was EUR 225.6 (274.5) million and the decrease was 17.8% compared to the previous year. During the reporting period, net income on financial assets and liabilities of EUR -4.2 (-4.4) million has been adjusted from operating income as an item affecting comparability.

Net interest income decreased 20.9%, totalling EUR 168.6 (213.1) million. Interest income for the reporting period decreased by 24.0% and was EUR 265.5 (349.6) million. For the most part, the decline in interest income during the reporting period is explained by the decline in the market interest rates and decreased loan portfolio. Over the period, the average margin on the loan portfolio has remained almost unchanged.

Interest expenses decreased compared to the previous year 29.0% and were EUR 96.9 (136.5) million. Compared to the comparison period, interest expenses were mainly reduced by lower interest expenses on the deposit portfolio and other funding as well as the impact of interest rate hedges due to the decline in market interest rates. The average interest on deposits paid to the Company's customers was 0.69 (0.87)% at the end of the period.

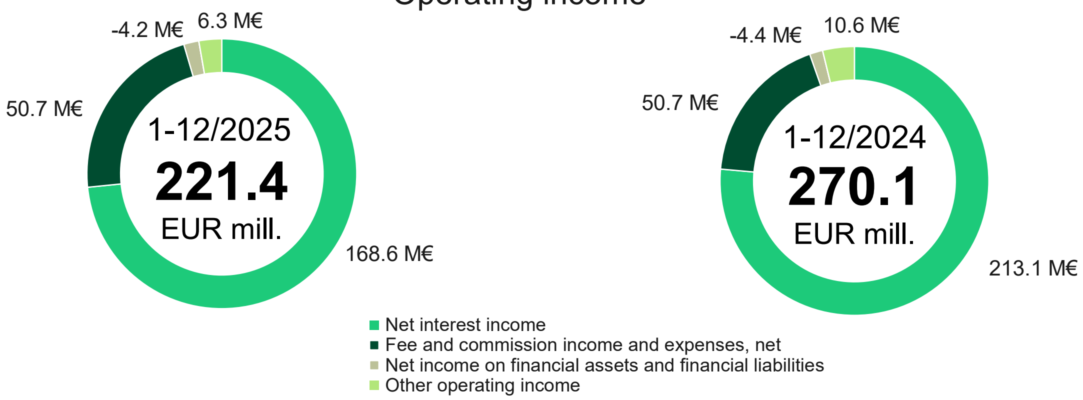
Fee and commission income and expenses (net) remained at the level of the comparison period and was EUR 50.7 (50.7) million. The total amount of fee and commission income was EUR 60.8 (61.2) million.

Net fee and commission income from cards and payment transactions were in total EUR 36.8 (37.0) million. Fund commissions increased by 5.2% year-on-year and were EUR 8.1 (7.7) million. The amount of commission income on lending decreased by 4.0% compared to the comparison period and was EUR 9.4 (9.8) million.

Net income on financial assets and liabilities was EUR -4.2 (-4.4) million during the period. During the reporting period, the Company revalued the values of shares in certain associates and joint ventures, as a result of which impairment losses of EUR 3.1 (4.6) million were recorded.

Other operating income was EUR 6.3 (10.6) million. Other operating income includes a deposit guarantee fee of EUR 0.6 (2.8) million recorded during the reporting period as well as a positive change in fair value of EUR 4.3 (6.6) million from the revaluation of joint debts recorded in connection with the business acquisitions of Eurajoen Savings Bank and Liedon Savings Bank.

Operating income



Expenses

Operating expenses increased by 10.9% compared to the previous year's corresponding period. Operating expenses came to a total of EUR 123.1 (111.0) million. During the reporting period, the risk management development measures, the share of operational expenses regarding observations from the supervisor as well as expenses of the 'Noste' action plan, totalled EUR 8.0 million. In addition, the expenses incurred in investigating non-compliance with the guidelines amounted to EUR 3.4 million. In the comparison period, operating expenses included expenses from the "Noste" action plan, totalling EUR 8.3 million, expenses arising from the arrangement of the business acquired from Handelsbanken, totalling EUR 4.2 million and EUR 3.5 million incurred in investigating non-compliance with the guidelines.

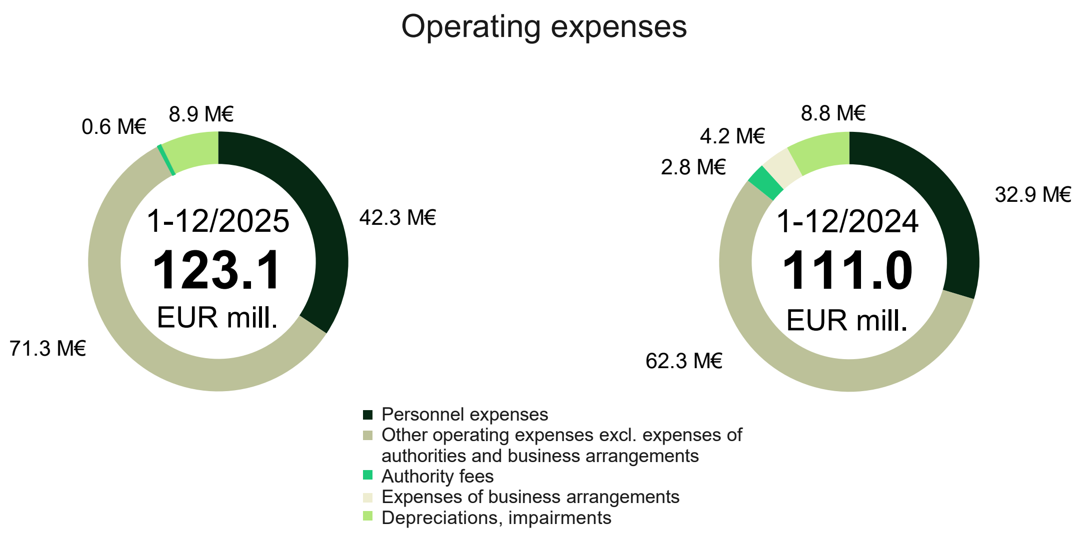
Comparable operating expenses were EUR 119.6 (103.3) million. The increase in comparable operating expenses was 15.7%.

Personnel expenses increased 28.5%, totalling EUR 42.3 (32.9) million. The increase in personnel costs was impacted by the increased number of personnel as a result of the business arrangement with Handelsbanken, the opening of new branches as well as strengthening the risk management processes and organisation. The number of employees at the end of the period was 642 (585), of which 49 (46) were fixed-term.

Other operating expenses increased 3.8% to EUR 71.9 (69.3) million. The item includes authority fees, office, IT, PR and marketing costs and those stemming from the business premises in own use.The increase in expenses compared to the comparison period was due to risk management development measures, actions taken in response to supervisory observations, the furthering of the controlled winding down plan, and the implementation of the "Noste" risk management programme. A total of EUR 11.4 million of these expenses were recorded. In addition, a provision of EUR 3.0 million was recorded for the reporting period to prepare for possible sanctions imposed by the Finnish Financial Supervisory Authority (FIN-FSA) due to deficiencies identified in the final inspection report on anti-money laundering and terrorist financing. During the comparison period, expenses arising from the arrangement of risk control development projects, the investigation of non-compliance with the guidelines and the arrangement related to Handelsbanken's business were recorded in the expenses.

A total of EUR 0.6 million was recorded in the deposit guarantee payment for the reporting period, which was covered by refunds from the old deposit guarantee fund. During the comparison period, a total of EUR 2.8 million of deposit guarantee payment was recorded.

Depreciations and impairments on tangible and intangible assets were EUR 8.9 (8.8) million



Impairment losses on financial assets

Impairment losses of financial assets decreased compared to the comparison period and were EUR -47.1 million, while the impairment losses of financial assets recorded in the comparison period were EUR -83.4 million. No allowances based on the management's judgement were made for the reporting period. Significant discretionary allowances, totalling EUR 64.4 million, were recorded for the comparison period of which EUR 4.9 million were final impairment losses on financial assets. The allowances were based on non-compliance with the Company's guidelines and the resulting deterioration of the credit risk position.

During the first and the last quarter, the Company updated the calculation model for expected credit losses (ECL) as part of a larger operational programme and development of risk control. The total impact of the updated model increased the ECL by approximately EUR 9.3 million. In addition, during the reporting period, the amount of impairment losses was impacted by an increase in allowances in the controlled winding down portfolio. Considering model updates, allowances in the controlled winding down portfolio increased by a total of EUR 14.0 million. In other credit portfolio, impairment losses amounted to EUR 33.1 (19.0) million. The development of the amount of impairment losses was particularly affected by the general weak economic situation, and the provision level increased by the ECL model as the duration of the defaults lengthened.

During January-December, the amount of expected credit losses (ECL) decreased in relation to the comparison period and was EUR 41.3 million targeting receivables from customers and off-balance sheet items. The amount of expected credit losses in the comparison period was EUR 71.2 million. The net amount of realised credit losses decreased compared to the comparison period and was EUR 5.8 (12.2) million during January–December.

The fair value adjustment of the receivables transferred to the Company in connection with the acquisition of Handelsbanken's business at the beginning of the reporting period was EUR 2.6 million. During the reporting period, the Company has revalued the fair value adjustment, resulting in a positive profit-related recognition of EUR 2.6 million. At the end of the reporting period, there are no fair value adjustments in the Company's balance sheet related to Handelsbanken's receivables.

Balance sheet

The Group's balance sheet total decreased by 3.0% during 2025 and was EUR 7,474.0 (7,709.1) million.

Loans and receivables

Loans and receivables in total, EUR 5,810.9 (6,569.4) million decreased by 11.5% compared to the comparison period. At the end of the reporting period, loans and receivables from credit institutions were EUR 103.3 (283.6) million and loans and receivables from the public and public sector entities were in total EUR 5,707.6 (6,285.8) million. The development of the loan portfolio during the year was particularly affected by the weak market situation, the planned deinvestment individual larger customerships, and the Company's focus on taking over customers transferred from Handelsbanken. The loan portfolio (excluding credit institutions) before expected credit losses decreased by 1.5% in the last quarter.

The average size of loans issued over the past 12 months decreased and was approximately 109 (117) thousand.

Loan portfolio by customer group (excl. credit institutions), before the expected credit losses

Credit balance (1,000 euros)	31 Dec 2025	31 Dec 2024
Private customers	3,622,010	3,778,191
SME customers	1,085,896	1,356,416
Housing associations	658,888	712,477
Agricultural customers	287,363	311,510
Other	205,757	239,801
Total	**5,859,914**	**6,398,396**

Investment assets

The Group's investment assets decreased compared to the comparison period totalling EUR 503.3 (516.0) million. The primary purpose of managing investment assets is securing the Company's liquidity position.

Intangible assets and goodwill

At the end of the period, intangible assets recorded in the balance sheet totalled EUR 24.3 (11.7) million and a goodwill of EUR 20.1 (20.1) million. The growth in intangible assets is mainly explained by investments in system development of lending as well as other IT projects.

Liabilities to credit institutions and to the public and public sector entities

During the period, liabilities to credit institutions and to the public and public sector entities decreased by 6.1% to EUR 3,979.1 (4,237.3) million. The item consists mostly of deposits received from the public, which came to EUR 3,821.6 (3,939.9) million at the end of December. Fixed-term deposits accounted for 16% of these and their average remaining maturity was about six months. The deposit portfolio decreased by 3.0% during the year. During the first quarter, the deposit portfolio decreased due to changes in the deposits of individual SME customers. During the second and third quarters, the deposit portfolio increased. The deposit portfolio decreased by 1.9% due to the changes in institutional deposits during the last quarter. Liabilities to credit institutions were EUR 124.9 (236.6) million. The decrease was mainly due to LTRO credit maturities.

Debt securities issued to the public

Total debt securities issued to the public increased during the period and was EUR 2,680.5 (2,665.6) million. The growth is explained by the change in the value of bonds. A EUR 200 million bond matured in May, and the Company issued an unsecured senior-term bond of EUR 200 million in September. Debt securities issued to the public are shown in more detail in Note 8.

At the end of the period, covered bonds were secured by loans to the value of EUR 3,008.0 (3,008.0) million.

Equity

The Group's equity EUR 618.8 (576.1) million increased by 7.4% during the period. The change in equity is mainly explained by the result of the period and the change in the fair value fund.

Own shares

On 31 December 2025, the number of own shares held by Oma Savings Bank was 132,200. In March, 372 shares of the Company were returned to the Company without consideration in accordance with the terms and conditions of the share-based incentive scheme 2022-2023. In May, the Company transferred 4,819 shares held by the Company to persons entitled to the 2025 reward instalment of the share-based incentive scheme 2022–2023.

Share capital	31 Dec 2025	31 Dec 2024
Average number of shares (excluding own shares)	33,180,237	33,114,988
Number of shares at the end of the period (excluding own shares)	33,204,349	33,156,124
Number of own shares	132,200	136,647
Share capital (1,000 euros)	24,000	24,000

Off-balance-sheet commitments

Off-balance-sheet commitments include commitments given to a third party on behalf of a customer and irrevocable commitments given to a customer. Commitments given to a third party on behalf of a customer, EUR 26.0 (42.2) million, consisted mainly of bank guarantees and other guarantees. The decrease in the item reflects the change in the loan portfolio. Irrevocable commitments given to a customer, which totalled EUR 301.9 (319.4) million at the end of December, consisted mainly of undrawn credit facilities.

The Company's ongoing action plan

The Company has continued the development of risk management processes. During the last quarter of 2025, the Company has implemented the following measures:

- The implementation and monitoring of the updated strategy for non-performing exposures is proceeding as planned.
- The corrective actions of development targets arising from the Finnish Financial Supervisory Authority's (FIN-FSA) review and liquidity audit has been implemented in accordance with the schedules and action plans required by the audits.
- The governance model has been developed in relation to the observations by the FIN-FSA.
- The quality of Knowing Your Customer (KYC) processes has been improved with new processes and control points.
- Part of the system development projects related to Knowing Your Customer (KYC) procedure has been completed, and the related system development work continues.

The Company continues to develop its risk management and control processes as part of its continuing operations.

Progress of key development projects

In 2024, the Company launched a development project for loan, collateral and customer information systems, which updates the systems and adds automation and control to the customer information system, among other things. The aim of the system project is to improve efficiency, reduce the amount of manual work and improve credit quality controls. The key objective of the project is to further develop excellent customer experience in all service channels. The first stages of the project have progressed according to schedule and plans. A new loan and collateral management system application has been launched during 2025. Approximately EUR 10 million will be invested in the project during 2024–2027 and the development project will be carried out in cooperation with Oy Samlink Ab and Evitec Oy.

In addition, the Company is currently undertaking reforms of regulatory reporting to improve reporting systems together with partners. As one of the key areas, the Company introduced new liquidity reporting systems during 2025.

Ongoing investigations by the authorities

In May 2024, the Company announced that the FIN-FSA had made a preliminary investigation request to the police for securities market offences related to the Company. In December 2025, the Company announced that the investigation and prosecution had ended. Oma Savings Bank has not been subject to any penalty claims in the matter, and the Company is not a party to the matter. The administrative sanctioning process of the FIN-FSA is still ongoing.

In June 2024, the Company announced that it would file a request for an investigation with the police in relation to non-compliance with the guidelines. This investigation is proceeding according to the schedules of the authorities and the Company will report on the progress of the investigation in accordance with its ongoing disclosure policy. At the time of reporting, the Company does not have any additional information related to the matter.

At the end of the year 2024, the Company filed an investigation request with police regarding suspicion of breach of banking secrecy regulation in a public debate. At the time of the reporting period, the Company has no further information in this regard.

Significant events after the period

Growth strategy

In January 2026, the Board of Directors approved the Company's strategy and financial targets for the 2026-2029 period. The goal is to grow responsibly and profitably, utilising personalised service as a competitive advantage. The Company focuses on private customers and the SME sector.

New financial targets for the period 2026-2029 are:

- Comparable return on equity (ROE): over 14%
- Comparable cost-to-income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score (NPS): over 50
- Common Equity Tier 1 (CET1): at least +2 percentage points over regulatory requirement

In addition, the Company updated its dividend policy. The Company's goal is to pay steady and growing dividends of at least 30% of net profit for the financial year. The Company has the preparedness to pay additional dividends.

Hearing procedure initiated by the FIN-FSA

In February, the Company announced that the Finnish Financial Supervisory Authority (FIN-FSA) has initiated a hearing procedure concerning imposing possible administrative sanctions on OmaSp. In May 2024, the Company announced that the FIN-FSA had filed a request for a police investigation concerning suspected securities market offences related to the Company and was concurrently investigating the need to impose administrative sanctions on the Company. In December 2025, OmaSp announced that the police investigation and consideration of charges in the securities market offences had been concluded and that no requests for criminal sanctions had been presented to be imposed on OmaSp in the matter. The FIN-FSA has informed that it has initiated a hearing procedure under the Administrative Procedure Act concerning imposing possible administrative sanctions on OmaSp. The FIN-FSA has given the Company the opportunity to comment on the matter before it is resolved. The Company will publish the decision of the FIN-FSA and its potential implications for the Company once the FIN-FSA has issued its decision on the matter.

Other events after the end of the reporting period that would require disclosure of additional information or materially affect the Company's financial position are unknown.

Dividend policy and dividend payment

The Company aims to pay a steady and growing dividend, at least 30% of net income. The Company's Board of Directors assesses the balance between the dividend or capital return to be distributed and the amount of own funds required by the Company's capital adequacy requirements and target on an annual basis and makes a proposal on the amount of dividend or capital return to be distributed. The Company has the preparedness to pay additional dividends.

Financial goals

The Company has financial goals confirmed by the Board of Directors on 14 January 2026 for the strategy period 2026-2029. The financial targets are set for the medium term (3-5 years).

- Comparable return on equity (ROE): over 14%
- Comparable cost-to-income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score (NPS): over 50
- Common Equity Tier 1 (CET1): at least +2 percentage points over regulatory requirement

Financial reporting in 2026

The Company will publish financial information in 2026 as follows:

7 May 2026	Interim Report 1-3/2026
13 August 2026	Interim Report 1-6/2026
5 November 2026	Interim Report 1-9/2026

The Annual General Meeting will be held on 16 April 2026. The Board of Directors convenes the Annual General Meeting separately. The Board of Directors' Report, Financial Statements and Sustainability Report for 2025 will be published as part of the Financial Statements.

The Company arranges a Capital Markets Day for investors, analysts and media representatives on 19 May 2026.

Outlook and earnings guidance for 2026

The outlook for the Company's business in the financial year 2026 is affected by the general situation of the housing market and the impact of the market situation on the willingness of SMEs to invest in particular. With the decline in market interest rates and changes in the credit portfolio, net interest income will decrease compared to the previous financial year. In line with its strategy, the Company focuses on diversified revenue generation and increasing commission income. The growth in the cost structure has been halted, and the Company expects stable cost development for 2026. The Company estimates that the impairment losses on financial assets will remain at a lower level than in the previous financial year.

Oma Savings Bank Plc provides earnings guidance on comparable profit before taxes for 2026. The earnings guidance is based on the forecast for the entire year, which takes into account the prevailing market and business situation. The estimates are based on the management's insight into the Group's business development.

We estimate that the Group's comparable profit before taxes for the financial year 2026 will decline slightly from the comparison period (the comparable profit before taxes for the financial year 2025 was EUR 56.9 million).

The Board of Director's proposal for the distribution of profit to AGM

The Board of Directors proposes to the Annual General Meeting a dividend in accordance with the updated dividend policy in January 2026. The Board of Directors proposes that, on the basis of the Financial Statements to be adopted for 2025, an actual dividend of EUR 0.36 and an additional dividend of EUR 0.14 be paid from the Parent Company's distributable profits for each share entitled to a dividend for 2025. Additional dividend is proposed to be paid in accordance with the dividend policy due to the Company's strong financial position and significantly strengthened capital buffers. The record date for actual and additional dividend would be 20 April 2026 and the payment date 27 April 2026.

No material changes have taken place in the Company's financial position after the financial year. The Company's liquidity is good, and the proposed profit distribution does not compromise the Company's liquidity according to the Board of Directors' insight.

Capital adequacy

The total capital (TC) ratio of Oma Savings Bank Group increased and was 19.3 (15.6)% at the end of the period. The Common Equity Tier 1 capital (CET1) ratio was 18.3 (14.4)%, exceeding by 7.1 percentage points the minimum level of the medium-term financial goal set by the Company's Board of Directors (at least 2 percentage points above the regulatory requirement).

Risk-weighted assets decreased from the level of the comparison period and were EUR 3,007.9 (3,662.7) million at the end of the year. The reduction was largely due to a decrease in exposures as well as an increase in low risk-weighted assets. In addition, the CRR3 changes that took effect at the beginning of the year reduced risk-weighted assets. In particular, the risk-weighted amount of operational risk decreased. Oma Savings Bank Group applies the standardised approach in the capital requirement calculation for credit risk and for operational risk the new standardised approach.

The capital requirement for market risk is calculated using the standardised approach for foreign exchange position. In October 2025, the Company announced that it will discontinue its IRB application process.

At the end of the review period, the capital structure of the Group was strong and consisted mostly of Common Equity Tier 1 capital (CET1). The change in own funds is mainly explained by the retained earnings for the financial year 2025, which have been included in the Common Equity Tier 1 capital with the permission granted by the Finnish Financial Supervisory Authority, and the change in the fair value fund. The Group's own funds (TC) of EUR 581.4 (570.0) million exceeded by EUR 167.4 million the total capital requirement for own funds EUR 414.0 (476.7) million. Taking into account the indicative additional capital recommendation, the surplus of own funds was EUR 137.3 million. The Group´s leverage ratio was 7.3 (6.8)% at the end of the period.

The main items in the capital adequacy calculation (1,000 euros)	31 Dec 2025	31 Dec 2024
Common Equity Tier 1 capital before regulatory adjustments	601,998	563,444
Regulatory adjustments on Common Equity Tier 1	-50,159	-35,011
Common Equity Tier 1 (CET1) capital, total	**551,839**	**528,433**
Additional Tier 1 capital before regulatory adjustments	-	-
Regulatory adjustments on additional Tier 1 capital	-	-
Additional Tier 1 (AT1) capital, total	-	-
Tier 1 capital (T1 = CET1 + AT1), total	**551,839**	**528,433**
Tier 2 capital before regulatory adjustments	29,551	41,544
Regulatory adjustments on Tier 2 capital	-	-
Tier 2 (T2) capital, total	**29,551**	**41,544**
Total capital (TC = T1 + T2), total	**581,389**	**569,977**
Risk-weighted assets		
Credit and counterparty risk	2,628,458	3,190,494
Credit valuation adjustment risk (CVA)	18,565	57,250
Market risk (foreign exchange risk)	-	-
Operational risk	360,859	414,930
Risk-weighted assets, total	**3,007,882**	**3,662,674**
Common Equity Tier 1 (CET1) capital ratio, %	18.35%	14.43%
Tier 1 (T1) capital ratio, %	18.35%	14.43%
Total capital (TC) ratio, %	19.33%	15.56%

Leverage ratio (1,000 euros)	31 Dec 2025	31 Dec 2024
Tier 1 capital	551,839	528,433
Total amount of exposures	7,515,757	7,781,871
Leverage ratio	**7.34%**	**6.79%**

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 other things, the capital conservation buffer (2.5%) set by the Credit Institution Act, the discretionary SREP requirement according to Pillar II, the countercyclical buffer requirement and the systemic risk buffer.

On 14 February 2025, the Finnish Financial Supervisory Authority (FIN-FSA) updated its imposed SREP requirement, based on the supervisory authority's estimate for Oma Savings Bank Plc to a level of 2.25% (previously 1.5%). The requirement is valid from 30 June 2025 until 30 June 2028 at the latest. According to the overall assessment based on risk indicators, there are no grounds for applying a countercyclical buffer, and thus the FIN-FSA maintained the requirement of countercyclical buffer at its basic level of 0%. The systemic risk buffer requirement of 1.0% strengthens the risk-bearing capacity of the banking sector. In addition to the capital requirements, the FIN-FSA issued an indicative additional capital recommendation for own funds of 1.0% based on the Finnish Act on Credit Institutions for Oma Savings Bank Plc. The indicative additional capital recommendation to be covered by Common Equity Tier 1 capital will increase to 1.5%, from 31 March 2026 and will be valid until further notice.

As part of the permanent supervisory review and evaluation process (SREP), the FIN-FSA maintained the leverage ratio requirement (P2R-LR) of 0.25% set for Oma Savings Bank Plc by its decision of 14 February 2025. The requirement is valid from 30 June 2025, however remaining in effect until 30 June 2028 at the latest. The P2R-LR requirement must be covered by Tier 1 capital. The binding leverage ratio based on the Capital Requirements Regulation (CRR) is 3%.

The minimum requirement for own funds and eligible liabilities (MREL) set by the Financial Stability Authority for Oma Savings Bank Plc under the Resolution Act consists of a requirement based on overall risk (9.5%) and a requirement based on the total amount of liabilities used in calculating the leverage ratio (3.0%). In the situation on 31 December 2025, Oma Savings Bank Group meets the set requirement with its own funds. The Financial Stability Authority set an updated level for the Company for the minimum amount of own funds and eligible liabilities (MREL requirement) on 21 March 2025 and revoked the decision issued on 17 April 2024. According to the new decision, the updated MREL consists of a total risk-based requirement of 20.88% (previously 20.88%) and a requirement based on the total amount of exposures used in the calculation of the leverage ratio, which is 7.89% (previously 7.82%), of which the higher euro requirement must be met and thus corresponds to the total risk-based requirement of 20.88%. The new MREL requirement must be met at the latest on 17 April 2026 (previously 17 April 2027). In September 2025, the Company issued a senior-term bond to cover the future MREL requirement. The Company meets the future requirement in the situation of 31 December 2025.

Group`s total capital requirement
31 Dec 2025
(1,000 euros)

Capital	Pillar I minimum capital requirement*	Pillar II (SREP) capital requirement*	Buffer requirements: Capital conservation buffer	Countercyclical buffer**	O-SII	Systemic risk buffer	Total capital requirement	
CET1	4.50%	1.27%	2.50%	0.01%	0.00%	1.00%	9.28%	279,123
AT1	1.50%	0.42%					1.92%	57,808
T2	2.00%	0.56%					2.56%	77,077
Total	**8.00%**	**2.25%**	**2.50%**	**0.01%**	**0.00%**	**1.00%**	**13.76%**	**414,008**

* AT1 and T2 capital requirements are possible to fill with CET1 capital
**Taking into account the geographical distribution of the Group's exposures

MREL requirement (1,000 euros)	31 Dec 2025	31 Dec 2024
Total risk exposure amount (TREA)	3,007,882	3,662,674
of which MREL requirement	285,749	347,954
Leverage ratio exposures (LRE)	7,515,757	7,781,871
of which MREL requirement	225,473	233,456
MREL requirement	**285,749**	**347,954**
Common Equity Tier 1 (CET1)	551,839	528,433
AT1 instruments	-	-
T2 instruments	29,551	41,544
Other liabilities	280,929	169,225
Total MREL eligible assets	**862,318**	**739,202**

The Group publishes information on capital adequacy and risk management compliant with Pillar III in its Capital and Risk Management Report. The document will be released as a separate report in connection with the Annual Report and it provides a more detailed description of Oma Savings Bank Group's capital adequacy and risk position. The substantial information in accordance with Pillar III will be published as a separate report alongside the Half-Year Financial Report.

Tables and notes to the Financial Statements

Consolidated condensed income statement

Note	(1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
	Interest income	265,514	349,589	60,597	84,035
	Interest expenses	-96,877	-136,492	-23,079	-33,122
9	**Net interest income**	**168,637**	**213,097**	**37,518**	**50,913**
	Fee and commission income	60,796	61,242	16,367	16,025
	Fee and commission expenses	-10,144	-10,497	-3,053	-2,920
10	**Fee and commission income and expenses, net**	**50,651**	**50,745**	**13,314**	**13,105**
11	Net income on financial assets and financial liabilities	-4,167	-4,408	-4,576	-3,812
	Other operating income	6,287	10,633	2,659	4,175
	Total operating income	**221,408**	**270,068**	**48,915**	**64,381**
	Personnel expenses	-42,271	-32,902	-10,988	-9,407
	Other operating expenses	-71,918	-69,289	-17,641	-22,301
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-8,877	-8,813	-2,497	-2,209
	Total operating expenses	**-123,066**	**-111,004**	**-31,127**	**-33,917**
12	Impairment losses on financial assets, net	-47,111	-83,379	-5,586	-7,572
	Share of profit of equity accounted entities	-1,983	-1,096	-199	-309
	Profit before taxes	**49,248**	**74,589**	**12,002**	**22,582**
	Income taxes	-9,769	-15,041	-1,932	-4,693
	Profit for the accounting period	**39,479**	**59,548**	**10,071**	**17,888**
	Of which:				
	Shareholders of Oma Savings Bank Plc	39,479	59,548	10,071	17,888
	Total	**39,479**	**59,548**	**10,071**	**17,888**
	Earnings per share (EPS), EUR	**1.19**	**1.80**	**0.30**	**0.54**
	Earnings per share (EPS) after dilution, EUR	**1.18**	**1.78**	**0.30**	**0.53**

Profit before taxes excluding items affecting comparability

(1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
Profit before taxes	**49,248**	**74,589**	**12,002**	**22,582**
Operating income:				
Net income on financial assets and liabilities	4,167	4,408	4,576	3,812
Operating expenses				
Costs relating to business arrangements	41	4,180	-	362
Other one-off items	3,440	3,479	591	1,189
Comparable profit before taxes	**56,896**	**86,656**	**17,169**	**27,945**
Income taxes in income statement	-9,769	-15,041	-1,932	-4,693
Change of deferred taxes	-1,530	-2,413	-1,033	-1,073
Comparable profit/loss for the accounting period	**45,597**	**69,201**	**14,204**	**22,179**

Consolidated condensed statement of comprehensive income

(1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
Profit for the accounting period	**39,479**	**59,548**	**10,071**	**17,888**
Other comprehensive income before taxes				
Items that will not be reclassified through profit or loss				
Gains and losses on remeasurements from defined benefit pension plans	-46	133	-46	133
Items that may later be reclassified through profit or loss				
Measured at fair value, net	17,632	10,387	3,899	-767
Transferred to Income Statement as a reclassification change	428	473	167	160
Other comprehensive income before taxes	**18,015**	**10,992**	**4,020**	**-474**
Income taxes				
For items that will not be reclassified to profit or loss				
Gains and losses on remeasurements from defined benefit pension plans	9	-27	9	-27
Items that may later be reclassified to profit or loss				
Measured at fair value	-3,612	-2,172	-813	121
Income taxes	**-3,603**	**-2,198**	**-804**	**95**
Other comprehensive income for the accounting period after taxes	**14,412**	**8,794**	**3,216**	**-379**
Comprehensive income for the accounting period	**53,891**	**68,342**	**13,287**	**17,509**
Attributable to:				
Shareholders of Oma Savings Bank Plc	53,891	68,342	13,287	17,509
Total	**53,891**	**68,342**	**13,287**	**17,509**

Consolidated condensed balance sheet

Note	Assets (1,000 euros)	31 Dec 2025	31 Dec 2024
	Cash and cash equivalents	941,103	395,608
4	Loans and receivables to credit institutions	103,315	283,580
4	Loans and receivables to the public and public sector entities	5,707,576	6,285,788
5	Financial derivatives	55,180	78,881
6	Investment assets	503,262	515,997
	Equity accounted entities	15,068	19,460
	Intangible assets	24,269	11,716
	Goodwill	20,090	20,090
	Tangible assets	39,683	37,980
	Other assets	44,016	45,094
	Deferred tax assets	11,484	14,895
	Current income tax assets	8,957	-
	Assets, total	**7,474,004**	**7,709,090**

Note	Liabilities (1,000 euros)	31 Dec 2025	31 Dec 2024
7	Liabilities to credit institutions	124,899	236,589
7	Liabilities to the public and public sector entities	3,854,224	4,000,703
5	Financial derivatives	3,954	10,965
8	Debt securities issued to the public	2,680,549	2,665,565
	Subordinated liabilities	60,000	60,000
	Provisions and other liabilities	102,381	115,760
	Deferred tax liabilities	29,169	35,715
	Current income tax liabilities	-	7,650
	Liabilities, total	**6,855,175**	**7,132,947**

	Equity	31 Dec 2025	31 Dec 2024
	Share capital	24,000	24,000
	Reserves	172,742	157,911
	Retained earnings	422,087	394,232
	Shareholders of Oma Savings Bank Plc	**618,829**	**576,143**
	Shareholders of Oma Savings Bank Plc	618,829	576,143
	Equity, total	**618,829**	**576,143**
	Liabilities and equity, total	**7,474,004**	**7,709,090**

	Group's off-balance sheet commitments (1,000 euros)	31 Dec 2025	31 Dec 2024
	Off-balance sheet commitments		
	Guarantees and pledges	26,037	42,219
	Commitments given to a third party on behalf of a customer	**26,037**	**42,219**
	Undrawn credit facilities	301,851	319,398
	Irrevocable commitments given in favour of a customer	**301,851**	**319,398**
	Group's off-balance sheet commitments, total	**327,888**	**361,617**

Consolidated condensed statement of changes in equity

(1,000 euros)

31 Dec 2025	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2025	**24,000**	**-53,068**	**210,979**	**157,911**	**394,232**	**576,143**	**576,143**
Comprehensive income							
Profit for the accounting period	-	-	-	-	39,479	39,479	39,479
Other comprehensive income	-	14,449	-	14,449	-37	14,412	14,412
Comprehensive income, total	**-**	**14,449**	**-**	**14,449**	**39,442**	**53,891**	**53,891**
Transactions with owners							
Emission of new shares	-	-	-	-	-	-	-
Repurchase/sale of own shares	-	-	-	-	75	75	75
Distribution of dividends	-	-	-	-	-11,936	-11,936	-11,936
Share-based incentive schemes	-	-	382	382	274	656	656
Other changes	-	-	-	-	-	-	-
Transactions with owners, total	**-**	**-**	**382**	**382**	**-11,587**	**-11,205**	**-11,205**
Equity total, 31 December 2025	**24,000**	**-38,620**	**211,361**	**172,742**	**422,087**	**618,829**	**618,829**

31 Dec 2024	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2024	**24,000**	**-61,756**	**210,578**	**148,822**	**368,230**	**541,052**	**541,052**
Comprehensive income							
Profit for the accounting period	-	-	-	-	59,548	59,548	59,548
Other comprehensive income	-	8,688	-	8,688	106	8,794	8,794
Comprehensive income, total	**-**	**8,688**	**-**	**8,688**	**59,654**	**68,342**	**68,342**
Transactions with owners							
Emission of new shares	-	-	-	-	-	-	-
Repurchase/sale of own shares	-	-	-	-	1,066	1,066	1,066
Distribution of dividends	-	-	-	-	-33,139	-33,139	-33,139
Share-based incentive schemes	-	-	201	201	-1,580	-1,379	-1,379
Other changes	-	-	201	201	-	201	201
Transactions with owners, total	**-**	**-**	**401**	**401**	**-33,652**	**-33,251**	**-33,251**
Equity total, 31 December 2024	**24,000**	**-53,068**	**210,979**	**157,911**	**394,232**	**576,143**	**576,143**

Consolidated condensed cash flow statement

Note	(1,000 euros)	1-12/2025	1-12/2024
	Cash flow from operating activities		
	Profit/loss for the accounting period	39,479	59,548
	Changes in fair value	3,773	4,779
15	Share of profit of equity accounted entities	1,983	1,096
11	Depreciation and impairment losses on investment properties	73	39
	Depreciation, amortisation and impairment losses on tangible and intangible assets	8,877	8,813
	Gains and losses on sales of fixed assets	-	39
12	Impairment and expected credit losses	47,111	83,379
	Income taxes	9,769	15,041
	Other adjustments	13,482	8,174
	Adjustments to the profit/loss of the accounting period	85,068	121,359
	Cash flow from operations before changes in receivables and liabilities	**124,547**	**180,906**
	Increase (-) or decrease (+) in operating assets		
	Debt securities	16,087	58,476
4	Loans and receivables to customers	534,644	128,011
5	Derivatives in hedge accounting	-	102
6	Investment assets	5,012	-184
	Other assets	546	2,756
	Total	**556,289**	**189,160**
	Increase (+) or decrease (-) in operating liabilities		
7	Liabilities to credit institutions	-113,790	69,861
7	Deposits	-118,254	-236,773
	Provisions and other liabilities	-15,858	10,913
	Total	**-247,902**	**-155,999**
	Paid income taxes	**-33,114**	**-16,639**
	Total cash flow from operating activities	**399,820**	**197,429**
	Cash flow from investments		
	Investments in tangible and intangible assets	-18,234	-8,141
	Proceeds from sales of tangible and intangible assets	44	305
15	Acquisition of associated companies and joint ventures	-66	-516
	Changes in other investments	-	59
	Acquisition or disposal of business	-	-70,964
	Total cash flow from investments	**-18,256**	**-79,258**
	Cash flows from financing activities		
	Other monetary changes in equity items	-	201
8	Debt securities issued to the public, proceeds	214,460	546,523
8	Debt securities issued to the public, repayments	-214,568	-823,162
	Payments of lease liabilities	-4,290	-3,829
	Dividends paid	-11,936	-33,139
	Total cash flows from financing activities	**-16,334**	**-313,405**
	Net change in cash and cash equivalents	**365,230**	**-195,234**
	Cash and cash equivalents at the beginning of the accounting period	**678,688**	**873,923**
	Cash and cash equivalents at the end of the accounting period	**1,043,918**	**678,688**
	Cash and cash equivalents are formed by the following items		
	Cash and cash equivalents	941,103	395,608
4	Receivables from credit institutions repayable on demand	102,815	283,080
	Total	**1,043,918**	**678,688**
	Received interest	**262,927**	**373,801**
	Paid interest	**-97,996**	**-128,425**
	Dividends received	**237**	**299**

Consolidated condensed income statement, quarterly trend

Note	(1,000 euros)	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4
	Interest income	60,597	61,515	68,153	75,250	84,035
	Interest expenses	-23,079	-21,291	-24,137	-28,370	-33,122
9	**Interest income, net**	**37,518**	**40,223**	**44,016**	**46,880**	**50,913**
	Fee and commission income	16,367	14,786	14,963	14,679	16,025
	Fee and commission expenses	-3,053	-2,303	-2,549	-2,240	-2,920
10	**Fee and commission income and expenses, net**	**13,314**	**12,483**	**12,415**	**12,439**	**13,105**
11	Net income on financial assets and financial liabilities	-4,576	-85	-43	537	-3,812
	Other operating income	2,659	457	2,953	218	4,175
	Operating income, total	**48,915**	**53,079**	**59,340**	**60,074**	**64,381**
	Personnel expenses	-10,988	-9,848	-11,512	-9,922	-9,407
	Other operating expenses	-17,641	-14,845	-17,217	-22,215	-22,301
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-2,497	-2,144	-2,132	-2,103	-2,209
	Operating expenses, total	**-31,127**	**-26,838**	**-30,861**	**-34,240**	**-33,917**
12	Impairment losses on financial assets, net	-5,586	-10,116	-9,088	-22,322	-7,572
	Share of profit from joint ventures and associated companies	-199	-601	-781	-401	-309
	Profit before taxes	**12,002**	**15,524**	**18,611**	**3,111**	**22,582**
	Income taxes	-1,932	-3,261	-3,899	-677	-4,693
	Profit for the accounting period	**10,071**	**12,263**	**14,711**	**2,434**	**17,888**
	Of which:					
	Shareholders of Oma Savings Bank Plc	10,071	12,263	14,711	2,434	17,888
	Total	**10,071**	**12,263**	**14,711**	**2,434**	**17,888**
	Earnings per share (EPS), EUR	**0.30**	**0.37**	**0.44**	**0.07**	**0.54**
	Earnings per share (EPS) after dilution, EUR	**0.30**	**0.37**	**0.44**	**0.07**	**0.53**

	Profit before taxes excluding items affecting comparability:	2025 Q4	2025 Q3	2025 Q2	2025 Q1	2024 Q4
	Profit before taxes	**12,002**	**15,524**	**18,611**	**3,111**	**22,582**
	Operating income:					
	Net income on financial assets and liabilities	4,576	85	43	-537	3,812
	Operating expenses					
	Costs relating to business combinations	-	-	-	41	362
	Other one-off items	591	514	333	2,002	1,189
	Comparable profit before taxes	**17,169**	**16,123**	**18,986**	**4,617**	**27,945**
	Income taxes in income statement	-1,932	-3,261	-3,899	-677	-4,693
	Change of deferred taxes	-1,033	-120	-75	-301	-1,073
	Comparable profit/loss for the accounting period	**14,204**	**12,742**	**15,012**	**3,638**	**22,179**

Note 1 Accounting principles for the Financial Statement Release

1. About the accounting principles

The Group's parent company is Oma Savings Bank Plc, whose domicile is in Seinäjoki and head office is in Lappeenranta, Valtakatu 32, 53100 Lappeenranta. Copies of the Financial Statements, Financial Statements Release, Interim and Half-Year Financial Reports are available on the Company's website www.omasp.fi.

Oma Savings Bank Group is formed as follows:

Subsidiary

- Real estate company Lappeenrannan Säästökeskus holding 100%

Associated companies

- GT Invest Oy holding 48.7%
- City Kauppapaikat Oy holding 45.3%

Joint ventures

- Figure Taloushallinto Oy holding 25%
- Deleway Projects Oy holding 49%
- SAV-Rahoitus Oyj holding 48.2%

Joint operations

- Housing company Seinäjoen Oma Savings Bank house holding 30.5%

The Financial Statements Release is drawn up in accordance with the IAS 34 *Interim Financial Reporting* standard. The accounting principles for the Financial Statements Release are the same as for the 2024 Financial Statements.

The figures for the Financial Statements Release are presented in thousands of euros unless otherwise specified. The figures in the notes are rounded off, so the combined sum of single figures may deviate from the grand total presented in a table or a calculation. The accounting and functional currency of the Group and its companies is the euro.

The Board of Directors has approved the Financial Statements Release 1 January – 31 December 2025 in its meeting on 12 February 2026.

2. Changes to the accounting principles

Standards, standard changes or interpretations that entered into force on 1 January 2025 have no significant impact on the consolidated financial statements.

The IFRS 9 and IFRS 7 standards published by the IASB effective from 1 January 2026 are not expected to have material impact on the consolidated financial statements.

The IFRS 18 standard published by the IASB effective from 1 January 2027 is expected to have an impact on the consolidated financial statements. The IFRS 18 standard brings regulatory changes to the presentation of the income statement and management's performance indicators into the scope of the audit. Other future standards or standard changes published by the IASB are not expected to have a material impact on the consolidated financial statements.

3. Accounting principles and uncertainties related to estimates requiring management's judgement

The preparation of this Financial Statements Release in accordance with IFRS has required certain estimates and assumptions from the Group's management that affect the number of items presented in the Financial Statements Release and the information provided in the note. The management's key estimates concern the future and key uncertainties about the reporting date. They are central to, among other things, fair value assessment, impairment of financial assets, loans and other assets, investment assets, tangible and intangible assets. Although the estimates are based on the management's current best view, it is possible that the outcome differ from the estimates used in the Financial Statements Release.

Accounting policies that require the management judgement and uncertainties included in estimates are described in the Financial Statements for 2024. Uncertainty in the economic operating environment due to the effects of inflation, interest rates and changes in the trade policy may bring changes to the estimates presented in the Financial Statements that require management judgement.

The application of the impairment losses on financial assets model under IFRS 9 requires the management to make estimates and assumptions about whether the credit risk associated with the financial instrument has increased significantly since the initial recognition and requires forward-looking information to be considered in the recognition of on-demand credit losses.

The Company has updated its expected credit loss (ECL) calculation model during the first and last quarters as part of a larger operational programme and the development of risk control.

In business combination, the determination of fair values requires the management of the Company to consider the recognition and fair value measurement of the transferred consideration and identifiable assets, liabilities and contingent liabilities. The following items from business acquisition, which are recognised in the balance sheet under Other liabilities, are open.

In December 2021, in connection with the acquisition of Eurajoen Savings Bank's business operations, a liability measured at fair value through profit or loss, totalling EUR 6.5 million, was recognised concerning the five-year fixed-term liability of Eurajoen Savings Bank as a credit institution member leaving the consortium of Savings Bank. In the reporting period, the amount of liability measured in profit or loss is re-assessed, and the amount is reduced by EUR 1.3 million. At the end of the reporting period, EUR 1.4 million liability remains.

In connection with the acquisition of Liedon Savings Bank's business in March 2023, a liability at fair value through profit or loss, totalling EUR 15.0 million, was recognised concerning the five-year fixed-term liability of Liedon Savings Bank as a credit institution member leaving the consortium of Savings Bank. In the reporting period, the amount of liability measured in profit or loss is reassessed, and the amount is reduced by EUR 3.0 million. At the end of the reporting period, EUR 7.3 million liability remains.

The portfolio of receivables transferred in connection with Handelsbanken's business acquisition, carried out in September 2024, was measured at fair value in connection with the acquisition. During the reporting period, the Company has revalued the fair value adjustment made in connection with the business transaction, resulting in a positive profit-related recognition of EUR 2.6 million. There are no fair value adjustment items in the Company's balance sheet related to the portfolio of receivables.

Note 2 Risk management

Risk management strategy

The Company's overall risk management system is described in the risk management strategy confirmed by the Board of Directors. The Company's risk management strategy was updated in the financial year 2025, and the operational mandate of the independent risk control function has been increased from the previous one in the updated strategy. The most significant changes in the Company's risk management strategy are:

- In risk taxonomy, interest rate risk is separated from the market risk to an own risk level 1
- For a new process or product, and for document updates, a second line of defence mandate / role in the approval process has been added
- Reporting of a breach or anticipated breach of risk-bearing capacity to the Finnish Financial Supervisory Authority (FIN-FSA) has been added
- The observation process has been updated

The risk management strategy describes all risk categories company-wide, covering the most key arrangements to ensure that the observations and findings of the independent risk control are regularly discussed by committees consisting of business operations and independent functions. The practical implementation and documentation of the risk management strategy is supported by the uniform control and observation recording systems.

1. Liquidity risk

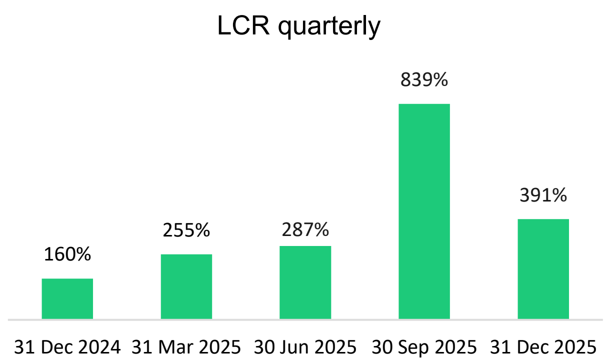
Liquidity risk can be defined as the difference between the balance of incoming and ongoing cash flows. The risk may materialise if the Company is unable to meet its outstanding payment obligations or an acceptable balance cannot be achieved within the tolerable cost limits. The Company's largest liquidity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

The management of Oma Savings Bank Plc's liquidity risk is based on the Company's ability to procure sufficient cash that is competitive in price in both the short and long term. An important part of liquidity risk management is planning the Company's financial position for different times in the future. Liquidity risk management is supported by active risk management, balance sheet and cash flow monitoring, and internal calculation models. Constant monitoring of liquidity is important for the Company to be able to manage cash outflows. The Company's liquidity risk is also managed by monitoring and forecasting changes in market factors and market developments.

Liquidity management includes liquidity reserve management to ensure that the Company has sufficient liquid assets available. The purpose of the Company's liquidity reserve is, under exceptional circumstances, to cover the Company's maturing payment obligations for at least one month. In addition, liquidity reserve planning prepares for unexpected events such as deteriorating market conditions. The Company's liquidity buffer consists of highly liquid central bank eligible securities and cash in accordance with the LCR regulation. The size of the liquidity buffer was EUR 1404.8 (793.1) million at the end of the last quarter.

The Company's main measures of liquidity risk assessment are the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and as a new measure, a minimum survival horizon of at least 90 days. The survival horizon is based on the additional liquidity requirement set by the FIN-FSA for the Company to maintain a minimum survival horizon of at least three months, applying the risk weights according to the stress test methodology of the European Central Bank. The Group's LCR remained strong, standing at 391.1% at the end of the last quarter. At the end of the last quarter, the NSFR was 129.6%. The Company met the additional liquidity requirement and the survival horizon set by FIN-FSA was over 90 days at the end of the last quarter. The Company refined the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures for 31 December 2024, 31 March 2025 and 30 June 2025. As of 31 December 2025, the Company moved to the new LCR and NSFR reporting system. With the new reporting system, the figures for the comparison periods have not been retrospectively adjusted so they are not comparable with the key figures for 31 December 2025. The LCR key figure for the comparison period on 30 September 2025 was significantly increased by the computational processing of the bond issued by the Company in September 2025. The elimination of this effect is visible on 31 December 2025 as the return of the key figure to a more moderate level.

The Company's liquidity risk position remained at a good level throughout the fourth quarter. During the first quarter of 2026, one unsecured bond of EUR 50.0 million bond will mature, and the Company has no other significant financial concentrations during the first quarter of the year 2026. The Company's most significant financial concentration is a covered bond of EUR 600 million maturing in December.



2. Credit risk

Credit risk refers to the risk that a contracting party to a financial instrument will not be able to meet its obligations, thereby causing the other party financial loss. Oma Savings Bank Plc's credit risk primarily consists of exposures secured by immovable property, retail exposures and SME customer loans. The goal of credit risk management is to limit the profit and loss and capital adequacy effects of risks resulting from customer exposures to an acceptable level. Credit risk management and procedures have been described in Note G2 of the 2025 Financial Statements.

The Finnish economy, and especially the real estate market, has developed subduedly, which has reflected in the growth of non-performing exposures and expected credit losses. The growth of non-performing exposures has focused on the private customer segment. The amount of new non-performing exposures has been declining, but the lead times of debt collection process have lengthened, especially due to the prolonged realisation periods of real estate collateral. The Company estimates that non-performing exposures will turn to decline during 2026.

The implementation of the non-performing exposures strategy drawn up during the third quarter of 2025 has continued and the Company is investing especially in improving the efficiency of early-stage debt collection. In addition, the Company continuously evaluates the possibilities of reducing the amount of non-performing exposures through various arrangements. The progress of the strategy is monitored regularly as part of the risk management processes.

During the year, the Company has implemented significant improvements in various credit management processes. Development work has focused particularly on improving efficiency, monitoring and early identification of risks of credit granting processes. In addition, collateral management and debt collateral have been developed, and reporting systems have been reformed to provide more accurate and up-to-date data to support credit risk management and decision-making. The goal of these developments has been to improve process efficiency, reduce risk and ensure the quality of customer experience at all stages of the credit life cycle.

The share of non-performing exposures of total loan portfolio increased and was 8.9 (6.5)% on 31 December 2025. The share of the portfolio related to non-compliance with the guidelines was 2.9 (2.4)%. The Company monitors the development of possible payment delays and repayment exemption applications as well as the development of values of collaterals. The share of the forbearances was 3.4 (2.5)% at the end of the last quarter and the share of the portfolio related to non-compliance with the guidelines was 0.3 (0.2)%. Non-performing exposures with forbearances was 1.9 (1.1)%. The changes are explained by the market conditions described above and their effects.

2.1 Impairment losses on financial assets

Impairment losses on loan portfolio were EUR 5.6 (7.6) million in the last quarter and in the whole reporting period EUR 47.1 (83.4) million. The Company updated its expected credit loss (ECL) calculation model as part of a larger operational programme and the development of risk control in the first and last quarters. The total impact of the model upgrade increased the amount of ECL by approximately EUR 9.3 million. In addition, during the reporting period, the amount of impairment losses was affected by an increase in provisions in the controlled winding down portfolio. Taking into account model updates, provisions in the managed winding down portfolio increased by a total of EUR 14.0 million. In other credit portfolios, the development in the amount of impairment losses was particularly affected by the weak general economic situation, the increase in the number of defaulted exposures, and the provision level increased by the ECL model as default durations lengthened. The growth of defaulted exposures is focused on the private customer segment.

At the beginning of the reporting period, the fair value adjustment for receivables transferred to the Company in connection with the acquisition of Handelsbanken was EUR 2.6 million. During the third and last quarters, the Company has revalued the fair value adjustment resulting in EUR 2.6 million positive profit-related recognition. At the end of the reporting period, there are no fair value adjustments related to Handelsbanken's receivables on the Company's balance sheet.

During the last quarter, credit losses amounted to EUR 1.0 (2.5) million and at the end of the reporting period, credit losses totalled EUR 5.8 (12.2) million.

2.2 Distribution by risk class

The Company classifies all its customers into risk classes based on information available on the counterparty. The classification uses its own internal assessment and external credit rating data. Monitoring is continuous and can lead to a transfer from one risk class to another.

In lending, risk concentration may occur, for example, when the loan portfolio includes large amounts of loans and other liabilities:

- to a single counterparty
- to groups that are made up of individual counterparties or entities tied to them
- to specific sectors
- against certain collateral
- whose maturity is the same or
- whose product/instrument is the same.

3. Interest rate risk

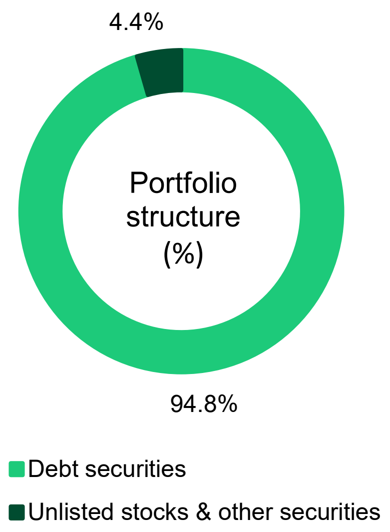
The interest rate risk in the banking book forms most of the Company's interest rate risk. The interest rate risk arises from differences in the interest rate levels and maturities of assets and liabilities. In line with the Company's business model, most of the lending is linked to variable market rates, with borrowing being mainly fixed rate. Due to the structure of the Company's balance sheet, the net interest income decreases as market interest rates fall and increases as market interest rates rise. In addition, market interest rates affect the market prices of the securities in the investment portfolio. The amount of interest rate risk is reported regularly to the Board of Directors, which has set an upper limit for the interest rate risk. The interest rate risk arising from the structure of the balance sheet is mainly hedged by interest rate swaps, which improve the interest margin as market interest rates fall. The Company can acquire hedges to manage its deposit funding and bond interest rate risk. Moreover, the Company uses interest rate swaps to protect against fluctuations in the value of the market interest rates of the investment portfolio. The Company's systematic interest rate risk management balances the interest rate based on receivables and liabilities and reduces fluctuations in interest margin as market interest rates change.

During the last quarter, the key interest rates of the European Central Bank remained unchanged. Long-term market interest rates rose from the previous quarter's levels, but short-term market interest rates saw only moderately changes. The Company's interest rate risk position remained at a good level during the last quarter.

4. Market risk

The Company is primarily exposed to market risk in the form of spread risk, arising from fluctuations in the market prices of bonds held in its investment portfolio. The spread risk is related to the credit ratings of the instruments' issuers and the markets' general sentiment towards credit risk-linked instruments. Spread risk is managed by, among other things, decentralising the content of the investment portfolio to a sufficient extent. Diversification of investments reduces the risk of concentration arising from individual investments. The Company's spread risk is calculated regularly using an internal calculation model and the amount of spread risk is reported to the Board of Directors on a regular basis. The calculation model is based on the Value at Risk (VaR) model, which calculates the maximum loss at a 95 percent 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. In accordance with the Company's investment strategy, the liquidity buffer is hedged with interest rate derivatives to smooth the variation in the price of securities. The Company regularly monitors the market value of securities acquired for investment purposes and the cash flows related to their transactions.

The Company's liquidity buffer investments are mainly in EU countries' government bonds with good ratings and covered bonds. 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 2025, the market value of the investment portfolio was EUR 521.9 (537.9) million. Oma Savings Bank Plc does not trade shares for trading purposes, and the price risk of the shares does not have a material impact on the Group's financial position.



Matured and non-performing exposures and forbearances

(1,000 euros)	31 Dec 2025	% of credit portfolio	30 Sep 2025	% of credit portfolio	31 Dec 2024	% of credit portfolio
Matured exposures, 31-90 days	26,312	0.4%	22,353	0.4%	54,513	0.8%
Non-matured or matured less than 91 days, non-repayment likely	197,662	3.4%	190,721	3.2%	257,430	4.0%
Non-performing exposures, 91-180 days	39,216	0.7%	86,398	1.4%	41,407	0.6%
Non-performing exposures, 181 days - 1 year	142,526	2.4%	112,127	1.9%	75,955	1.2%
Non-performing exposures, > 1 year	145,644	2.5%	125,540	2.1%	45,150	0.7%
Matured and non-performing exposures total	**551,360**	**9.4%**	**537,139**	**9.0%**	**474,455**	**7.4%**
Non-performing exposures total	**525,048**	**8.9%**	**514,786**	**8.6%**	**419,942**	**6.5%**
of which portfolio related to non-compliance with the guidelines, total	168,877	2.9%	169,896	2.8%	153,091	2.4%
of which other portfolio, total	356,171	6.1%	344,890	5.8%	266,851	4.2%
Performing exposures and matured exposures with forbearances	87,000	1.5%	86,352	1.4%	86,909	1.4%
Non-performing exposures with forbearances	111,393	1.9%	90,661	1.5%	72,021	1.1%
Forbearances total	**198,393**	**3.4%**	**177,013**	**3.0%**	**158,930**	**2.5%**
of which portfolio related to non-compliance with the guidelines, total	16,984	0.3%	17,247	0.3%	10,214	0.2%
of which other portfolio total	181,409	3.1%	159,766	2.7%	148,716	2.3%

Figures include interest due on items.

The Company has refined the FINREP calculation underlying the figures in the table during 2025 and transferred to a new reporting system as of 31 December 2025. Comparison period figures are not comparable in all respects. The updated calculation takes into account all loan-related past due expenses, capital and interest. The table breakdown has also been modified to match the FINREP reporting breakdown.

Geographic breakdown of collaterals

(1,000 euros)	31 Dec 2025		30 Sep 2025		31 Dec 2024	
Region	Collateral value	Share (%)	Collateral value	Share (%)	Collateral value	Share (%)
Southwest Finland	1,870,822	23.9%	1,892,193	24.2%	1,906,346	23.8%
Uusimaa	1,077,361	13.8%	1,052,100	13.4%	1,123,313	14.0%
South Ostrobothnia	1,076,178	13.8%	1,085,859	13.9%	1,100,391	13.7%
Pirkanmaa	783,402	10.0%	783,882	10.0%	806,023	10.1%
Satakunta	507,638	6.5%	513,927	6.6%	518,817	6.5%
South Karelia	484,990	6.2%	489,485	6.2%	500,412	6.2%
Kanta-Häme	276,408	3.5%	279,075	3.6%	279,047	3.5%
Kymenlaakso	265,096	3.4%	267,701	3.4%	277,263	3.5%
Central Finland	245,851	3.1%	245,915	3.1%	245,362	3.1%
South Savo	219,384	2.8%	221,132	2.8%	225,580	2.8%
North Ostrobothnia	207,339	2.7%	200,833	2.6%	208,912	2.6%
Päijät-Häme	184,739	2.4%	184,389	2.4%	197,981	2.5%
North Karelia	183,784	2.4%	182,679	2.3%	175,898	2.2%
Other regions	430,439	5.5%	435,605	5.6%	444,497	5.5%
Total	**7,813,432**	**100.0%**	**7,834,775**	**100.0%**	**8,009,841**	**100.0%**

Geographic breakdown of loan portfolio

(1,000 euros)	31 Dec 2025		30 Sep 2025		31 Dec 2024	
Region	Credit balance	Share (%)	Credit balance	Share (%)	Credit balance	Share (%)
South Ostrobothnia	1,162,972	19.8%	1,179,358	19.8%	1,208,174	18.9%
Southwest Finland	1,105,132	18.9%	1,132,005	19.0%	1,174,903	18.4%
Uusimaa	910,473	15.5%	894,554	15.0%	1,029,040	16.1%
Pirkanmaa	598,274	10.2%	611,721	10.3%	640,007	10.0%
Satakunta	401,179	6.8%	410,393	6.9%	433,164	6.8%
South Karelia	237,581	4.1%	243,386	4.1%	260,053	4.1%
Central Finland	217,395	3.7%	219,976	3.7%	223,871	3.5%
Kanta-Häme	194,627	3.3%	197,749	3.3%	207,883	3.2%
North Ostrobothnia	187,463	3.2%	188,186	3.2%	221,183	3.5%
South Savo	163,866	2.8%	162,177	2.7%	173,427	2.7%
Päijät-Häme	138,707	2.4%	140,857	2.4%	138,896	2.2%
Kymenlaakso	135,439	2.3%	137,774	2.3%	201,447	3.1%
North Karelia	130,186	2.2%	131,635	2.2%	129,568	2.0%
Other regions	276,620	4.7%	300,234	5.0%	356,781	5.6%
Total	**5,859,914**	**100.0%**	**5,950,004**	**100.0%**	**6,398,396**	**100.0%**

Industry breakdown of loan portfolio (excluding private customers)

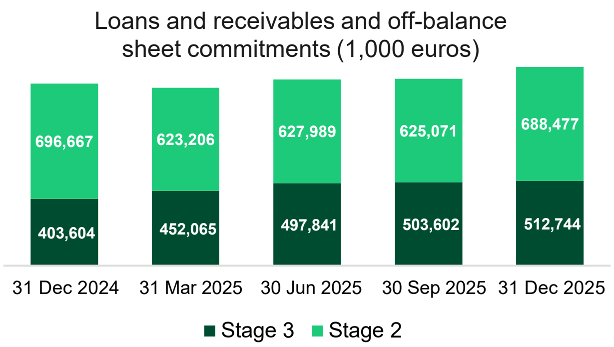
	31 Dec 2025		30 Sep 2025		31 Dec 2024	
Industry	Share of the loan portfolio	Collateral gap	Share of the loan portfolio	Collateral gap	Share of the loan portfolio	Collateral gap
Real Estate	47.8%	12.9%	46.8%	12.8%	46.1%	11.9%
Agriculture, forestry, fishing industry	12.5%	5.7%	12.4%	11.4%	11.6%	11.1%
Finance and insurance	6.1%	37.1%	6.1%	37.3%	6.7%	32.3%
Construction	5.7%	19.9%	5.9%	20.4%	5.9%	26.1%
Trade	5.5%	38.7%	5.5%	39.5%	6.3%	39.6%
Professional, scientific and technical activities	3.5%	25.9%	3.6%	25.6%	3.9%	20.2%
Industry	3.0%	29.1%	3.0%	26.3%	3.3%	27.1%
Transportation and storage	2.7%	10.8%	2.8%	11.5%	2.6%	9.6%
Art, entertainment and recreation	2.6%	18.6%	2.4%	19.5%	2.1%	22.3%
Accommodation and food service activities	2.5%	13.4%	2.6%	13.2%	2.6%	12.4%
Other lines of business, total	8.2%	16.0%	8.8%	20.0%	8.9%	24.8%
Total	**100%**	**16.6%**	**100.0%**	**17.7%**	**100%**	**17.9%**

The collateral gap describes the share of the loan portfolio that is not covered by collateral security.

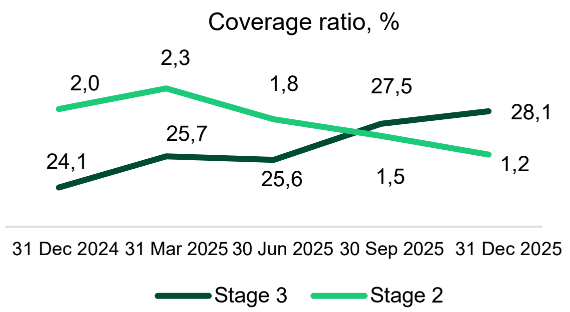
Large exposures (as set in part four in capital requirements regulation)

Groups (1,000 euros)	Exposure before adjustments	Adjustments	Exposure after adjustments	Share of capital (Tier 1)
Customer group 1	155,475	-63,100	92,376	16.7%
Customer group 2	34,381	-4,507	29,874	5.4%
Customer group 3	27,360	-1,411	25,949	4.7%
Customer group 4	27,535	-7,797	19,738	3.6%
Customer group 5	19,938	-983	18,955	3.4%
Sum	**264,690**	**-77,799**	**186,891**	
Total exposure of customer groups	**264,690**	**-77,799**	**186,891**	

The table shows the total amount of exposure of the five largest customer entities and its share of Tier 1 Equity. Different customer groups may include the same individual customer relationships, i.e. the total exposure of different customer groups may include the same individual customer exposure. Total exposure of customer groups is presented on two different lines. The line "Sum" adds up the exposure of all customer entities. The line "Total exposure of customer groups" shows the total amount of exposure so that the individual customer's exposures are calculated only once. If the lines match, there are no identical individual customers within the customer entities. Adjustments include acceptable credit risk mitigation techniques and exemptions in accordance with part four.



The increase in the number of Stage 2 items during the last quarter has been particularly affected by the updates to the ECL calculation model, which has resulted in more contracts being identified for Stage 2.



The decline in stage 2 ECL coverage is explained by the reversal of the fair value adjustment made in connection of Handelsbanken's business acquisition in the third and fourth quarters. The growth in stage 3 ECL coverage has been affected by updates to the calculation model in the first quarter as well as the discretionary allowances for individual contracts based on the management's judgement. In addition, the increase in stage 3 ECL coverage was affected by the protracted default periods of the contracts, which typically raise the expected credit losses.

Loans and receivables and off-balance sheet commitments by risk rating and credit risk concentrations

Risk rating 1: Low-risk items are considered to include the Company's internal credit rating of AAA level private, SME, housing association and other customers and AAA-AA+ level agricultural customers.

Risk rating 2: Reasonable risk items include the Company's internal credit rating of AA-B+ level private customers, AA-A+ level SME, housing associations and other customers and AA-A level agricultural customers.

Risk rating 3: Increased risk items include the Company's internal credit rating of B-C-level private customers and A-B-level SME and housing associations, as well as B+-B-level agricultural and other customers

Risk rating 4: The highest risk items are considered to be the Company's internal credit rating of D-level private customers, C-level SME and housing associations, C-D-level agricultural customers, C-D-level other customers and defaulted customers.

The ‘No rating’ item includes loans and debt securities for which the Company has not defined credit ratings or for which there are no external credit ratings available.

In the first quarter, the Company updated the definition of "Other" customers' risk rating 1 to include only AAA level customers. Previously, risk rating 1 also included AA level customers and the figures are thus not fully comparable to, for example, the reported financial statements for 2024. The comparative figures in the table have been calculated retrospectively in accordance with the new definition.

Private customers	31 Dec 2025					
Loans and receivables and off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	30 Sep 2025	31 Dec 2024
Risk rating 1	1,464,162	18,581	-	1,482,744	1,513,613	1,447,733
Risk rating 2	1,771,788	190,779	-	1,962,568	1,970,218	2,200,589
Risk rating 3	7,861	134,852	-	142,713	142,019	154,510
Risk rating 4	1,369	64,712	147,786	213,867	205,683	148,658
No rating	46	3,580	-	3,626	3,259	3,293
Capital items by risk category,	**3,245,227**	**412,504**	**147,786**	**3,805,518**	**3,834,793**	**3,954,783**
Loss allowance (ECL)	872	5,916	27,564	34,352	31,443	23,302
Total	**3,244,355**	**406,588**	**120,222**	**3,771,165**	**3,803,349**	**3,931,481**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar2025	31 Dec 2024
Stage 1	872	894	952	1,183	1,186
Stage 2	5,916	6,421	7,263	7,555	5,736
Stage 3	27,564	24,128	22,804	20,991	16,380
Total	**34,352**	**31,443**	**31,019**	**29,729**	**23,302**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.03	0.03	0.03	0.03	0.03
Stage 2	1.4	1.7	1.9	2.0	1.6
Stage 3	18.7	17.9	17.8	18.4	16.1

SMEs	31 Dec 2025					
Loans and receivables and off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	30 Sep 2025	31 Dec 2024
Risk rating 1	397,417	18,393	-	415,810	428,669	447,944
Risk rating 2	327,310	89,596	-	416,906	420,539	625,461
Risk rating 3	26,155	76,913	-	103,068	146,053	198,126
Risk rating 4	357	12,143	214,793	227,293	239,667	178,836
No rating	24	631	-	656	549	420
Capital items by risk category, total	**751,263**	**197,677**	**214,793**	**1,163,733**	**1,235,477**	**1,450,787**
Loss allowance (ECL)	243	1,620	58,288	60,151	61,740	36,015
Total	**751,020**	**196,057**	**156,505**	**1,103,583**	**1,173,737**	**1,414,772**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	243	268	337	423	376
Stage 2	1,620	2,200	2,956	3,020	2,933
Stage 3	58,288	59,272	50,110	44,695	32,706
Total	**60,151**	**61,740**	**53,403**	**48,139**	**36,015**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.03	0.03	0.04	0.04	0.04
Stage 2	0.8	1.1	1.6	1.7	1.4
Stage 3	27.1	25.9	21.5	20.8	19.7

Housing associations

Loans and receivables and off-balance sheet commitments (1,000 euros)	31 Dec 2025					
	Stage 1	Stage 2	Stage 3	Total	30 Sep 2025	31 Dec 2024
Risk rating 1	538,079	4,154	-	542,233	521,138	533,485
Risk rating 2	42,299	2,373	-	44,673	52,085	97,141
Risk rating 3	1,813	10,874	-	12,687	13,294	14,137
Risk rating 4	1	-	69,401	69,402	69,690	79,421
No rating	-	-	-	-	2	1
Capital items by risk category, total	**582,193**	**17,402**	**69,401**	**668,995**	**656,210**	**724,185**
Loss allowance (ECL)	229	92	23,129	23,450	23,067	23,460
Total	**581,964**	**17,309**	**46,271**	**645,545**	**633,143**	**700,726**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	229	221	235	1,243	84
Stage 2	92	267	306	208	1,223
Stage 3	23,129	22,579	23,037	22,965	22,153
Total	**23,450**	**23,067**	**23,577**	**24,417**	**23,460**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.04	0.04	0.04	0.20	0.01
Stage 2	0.5	1.7	2.3	1.6	3.0
Stage 3	33.3	33.1	34.6	33.8	27.9

Agriculture

Loans and receivables and off-balance sheet commitments (1,000 euros)	31 Dec 2025					
	Stage 1	Stage 2	Stage 3	Total	30 Sep 2025	31 Dec 2024
Risk rating 1	86,195	3,666	-	89,861	92,405	89,193
Risk rating 2	130,951	7,162	-	138,113	139,888	149,272
Risk rating 3	5,528	17,306	-	22,834	25,450	31,673
Risk rating 4	492	7,298	22,511	30,301	30,677	30,931
No rating	373	16,081	-	16,454	16,735	19,857
Capital items by risk category, total	**223,539**	**51,513**	**22,511**	**297,563**	**305,156**	**320,925**
Loss allowance (ECL)	177	552	9,086	9,815	9,619	6,716
Total	**223,362**	**50,961**	**13,425**	**287,748**	**295,537**	**314,210**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	177	237	253	255	215
Stage 2	552	539	674	656	316
Stage 3	9,086	8,843	7,806	7,793	6,185
Total	**9,815**	**9,619**	**8,733**	**8,705**	**6,716**

Coverage ratio, %	31 Dec2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	1.1	1.5	1.9	2.0	1.0
Stage 3	40.4	39.3	40.2	39.0	27.9

Others

Loans and receivables and off-balance sheet commitments (1,000 euros)	31 Dec 2025					
	Stage 1	Stage 2	Stage 3	Total	30 Sep 2025	31 Dec 2024
Risk rating 1	32,777	1,000	-	33,777	36,378	32,929
Risk rating 2	110,743	6,421	-	117,164	117,512	188,104
Risk rating 3	740	1,798	-	2,538	2,646	624
Risk rating 4	1	79	58,252	58,333	49,102	33,978
No rating	4	83	-	87	37	7
Capital items by risk category, total	**144,265**	**9,382**	**58,252**	**211,900**	**205,675**	**255,643**
Loss allowance (ECL)	109	87	26,268	26,464	23,758	23,358
Total	**144,156**	**9,295**	**31,985**	**185,436**	**181,917**	**232,285**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	109	133	152	215	115
Stage 2	87	29	29	2,905	3,447
Stage 3	26,268	23,596	23,498	19,938	19,796
Total	**26,464**	**23,758**	**23,679**	**23,058**	**23,358**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	0.9	0.7	0.8	15.8	6.0
Stage 3	45.1	48.1	46.9	56.4	58.3

Debt securities (1,000 euros)	31 Dec 2025					
	Stage 1	Stage 2	Stage 3	Total	30 Sep 2025	31 Dec 2024
Risk rating 1	475,664	885	-	476,549	478,330	479,465
Risk rating 2	1,027	-	-	1,027	1,043	1,287
No rating	14,317	1,185	-	15,501	15,483	18,336
Capital items by risk category, total	**491,008**	**2,069**	**-**	**493,077**	**494,856**	**499,088**
Loss allowance (ECL)	260	15	-	275	286	350
Total	**490,747**	**2,054**	**-**	**492,802**	**494,569**	**498,739**

Loss allowance (ECL) (1,000 euros)	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar2025	31 Dec 2024
Stage 1	260	279	267	279	279
Stage 2	15	7	43	42	71
Total	**275**	**286**	**310**	**321**	**350**

Coverage ratio, %	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar2025	31 Dec 2024
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	0.7	0.6	0.4	0.3	0.6

Loans and receivables and off-balance sheet commitments by industry (1,000 euros)	Risk rating 1	Risk rating 2	Risk rating 3	Risk rating 4	No rating	31 Dec 2025	30 Sep 2025	31 Dec 2024
Enterprises	960,758	520,912	113,662	307,980	16,418	**1,919,730**	**1,967,526**	**2,255,335**
Real estate	635,388	230,141	51,161	178,170	23	**1,094,883**	**1,097,260**	**1,231,152**
Agriculture	1,438	48,885	41	1,901	15,757	**68,023**	**69,780**	**73,640**
Construction	64,644	34,641	11,521	15,872	79	**126,757**	**134,361**	**161,846**
Accommodation and food	16,149	14,649	8,472	16,788	34	**56,092**	**59,628**	**66,296**
Wholesale and retail	40,418	56,194	9,483	25,654	73	**131,821**	**134,230**	**188,296**
Finance and insurance	13,354	22,316	2,342	11,036	1	**49,048**	**50,642**	**58,288**
Others	189,368	114,086	30,642	58,559	452	**393,106**	**421,625**	**475,816**
Public entities	166	15,831	-	-	-	**15,997**	**15,776**	**15,848**
Non-profit communities	20,687	47,925	1,876	847	15	**71,351**	**72,523**	**92,775**
Financial and insurance	7,125	36,983	498	47,000	21	**91,627**	**95,289**	**123,134**
Households	1,575,688	2,057,773	167,805	243,369	4,368	**4,049,003**	**4,086,199**	**4,219,230**
Total	**2,564,425**	**2,679,424**	**283,841**	**599,196**	**20,823**	**6,147,709**	**6,237,311**	**6,706,323**

4. Operational risk

Operational risk includes, among other things, risks related to manual processes and internal controls. Oma Savings Bank Plc continued its development programme launched in 2024 with the aim of strengthening risk management and preventing operational risks.

Cyber risks continue to be a key part of the operational risk field. Investments have been made in the prevention of cyber threats through both technological solutions and personnel training. Cooperation with service providers has been close, and special attention has been paid to improving the resilience of critical systems. The risk assessment has been carried out using a scenario-based approach, which examines the likelihood and impact of threats on the Company's operations.

The prevention against financial crime has been strengthened by increasing resources, developing system support and investing in the competence of personnel. These measures aim to improve the Company's ability to detect and prevent misconduct more effectively.

Note 3 Classification of financial assets and liabilities

Assets (1,000 euros) 31 Dec 2025	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and cash equivalents	941,103	-	-	-	941,103	941,103
Loans and receivables to credit institutions	103,315	-	-	-	103,315	103,315
Loans and receivables to customers	5,707,576	-	-	-	5,707,576	5,707,576
Derivatives, hedge accounting	-	-	-	55,180	55,180	55,180
Debt instruments	-	493,352	1,116	-	494,468	494,468
Equity instruments	-	-	7,614	-	7,614	7,614
Financial assets, total	**6,751,994**	**493,352**	**8,729**	**55,180**	**7,309,256**	**7,309,256**
Investments in associated companies					15,068	15,068
Investment properties					1,181	1,181
Other assets					148,499	148,499
Assets, total	**6,751,994**	**493,352**	**8,729**	**55,180**	**7,474,004**	**7,474,004**

Liabilities (1,000 euros) 31 Dec 2025	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions	124,899	-	124,899	124,899
Liabilities to customers	3,854,224	-	3,854,224	3,854,224
Derivatives, hedge accounting	-	3,954	3,954	3,954
Debt securities issued to the public	2,680,549	-	2,680,549	2,680,549
Subordinated liabilities	60,000	-	60,000	60,000
Financial liabilities, total	**6,719,673**	**3,954**	**6,723,626**	**6,723,626**
Non-financial liabilities			131,549	131,549
Liabilities, total	**6,719,673**	**3,954**	**6,855,175**	**6,855,175**

Assets (1,000 euros) 31 Dec 2024	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and cash equivalents	395,608	-	-	-	395,608	395,608
Loans and receivables to credit institutions	283,580	-	-	-	283,580	283,580
Loans and receivables to customers	6,285,788	-	-	-	6,285,788	6,285,788
Derivatives, hedge accounting	-	-	-	78,881	78,881	78,881
Debt instruments	-	499,438	1,179	-	500,617	500,617
Equity instruments	-	-	14,460	-	14,460	14,460
Financial assets, total	**6,964,976**	**499,438**	**15,639**	**78,881**	**7,558,934**	**7,558,934**
Investments in associated companies					19,460	19,460
Investment properties					920	920
Other assets					129,776	129,776
Assets, total	**6,964,976**	**499,438**	**15,639**	**78,881**	**7,709,090**	**7,709,090**

Liabilities (1,000 euros) 31 Dec 2024	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions	236,589	-	236,589	236,589
Liabilities to customers	4,000,703	-	4,000,703	4,000,703
Derivatives, hedge accounting	-	10,965	10,965	10,965
Debt securities issued to the public	2,665,565	-	2,665,565	2,665,565
Subordinated liabilities	60,000	-	60,000	60,000
Financial liabilities, total	**6,962,856**	**10,965**	**6,973,821**	**6,973,821**
Non-financial liabilities			159,125	159,125
Liabilities, total	**6,962,856**	**10,965**	**7,132,947**	**7,132,947**

Note 4 Loans and receivables

(1,000 euros)	31 Dec 2025	31 Dec 2024
Loans and receivables to credit institutions		
Deposits	102,815	283,080
Other	500	500
Loans and receivables to credit institutions, total	**103,315**	**283,580**
Loans and receivables to the public and public sector entities		
Loans	5,584,234	6,150,205
Utilised overdraft facilities	64,356	76,312
Loans intermediated through the State's assets	7	12
Credit cards	58,152	58,469
Bank guarantee receivables	828	791
Loans and receivables to the public and public sector entities, total	**5,707,576**	**6,285,788**
Loans and receivables, total	**5,810,891**	**6,569,368**

Reconciliations from the opening and the closing balances of the expected credit losses are presented in the notes 12 Impairment losses on financial assets.

Note 5 Financial derivatives

Assets (1,000 euros)	31 Dec 2025	31 Dec 2024
Fair value hedge		
Interest rate derivatives	55,180	78,881
Derivative assets, total	**55,180**	**78,881**

Liabilities (1,000 euros)	31 Dec 2025	31 Dec 2024
Fair value hedge		
Interest rate derivatives	3,954	10,965
Derivative liabilities, total	**3,954**	**10,965**

Fair value of hedge items on hedge accounting (1,000 euros)	31 Dec 2025		31 Dec 2024	
	Book value on hedge item	of which the change in the fair value of the hedged item	Book value on hedge item	of which the change in the fair value of the hedged item
Fair value portfolio hedge				
Loans and receivables to credit institutions	187,836	2,836	228,899	10,899
Assets, total	**187,836**	**2,836**	**228,899**	**10,899**
Liabilities to the public and public sector entities	2,182,568	32,568	2,210,793	60,793
Liabilities, total	**2,182,568**	**32,568**	**2,210,793**	**60,793**

Nominal values of underlying items and fair values of derivatives (1,000 euros)	Remaining maturity				Fair values	
31 Dec 2025	Less than 1 year	1-5 years	Over 5 years	Total	Assets	Liabilities
Fair value hedge	**200,000**	**1,540,000**	**595,000**	**2,335,000**	**55,180**	**3,954**
Interest rate swaps	200,000	1,540,000	595,000	2,335,000	55,180	3,954
Derivatives, total	**200,000**	**1,540,000**	**595,000**	**2,335,000**	**55,180**	**3,954**

Nominal values of underlying items and fair values of derivatives (1,000 euros)	Remaining maturity				Fair values	
31 Dec 2024	Less than 1 year	1-5 years	Over 5 years	Total	Assets	Liabilities
Fair value hedge	**33,000**	**1,640,000**	**695,000**	**2,368,000**	**78,881**	**10,965**
Interest rate swaps	33,000	1,640,000	695,000	2,368,000	78,881	10,965
Derivatives, total	**33,000**	**1,640,000**	**695,000**	**2,368,000**	**78,881**	**10,965**

Profit and loss from hedge accounting and ineffectiveness of hedge accounting (EUR 1, 000)	Interest rate risk	
	Fair value hedge	
	31 Dec 2025	31 Dec 2024
Derivative assets fair value change *	-26,837	14,960
Derivative liabilities fair value change *	7,210	-1,323
Derivative contracts fair value change *	**-19,627**	**13,637**
Debt securities entitling to Central Bank funding change in book value adjustment	-8,063	1,376
Liabilities to the public and public sector entities change in book value adjustment	28,225	-15,779
Change in book value adjustment of hedge item	**20,161**	**-14,403**
Ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting	**534**	**-766**
Through comprehensive income statement ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting	-	-

* For derivative contracts, a change in the basic non-interest-bearing intrinsic value is presented here.

Note 6 Investment assets

Investment assets (1,000 euros)	31 Dec 2025	31 Dec 2024
Measured at fair value through profit or loss		
Debt securities	1,116	1,179
Shares and other equity instruments	7,614	14,460
Assets measured at fair value through profit or loss, total	**8,729**	**15,639**
Measured at fair value through other comprehensive income		
Debt securities	493,352	499,438
Measured at fair value through other comprehensive income, total	**493,352**	**499,438**
Investment properties	**1,181**	**920**
Investment assets, total	**503,262**	**515,997**

Reconciliations from the opening and the closing balances of the expected credit losses are presented in Note 12 Impairment losses on financial assets.

Changes in investment properties (1,000 euros)	31 Dec 2025	31 Dec 2024
Cost January 1	**3,785**	**4,058**
+ Increases	11	-
- Decreases	-	-409
+/- Transfers	323	136
Cost at the end of the period	**4,118**	**3,785**
Accumulated depreciation and impairment losses January 1	**-2,865**	**-2,892**
+/- Accumulated depreciation of decreases and transfers	-25	-
- Depreciation	-48	-39
+/- Impairment loss and their return	-	66
Accumulated depreciation and impairment at the end of the period	**-2,938**	**-2,865**
Opening balance January 1	**920**	**1,167**
Closing balance	**1,181**	**920**

31 Dec 2025	Equity instruments				Debt-based				
Measured at fair value through profit or loss and measured at fair value through other comprehensive income (1,000 euros)	Fair value through other comprehensive income	Fair value through profit or loss	At amortised cost	Total	Fair value through other comprehensive income	Fair value through profit or loss	At amortised cost	Total	All total
Quoted									
Public sector entities	-	-	-	-	162,922	-	-	162,922	162,922
From others	-	-	-	-	330,195	-	-	330,195	330,195
Non-quoted									
From others	-	7,614	-	7,614	235	1,116	-	1,351	8,964
Total	**-**	**7,614**	**-**	**7,614**	**493,352**	**1,116**	**-**	**494,468**	**502,081**

31 Dec 2024	Equity instruments				Debt-based				
Measured at fair value through profit or loss and measured at fair value through other comprehensive income (1,000 euros)	Fair value through other comprehensive income	Fair value through profit or loss	At amortised cost	Total	Fair value through other comprehensive income	Fair value through profit or loss	At amortised cost	Total	All total
Quoted									
Public sector entities	-	-	-	-	174,611	-	-	174,611	174,611
From others	-	4,564	-	4,564	324,609	25	-	324,634	329,198
Non-quoted									
From others	-	9,895	-	9,895	218	1,154	-	1,373	11,268
Total	**-**	**14,460**	**-**	**14,460**	**499,438**	**1,179**	**-**	**500,617**	**515,077**

Note 7 Liabilities to the public and public sector entities and liabilities to credit institutions

(1,000 euros)	31 Dec 2025	31 Dec 2024
Liabilities to credit institutions		
Liabilities to Central Banks	-	90,000
Repayable on demand	25,998	7,063
Other than repayable on demand	98,901	139,526
Liabilities to credit institutions, total	**124,899**	**236,589**
Liabilities to the public and public sector entities		
Deposits	3,821,649	3,939,898
Repayable on demand	3,206,062	3,385,937
Other	615,587	553,962
Other financial liabilities	7	12
Other than repayable on demand	7	12
Changes in fair value in terms of borrowing	32,568	60,793
Liabilities to the public and public sector entities, total	**3,854,224**	**4,000,703**
Liabilities to the public and public sector entities and liabilities to credit institutions, total	**3,979,124**	**4,237,292**

The Liabilities to Central Banks item concern the secured LTRO loan.

Note 8 Debt securities issued

(1,000 euros)	31 Dec 2025	31 Dec 2024
Bonds	2,665,599	2,650,679
Certificates of deposit	14,950	14,886
Debt securities issued to the public, total	**2,680,549**	**2,665,565**

(1,000 euros)	Nominal				Closing balance	
Bond	31 Dec 2025	Interest	Year of issue	Due date	31 Dec 2025	31 Dec 2024
OmaSp Plc 25.11.2027, covered bond	650,000	0.01%/fixed	2020-2023	11/25/2027	635,899	628,882
OmaSp Plc 19.5.2025	200,000	margin 0.2%/variable	2021	5/19/2025	-	199,940
OmaSp Plc 18.12.2026, covered bond	600,000	1.5%/fixed	2022	12/18/2026	595,844	591,665
OmaSp Plc 15.6.2028, covered bond	600 000	3.125%/fixed	2023-2024	6/15/2028	596,616	595,344
OmaSp Plc 15.1.2029, covered bond	500,000	3.5%/fixed	2023	1/15/2029	498,077	497,488
OmaSp Plc 27.2.2026	50,000	0% (zero coupon)	2024	2/27/2026	49,645	47,469
OmaSp Plc 18.9.2026	50,000	4.28%/fixed	2024	9/18/2026	49,963	49,926
OmaSp Plc 30.9.2027	40,000	margin 2%/variable	2024	9/30/2027	39,977	39,964
OmaSp Plc 2.10.2029	200,000	margin 2,3%/variable	2025	10/2/2029	199,578	-
					2,665,599	**2,650,679**

(1,000 euros)

Maturity of deposit certificates	Less than 3 months	3-6 months	6-9 months	9-12 months	Closing balance, total
31 Dec 2025	14,950	-	-	-	**14,950**
31 Dec 2024	4,997	9,889	-	-	**14,886**

Note 9 Net interest income

(1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
Interest income				
Loans to credit institutions	13,537	15,531	4,673	3,281
Loans and receivables to the public and public	245,780	325,618	54,287	79,071
Debt securities	3,997	4,288	1,096	850
Net interest paid or received on derivatives in hedges of assets	-1,329	1,572	-447	59
Other interest income	3,528	2,580	988	774
Interest income, total	**265,514**	**349,589**	**60,597**	**84,035**
Interest expenses				
Liabilities to credit institutions	-5,295	-7,553	-830	-2,141
Liabilities to the public and public sector entities	-28,543	-36,248	-6,716	-8,803
Debt securities issued to the public	-70,285	-75,665	-18,754	-18,781
Net interest paid or received on derivatives in hedges of liabilities	10,375	-13,765	3,994	-2,576
Subordinated liabilities	-1,902	-2,022	-479	-510
Other interest expenses	-1,228	-1,238	-293	-312
Interest expenses, total	**-96,877**	**-136,492**	**-23,079**	**-33,122**
Net interest income	**168,637**	**213,097**	**37,518**	**50,913**

Note 10 Fee and commission income and expenses

(1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
Fee and commission income				
Lending	9,375	9,766	2,431	2,363
Deposits	121	135	30	32
Card and payment transactions	36,791	37,049	10,228	10,021
Funds	8,091	7,691	2,089	2,026
Legal services	1,138	619	337	178
Brokered products	2,556	2,684	589	670
Granting of guarantees	1,500	2,180	361	510
Other fee and commission income	1,224	1,119	302	226
Fee and commission income, total	**60,796**	**61,242**	**16,367**	**16,025**
Fee and commission expenses				
Card and payment transactions	-8,260	-8,443	-2,369	-2,452
Securities	-837	-900	-373	-154
Other fee and commission expenses	-1,048	-1,153	-311	-315
Fee and commission expenses, total	**-10,144**	**-10,497**	**-3,053**	**-2,920**
Fee and commission income and expenses, net	**50,651**	**50,745**	**13,314**	**13,105**

Note 11 Net income on financial assets and financial liabilities

(1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
Net income on financial assets measured at fair value through profit or loss				
Debt securities				
Valuation gains and losses	-44	32	32	-8
Debt securities, total	**-44**	**32**	**32**	**-8**
Shares and other equity instruments				
Dividend income	237	299	4	29
Capital gains and losses	-226	59	-	-
Valuation gains and losses	-4,307	-4,012	-4,519	-4,332
Shares and other equity instruments, total	**-4,296**	**-3,655**	**-4,515**	**-4,303**
Net income on financial assets measured at fair value through profit or loss, total	**-4,339**	**-3,623**	**-4,482**	**-4,311**
Net income on financial assets measured at fair value through other comprehensive income				
Debt securities				
Capital gains and losses	124	233	23	142
Difference in valuation reclassified from the fair value reserve	-293	-473	-167	-160
Debt securities, total	**-170**	**-240**	**-145**	**-19**
Net income on financial assets measured at fair value through other comprehensive income, total	**-170**	**-240**	**-145**	**-19**

Net income from investment properties (1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
Rent and dividend income	193	190	46	47
Capital gains and losses	-	-39	-	-39
Other gains from investment properties	10	10	1	1
Maintenance expenses	-100	-72	-16	-9
Depreciation and impairment on investment properties	-73	-39	-43	-18
Rent expenses on investment properties	-6	-15	-6	-15
Net income from investment properties, total	**24**	**35**	**-18**	**-32**

Net income on trading in foreign currencies	**-401**	**168**	**-4**	**202**
Net income from hedge accounting	**534**	**-766**	**-88**	**180**
Net income from trading	**186**	**19**	**161**	**168**
Net income on financial assets and financial liabilities, total	**-4,167**	**-4,408**	**-4,576**	**-3,812**

Note 12 Impairment losses on financial assets

(1,000 euros)	1-12/2025	1-12/2024	2025 Q4	2024 Q4
ECL on receivables from customers and off-balance sheet items	-41,382	-71,283	-4,606	-5,128
ECL from debt instruments	75	128	11	36
Expected credit losses, total	**-41,308**	**-71,155**	**-4,595**	**-5,092**
Final credit losses				
Final credit losses	-6,138	-12,960	-1,055	-3,002
Refunds on realised credit losses	335	735	63	522
Recognised credit losses, net	**-5,804**	**-12,224**	**-992**	**-2,480**
Impairment on financial assets, total	**-47,111**	**-83,379**	**-5,586**	**-7,572**

Reconciliations from the opening and closing balances of the expected credit losses have been formed from 1 January 2025 and 31 December 2025 on the basis of changes in euro denominated loan exposures and expected credit losses.

Expected credit losses, loans and receivables

Receivables from credit institutions and public and public entities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-12/2025 Total	1-12/2024 Total
Expected credit losses 1 January	**1,880**	**13,508**	**97,220**	**112,608**	**35,458**
Transfer to stage 1	125	-1,340	-1,917	-3,132	-1,084
Transfer to stage 2	-313	3,516	-2,541	661	1,760
Transfer to stage 3	-73	-2,030	24,959	22,855	33,680
New debt securities	135	214	4,465	4,814	10,446
Instalments and matured debt securities	-251	-842	-4,137	-5,230	6,529
Realised credit losses	-	-	-6,138	-6,138	-12,960
Recoveries on previous realised credit losses	-	-	335	335	735
Changes in credit risk	-25	-238	34,192	33,930	5,894
Changes in the ECL model parameters	11	1,152	7,571	8,734	-
Changes based on management estimates	50	-6,109	-10,038	-16,097	32,148
Expected credit losses period end	**1,539**	**7,829**	**143,970**	**153,338**	**112,608**

During the first and last quarter, the Company updated the calculation model for expected credit losses (ECL). The impact of the model update increased the ECL by EUR 9.3 million. In addition, during the third and last quarters, the Company allocated fair value adjustment of EUR 2.6 million for the loan receivables transferred with the acquisition of Handelsbanken. During the reporting period, the increase in allowances related to the controlled winding down portfolio increased the amount of impairment losses by EUR 14.0 million. The amount of impairment losses on other loan portfolios was EUR 33.1 million at the end of the reporting period.

Off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	1-12/2025 Total	1-12/2024 Total
Expected credit losses 1 January	**95**	**147**	**-**	**243**	**269**
Transfer to stage 1	4	-29	-	-25	-62
Transfer to stage 2	-7	249	-	243	43
Transfer to stage 3	-	-16	130	113	-9
New debt securities	26	60	2	88	117
Instalments and matured debt securities	-35	-69	-	-104	-123
Realised credit losses	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-
Changes in credit risk	3	-97	-104	-198	8
Changes in the ECL model parameters	5	193	338	536	-
Changes based on management estimates	-	-	-	-	-
Expected credit losses period end	**91**	**438**	**366**	**895**	**243**

Expected credit losses, investment assets

Debt securities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-12/2025 Total	1-12/2024 Total
Expected credit losses 1 January	**279**	**71**	**-**	**350**	**478**
Transfer to stage 1	10	-69	-	-58	-1
Transfer to stage 2	-	15	-	15	18
Transfer to stage 3	-	-	-	-	-
New debt securities	24	-	-	24	46
Instalments and matured debt securities	-21	-2	-	-23	-99
Realised credit losses	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-
Changes in credit risk	-7	-	-	-7	-48
Changes in the ECL model parameters	-	-	-	-	-
Changes based on management estimates	-24	-	-	-24	-44
Expected credit losses period end	**260**	**15**	**-**	**275**	**350**

Note 13 Fair values in accordance with the valuation

The determination of the fair value of financial instruments is set out in Note G1 Accounting principles under "Determining the fair value" of the Financial Statements for the year 2024.

Equity securities recorded to stage 3 include shares in unlisted companies.

Financial assets and liabilities measured at fair value

	31 Dec 2025			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Equity securities	-	3,028	4,586	7,614
Debt securities	678	-	437	1,116
Derivatives	-	55,180	-	55,180
At fair value through other comprehensive income				
Debt securities	493,117	-	235	493,352
Financial assets, total	**493,795**	**58,208**	**5,258**	**557,262**

	31 Dec 2025			
Financial liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
Derivatives	-	3,954	-	3,954
Financial liabilities, total	**-**	**3,954**	**-**	**3,954**

	31 Dec 2025			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Payment liability related to business acquisition	-	-	8,658	8,658
Total	**-**	**-**	**8,658**	**8,658**

	31 Dec 2024			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
Measured at fair value through profit or loss				
Equity securities	4,564	3,119	6,776	14,460
Debt securities	717	-	462	1,179
Derivatives	**-**	**78,881**	**-**	**78,881**
Measured at fair value through other comprehensive income				
Debt securities	498,509	-	929	499,438
Financial assets, total	**503,790**	**82,000**	**8,168**	**593,958**

	31 Dec 2024			
Financial liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
Derivatives	**-**	**10,965**	**-**	**10,965**
Financial liabilities, total	**-**	**10,965**	**-**	**10,965**

	31 Dec 2024			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Payment liability related to business acquisition	-	-	12,958	12,958
Total	**-**	**-**	**12,958**	**12,958**

Investment transactions, categorised to Level 3

Financial assets at fair value through profit or loss (1,000 euros)	31 Dec 2025 Equity securities	Debt securities	Total	31 Dec 2024 Equity securities	Debt securities	Total
Opening balance	**6,776**	**462**	**7,239**	**6,866**	**345**	**7,211**
+ Acquisitions	-	-	-	159	292	450
- Sales	-	-	-	-59	-90	-149
- Matured during the year	-	-20	-20	-	-84	-84
+/- Realised changes in value recognised on the income statement	-	20	20	59	-	59
+/- Unrealised changes in value recognised on the income statement	-2,190	-25	-2,215	-248	-	-248
+ Transfers to Level 3	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-
Closing balance	**4,586**	**437**	**5,023**	**6,776**	**462**	**7,239**

At fair value through other comprehensive income (1,000 euros)	31 Dec 2025 Equity securities	Debt securities	Total	31 Dec 2024 Equity securities	Debt securities	Total
Opening balance	**-**	**929**	**929**	**-**	**234**	**234**
+ Acquisitions	-	-	-	-	-	-
- Sales	-	-	-	-	-	-
- Matured during the year	-	-765	-765	-	-	-
+/- Realised changes in value recognised on the income statement	-	54	54	-	-	-
+/- Unrealised changes in value recognised on the income statement	-	-	-	-	-	-
+/- Changes in value recognised in other comprehensive income	-	17	17	-	-208	-208
+ Transfers to Level 3	-	-	-	-	903	903
- Transfers to Level 1 and 2	-	-	-	-	-	-
Closing balance	**-**	**235**	**235**	**-**	**929**	**929**

Transactions in other liabilities, categorised to Level 3

Other liabilities at fair value through profit or loss (1,000 euros)	31 Dec 2025 Equity securities	Debt securities	Total	31 Dec 2024 Equity securities	Debt securities	Total
Opening balance	**-**	**12,958**	**12,958**	**-**	**19,550**	**19,550**
+ Acquisitions	-	-	-	-	60,654	60,654
- Sales	-	-	-	-	-	-
- Matured during the year	-	-	-	-	-60,654	-60,654
+/- Realised changes in value recognised on the income statement	-	-	-	-	-	-
+/- Unrealised changes in value recognised on the income statement	-	-4,300	-4,300	-	-6,592	-6,592
+ Transfers to Level 3	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-
Closing balance	**-**	**8,658**	**8,658**	**-**	**12,958**	**12,958**

Sensitivity analysis for financial assets on Level 3

(1,000 euros)		31 Dec 2025 Potential impact on equity			31 Dec 2024 Potential impact on equity		
Equity securities	Hypo-thetical change	Market value	Positive	Negative	Market value	Positive	Negative
At fair value through profit or loss	+/- 15%	4,586	688	-688	6,776	1,016	-1,016
At fair value through other comprehensive income	+/- 15%	-	-	-	-	-	-
Total		**4,586**	**688**	**-688**	**6,776**	**1,016**	**-1,016**

(1,000 euros)		31 Dec 2025 Potential impact on equity			31 Dec 2024 Potential impact on equity		
Debt securities	Hypo-thetical change	Market value	Positive	Negative	Market value	Positive	Negative
At fair value through profit or loss	+/- 15%	437	66	-66	462	69	-69
At fair value through other comprehensive income	+/- 15%	235	35	-35	929	139	-139
Total		**672**	**101**	**-101**	**1,392**	**209**	**-209**

Note 14 Share-based incentive schemes

As of 31 December 2025, the Company has the following existing share-based incentive schemes:

Programs for the Group's management and key persons:

Program 2020–2021
On 17 February 2020, Oma Savings Bank's Board of Directors decided to set up a share-based incentive scheme for the Group's management. The remuneration is based on comparable cost/income ratio, an increase in operating income (in comparable figures) and customer and employee satisfaction. The program includes the earning period 2020–2021 and subsequent commitment periods, during which the shares will be disposed approximately in four installments within three years. The reward is paid partly in shares of the Company and partly in cash. The cash portion is used to cover taxes and tax charges incurred by the reward to the person. If a person's employment or employment relationship ends before the payment of the commission, the remuneration, as a rule, is not paid. The fees payable under the scheme correspond to a total of up to 420,000 Oma Savings Bank Plc shares. The target group of the scheme includes a maximum of 10 persons.

Program 2022–2023
On 24 February 2022, Oma Savings Bank's Board of Directors decided to set up a share-based incentive scheme for key persons of the Group. The remuneration is based on comparable cost/income ratio, the quality of the credit portfolio, and customer and employee satisfaction. The program includes a two-year long earning period, 2022–2023 and subsequent commitment periods, during which the shares will be disposed in approximately six instalments within five years. The reward is paid partly in shares of the Company and partly in cash. The cash portion is used to cover taxes and tax charges incurred by the reward to the person. If a person's employment or employment relationship ends before the payment of the commission, the remuneration, as a rule, is not paid. The fees payable under the scheme correspond to a maximum value of 400,000 shares of Oma Savings Bank Plc, including the amount to be paid in cash. The target group of the scheme includes a maximum of 30 key persons, including the Company's CEO and members of the Group’s Management Team.

Program 2024–2025
On 29 February 2024, Oma Savings Bank's Board of Directors decided to set up a new share-based incentive scheme for key persons of the Group. The possible remuneration is based on comparable cost/income ratio, quality of the credit portfolio, customer and personnel satisfaction. The program includes a two-year long earning period, 2024–2025 and subsequent commitment periods, during which the shares will be disposed in approximately five instalments within four years. The reward is paid partly in shares of the Company and partly in cash. The cash portion is used to cover taxes and tax charges incurred by the reward to the person. If a person's employment or employment relationship ends before the payment of the commission, the remuneration, as a rule, is not paid. The fees payable under the scheme correspond to a maximum value of 405,000 shares of Oma Savings Bank Plc, including the amount to be paid in cash. The target group of the scheme includes a maximum of 45 key persons, including the Company's CEO and members of the Group’s Management Team.

Share-based incentive scheme	1-12/2025	1-12/2025	1-12/2025	1-12/2024	1-12/2024	1-12/2024
	Program 2024-2025	Program 2022-2023	Program 2020-2021	Program 2024-2025	Program 2022-2023	Program 2020-2021
Maximum estimated number of gross shares at the start of the scheme	405,000	400,000	420,000	405,000	400,000	420,000
Date of issue	1/1/2024	1/1/2022	1/1/2020	1/1/2024	1/1/2022	1/1/2020
Share price at issue, weighted average fair value	20.34	16.90	8.79	20.34	16.90	8.79
Earning period begins	1/1/2024	1/1/2022	1/1/2020	1/1/2024	1/1/2022	1/1/2020
Earning period ends	12/31/2025	12/31/2023	12/31/2021	12/31/2025	12/31/2023	12/31/2021
Persons at the close of the financial year	31	19	4	36	24	6

Events for the financial year (pcs)	1-12/2025	1-12/2025	1-12/2025	1-12/2024	1-12/2024	1-12/2024
1/1/2025	Program 2024-2025	Program 2022-2023	Program 2020-2021	Program 2024-2025	Program 2022-2023	Program 2020-2021
Those who were out at the beginning of the period		**54,484**	**16,482**		**-**	**114,794**
Changes during the period						
Granted during the period		-	-		218,293	-
Lost during the period		-10,711	-4,891		-81,716	-52,956
Implemented during the period		-9,355	-		-82,093	-45,356
Expired during the period		-	-		-	-
Out at the end of the period		**34,418**	**11,591**		**54,484**	**16,482**

Share savings plan OmaOsake for employees

On 29 February 2024, Oma Savings Bank Plc's Board of Directors established a share savings plan OmaOsake for all employees. By encouraging employees to acquire and own shares in the Company, the Company seeks to align the objectives of shareholders and employees in order to increase the value of the Company in the long term. The aim is also to support employee commitment and the Company's corporate culture. The OmaOsake consists of annually commencing plan periods, each with a 12-month savings period followed by a holding period of approximately two years. At the end of the holding period, additional shares will be issued to participants based on performance criteria. Participants have the opportunity to receive one free matching share (gross) per two savings shares or one savings share, depending on the achievement of the performance criteria. If the performance criteria are not met, participants will receive one matching share per three savings shares. As a rule, obtaining matching shares is subject to continued employment and holding of savings shares for the holding period ending 31 March 2027. The performance criteria for earning matching shares are based on comparable return on equity and comparable cost/income ratio. The potential reward will be paid partly in shares and cash after the end of the holding period. The cash proportion is intended to cover taxes and statutory social security contributions arising from the reward. The matching shares are freely transferable after they have been recorded on the participant's book-entry account. During the 2024–2027 plan period, the OmaOsake was offered to approximately 440 employees including members of the management team and the CEO. Approximately 60% of the personnel participated in the share savings plan.

On 28 February 2025, Oma Savings Bank Plc's Board of Directors decided to launch a new term in the OmaOsake share savings plan for all employees. The details of the new period correspond to the previous period. Participants have the opportunity to receive one free matching share (gross) per two or one savings share, depending on the achievement of the performance criteria. If the performance criteria are not met, participants will receive one matching share per three savings shares. As a rule, obtaining matching shares is subject to continued employment and holding of savings shares for the holding period ending 31 March 2028. For certain people working in risk-taking positions, fees are paid in a delayed manner according to financial sector legislation, with additional shares being paid to participants after the end of the ownership period in approximately four years in five installments. In this case, the payment of the reward instalment is followed by a one-year waiting period, in which case the participant cannot dispose of the shares paid as reward. The second saving period starts on 1 April 2025 and ends on 31 March 2026. The OmaOsake 2025-2028 program was offered to approximately 600 employees including the members of the management team and the CEO. Approximately 36% of the personnel participated in the program.

Share savings plan

	1-12/2025	1-12/2025	1-12/2024
	OmaOsake 2025-2026	OmaOsake 2024-2025	OmaOsake 2024-2025
Maximum estimated number of gross shares at the start of the scheme	138,000	56,500	56,500
Initial allocation date	4/1/2025	4/1/2024	4/1/2024
Release date	3/31/2026	3/31/2025	3/31/2025
Eligibility conditions	Share ownership, employment relationship	Share ownership, employment relationship	Share ownership, employment relationship
Maximum validity time, in years	3	3	3
Maturity time left, in years	2.25	1.25	2.25
Persons at the end of the financial year	230	224	246
Method of payment	Cash and shares	Cash and shares	Cash and shares

Note 15 Investments in associates and joint ventures

Financial year 2025

During the reporting period, Oma Savings Bank Plc assessed the values of City Kauppapaikat Oy's and Deleway Projects Oy's investments to be combined with the equity method, as well as receivables from companies that have been effectively treated as part of a net investment in an associated company.

Financial year 2024

In February and May, Oma Savings Bank Plc capitalised its associated company GT Invest Oy by mutual decision of the shareholders. Oma Savings Bank's share of the capitalisation was EUR 0.5 million.

During the reporting period, the total number of City Kauppapaikat Oy's shares changed and as a result of the change, the Company's ownership is 45.3%. The Company has not made any additional investments during the reporting period.

During the reporting period, Oma Savings Bank Plc assesses the values of the investments of GT Invest Oy and City Kauppapaikat Oy to be combined with the equity method, as well as the receivables from the companies that have been effectively treated as part of the net investment in an associated company.

Investments in significant associates and joint ventures	Value of the investment (1,000 euros)		Main activity	The Group´s share of ownership	
	31 Dec 2025	31 Dec 2024		31 Dec 2025	31 Dec 2024
Figure Taloushallinto Oy	178	178	Other financial service	25.0%	25.0%
GT Invest Oy	6,020	6,020	Other financial service	48.7%	48.7%
Deleway Projects Oy	1,515	2,049	Trade of own real estate	49.0%	49.0%
City Kauppapaikat Oy	11,930	14,430	Renting and management of the	45.3%	45.3%
SAV-Rahoitus Oyj	-	-	Other lending	48.2%	48.2%
Total balance sheet value	**19,643**	**22,677**			

Shares in entities to be consolidated using the equity method

(1,000 euros)	31 Dec 2025	31 Dec 2024
Opening balance 1 January	**19,460**	**24,131**
Figure Taloushallinto Oy	264	305
GT Invest Oy	5,942	6,666
Deleway Projects Oy	1,640	1,674
City Kauppapaikat Oy	11,614	15,487
Increases	**66**	**516**
GT Invest Oy	-	496
Deleway Projects Oy	66	20
Share of profit from associated companies	**-1,358**	**-589**
Figure Taloushallinto Oy	41	-41
GT Invest Oy	-102	-1
Deleway Projects Oy	-468	-53
City Kauppapaikat Oy	-829	-494
Impairment losses	**-3,100**	**-4,598**
GT Invest Oy	-	-1,219
Deleway Projects Oy	-600	-
City Kauppapaikat Oy	-2,500	-3,379
Closing balance at end of period	**15,068**	**19,460**

Summary of financial information on essential associates and joint ventures based on the figures in the companies' own financial statements:	Figure Taloushallinto Oy	GT Invest Oy	Deleway Projects Oy	City Kauppapaikat Oy	SAV-Rahoitus Oyj
(1,000 euros)	2025	2025	2025	2025	2025
Assets, total	1,922	16,519	1,046	69,656	13,359
Liabilities, total	-1,184	-1,855	-285	-46,333	-12,662
Turnover	6,908	-	6	8,403	850
Total operating income	6,908	-	6	8,403	850
Profit for the period	177	-200	-87	-1,629	-1,051
Comprehensive income	177	-200	-87	-1,629	-1,051
Reconciliation of the associated company's financial information with the carrying value of the Group's balance sheet:					
Net assets of the associate	738	14,664	761	21,319	697
Group's ownership	185	7,137	373	9,664	336

Summary of financial information on essential associates and joint ventures based on the figures in the companies' own financial statements:	Figure Taloushallinto Oy	GT Invest Oy	Deleway Projects Oy	City Kauppapaikat Oy	SAV-Rahoitus Oyj
(1,000 euros)	2024	2024	2024	2024	2024
Assets, total	1,676	15,550	1,064	54,492	18,893
Liabilities, total	-1,115	-686	-283	-49,104	-17,145
Turnover	6,884	-	4	8,617	1,351
Total operating income	6,884	-	4	8,617	1,351
Profit for the period	-97	-13	-980	-1,121	-1,016
Comprehensive income	-97	-13	-980	-1,121	-1,016
Reconciliation of the associated company's financial information with the carrying value of the Group's balance sheet:					
Net assets of the associate	561	14,864	782	3,384	1,748
Group's ownership	140	7,234	383	1,534	843

Note 16 Significant events after the period

In January 2026, the Board of Directors approved the Company's strategy and financial targets for the period 2026-2029. The goal is to grow responsibly and profitably as a competitive advantage in personal service. The Company focuses on private customers and the SME sector.

The new financial targets for the period 2026-2029 are:

- Comparable return on equity (ROE): over 14%
- Comparable cost-to-income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score (NPS): over 50
- Common Equity Tier 1 (CET1): +2 percentage points above regulatory requirements

In addition, the Company updated its dividend policy. The Company aims to pay steady and growing dividends of at least 30% of net profit for the financial year. The Company has the preparedness to pay additional dividends.

Hearing procedure initiated by the FIN-FSA

In February, the Company announced that the Finnish Financial Supervisory Authority (FIN-FSA) has initiated a hearing procedure concerning imposing possible administrative sanctions on OmaSp. In May 2024, the Company announced that the FIN-FSA had filed a request for a police investigation concerning suspected securities market offences related to the Company and was concurrently investigating the need to impose administrative sanctions on the Company. In December 2025, OmaSp announced that the police investigation and consideration of charges in the securities market offences had been concluded and that no requests for criminal sanctions had been presented to be imposed on OmaSp in the matter. The FIN-FSA has informed that it has initiated a hearing procedure under the Administrative Procedure Act concerning imposing possible administrative sanctions on OmaSp. The FIN-FSA has given the Company the opportunity to comment on the matter before it is resolved. The Company will publish the decision of the FIN-FSA and its potential implications for the Company once the FIN-FSA has issued its decision on the matter.

Other events after the end of the reporting period that would require disclosure of additional information or materially affect the Company's financial position are unknown.