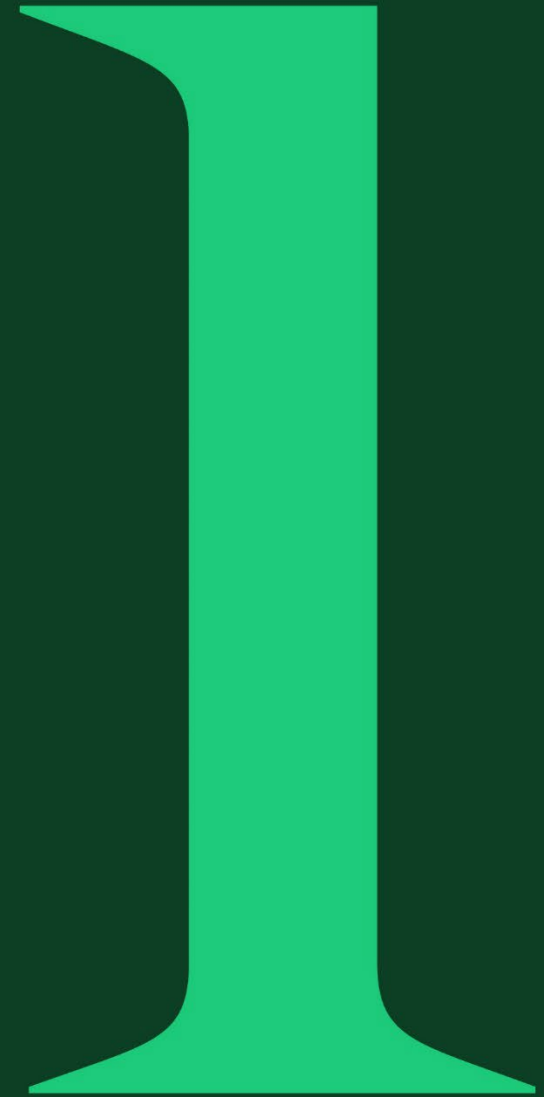


2026



This report is a translation of the original Finnish version "Oma Säästöpankki Oyj -konsernin osavuositiedot 1.1.—31.3.2026". If discrepancies occur, the Finnish version is dominant.

omasp

# Oma Savings Bank Group's Interim Report 1 January – 31 March 2026

- For the first quarter of the year, profit before taxes was EUR 13.9 (3.1) million and comparable profit before taxes was EUR 13.7 (4.6) million.
- Total capital (TC) ratio strengthened further and was 19.4 (19.3)%.
- As a result of the decline in the loan portfolio and decline in market rates, net interest income decreased compared to the comparison period by 23.7% in the first quarter
- Mortgage portfolio decreased by 3.0% during the previous 12 months. SME customer loan portfolio decreased by 16.1% during the previous 12 months. This was mainly due to exit from risk customers, progress in the controlled winding down portfolio and subdued loan demand due to the general economic situation.
- The amount of loans granted in January-March increased by 63.6% compared to the comparison period and was EUR 221.7 (135.5) million. The amount of loans granted during the first quarter increased by 3.6% compared to the previous quarter.
- The deposit portfolio has remained stable over the previous 12 months, declining by 0.4%.
- In the first quarter, fee and commission income and expenses (net) increased by 7.4% and were in total EUR 13.4 (12.4) million. Commission income from lending, fund savings and payment transactions increased from the comparison period. Fee and commission expenses increased by 9.3% compared to the comparison period.
- Total operating income decreased by 15.7% in the first quarter compared to the comparison period. In the first quarter, comparable total operating income decreased by 15.8% and were EUR 50.1 (59.5) million.
- In the first quarter, total operating expenses decreased by 15.4% compared to the comparison period. Personnel expenses increased by 12.3% in the first quarter. The number of personnel at the end of the period was 634 (620).
- In the first quarter, other operating expenses decreased by 30.3% and were in total EUR 15.5 (22.2) million.
- In the first quarter, comparable total operating expenses decreased by 11.1% and were EUR 28.6 (32.2) million.
- In the first quarter, impairment losses on financial assets decreased by 66.8% and were in total EUR -7.4 (-22.3) million. During the comparison period, the Company implemented an ECL model change, the total impact of which increased the amount of ECL by approximately EUR 8.5 million.
- In the first quarter, the cost/income ratio was 57.6 (57.4)% and comparable cost/income ratio was 57.5 (54.4)%.
- Comparable return on equity (ROE) was 7.0 (2.5)%.

Comparable profit  
before taxes

**13.7**  
EUR mill.

1-3/2026

Comparable  
return on equity (ROE)

**7.0%**

1-3/2026

Comparable  
cost/income ratio

**57.5%**

1-3/2026

Common Equity Tier 1  
(CET1) capital ratio

**18.5%**

1-3/2026

## The Group's key figures

(1,000 euros)	1-3/2026	1-3/2025	Δ %	1-12/2025
Net interest income	35,774	46,880	-24%	168,637
Fee and commission income and expenses, net	13,356	12,439	7%	50,651
Total operating income	50,623	60,074	-16%	221,408
Total operating expenses	-28,966	-34,240	-15%	-123,066
Impairment losses on financial assets, net	-7,401	-22,322	-67%	-47,111
Profit before taxes	13,898	3,111	347%	49,248
Cost/income ratio, %	57.6%	57.4%	0%	56.1%
<sup>1)</sup> Balance sheet total	7,224,216	7,504,064	-4%	7,462,363
Equity	628,702	583,026	8%	618,829
<sup>1)</sup> Return on assets (ROA) %	0.6%	0.1%	373%	0.5%
Return on equity (ROE) %	7.1%	1.7%	324%	6.6%
Earnings per share (EPS), EUR	0.33	0.07	356%	1.19
Total capital (TC) ratio %	19.4%	17.7%	9%	19.3%
Common Equity Tier 1 (CET1) capital ratio %	18.5%	16.5%	12%	18.3%
Comparable profit before taxes	13,725	4,617	197%	56,896
Comparable cost/income ratio, %	57.5%	54.4%	6%	53.5%
Comparable return on equity (ROE) %	7.0%	2.5%	180%	7.6%

<sup>1)</sup> The Company revised the official balance sheet formula during the first quarter of 2026. The changes are described in more detail in the note 2. The comparison periods have been retrospectively adjusted.

## 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.

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).



## CEO's review

The year 2026 opened in an operating environment characterised by geopolitical tension, moderate economic growth and uncertainty in the financial markets. Relatively low market interest rates are continuing to put pressure on banks' net interest income, and investors have become more cautious. For OmaSp, the first quarter proceeded as planned despite the challenges in the business environment. As a result of our determined work, costs have continued to decline, while fee and commission income grew as planned. Net interest income decreased as expected.

### Fee and commission income broadly increasing

Comparable profit before tax for Q1 amounted to EUR 13.7 million (EUR 4.6 million). Comparable earnings per share were EUR 0.33, whereas it had been EUR 0.11 a year earlier. Comparable return on equity was 7.0% (2.5%), and the comparable cost-to-income ratio was 57.5% (54.4%).

Comparable operating income totalled EUR 50.1 million (EUR 59.5 million), representing a 15.8% decrease compared with the corresponding period in the previous year.

Net interest income decreased by 23.7% year on year to EUR 35.8 million (EUR 46.9 million). The decline was mainly the result of lower market interest rates and a smaller loan portfolio. The average margin on the loan portfolio remained broadly unchanged.

In line with our strategy, we increased net fee and commission income broadly by 7.4% to EUR 13.4 million (EUR 12.4 million), driven especially by the development of card and payment transaction fees as well as fund management fees.

Comparable operating expenses decreased by 11.1% to EUR 28.6 million (EUR 32.2 million). However, personnel expenses increased to EUR 11.1 million (EUR 9.9 million), a rise of 12.3% compared to the corresponding period last year. The number of employees increased, standing at 634 (620) at the end of the period.

### Lending activity recovering

The volume of loans granted in January–March this year increased by 63.6% compared with the reference period, reaching EUR 221.7 million (EUR 135.5 million). During the first quarter this year, the volume of loans granted increased by 3.6% compared with the last quarter of 2025.

The mortgage portfolio contracted by 3.0% over the previous 12 months and the SME customer loan portfolio by 16.1%. This was primarily due to the exit from higher-risk customer relationships, measures related to the controlled winding-down portfolio, and subdued loan demand due to the general economic situation.

The deposit base remained stable over the previous 12 months, amounting to EUR 3.8 billion (3.8 billion) at the end of March.

## Decline in impairment losses — economic environment reflected in non-performing exposures

The level of non-performing exposures continued to reflect the weak performance of the Finnish economy, particularly the subdued development in the real estate market. The increase in non-performing exposures was concentrated among retail customers and real estate companies. The duration of the collection process has lengthened, particularly due to prolonged realisation periods for real estate collateral. However, the volume of new non-performing loans has declined.

Non-performing exposures totalled EUR 543 million (EUR 485 million) at the end of the period, corresponding to 9.3% (7.7%) of the loan portfolio. In line with the plan confirmed towards the end of 2025, we are continuing our determined efforts to reduce non-performing loans. During the current year, we will focus on enhancing early-stage collection measures, and we will continuously assess opportunities to reduce non-performing exposures through a variety of arrangements.

Impairment losses on financial assets fell during the first quarter compared with the reference period, totalling EUR 7.4 million (EUR 22.3 million). Of this, expected credit losses (ECL) amounted to EUR 7.1 million (EUR 21.2 million). In the comparison period, an update to the ECL calculation model impacted the amount by EUR 8.5 million and provisions related to the controlled winding-down portfolio by EUR 5.7 million.

Net realised credit losses decreased compared with the reference period and amounted to EUR 0.3 million (EUR 1.2 million) in the first quarter.

## Implementation of strategy of growth progressing step by step

In January 2026, the Board of Directors approved the company's updated strategy and financial targets for 2026—2029. Our objectives are to grow responsibly and profitably, to diversify our income base, and to strengthen personal service as a key competitive advantage. We aim to achieve a position as a nationally recognised and established bank that combines the highly personal service of a small bank with the reliability of a solid bank, supported by the efficiencies that a unified operating model allows. Our growth will be based on increasingly diversified revenue generation.

The company aims to achieve a comparable return on equity of over 14% in the medium term (3—5 years). OmaSp aims to pay a stable and growing dividend of at least 30% of net profit.

## Strong balance sheet supporting profitable growth

OmaSp's capital adequacy continued to strengthen. At the end of March, the total capital ratio stood at 19.4% (19.3%). Total equity amounted to EUR 628.7 million (EUR 618.8 million).

With its strong balance sheet, clear strategy and customer-centric operating model, OmaSp is well positioned to support its customers and promote sustainable and profitable growth.

We are continuing to build an even stronger bank by improving efficiency and enhancing the customer experience across all our service channels.

The strategy of growth confirmed at the beginning of the year provides a clear direction for the next four years.

Despite the uncertainty in our operating environment, we will continue our systematic efforts to implement our strategy and create value for our shareholders.

I would like to warmly thank our employees for their dedicated work for the benefit of the company and our customers for continuing to place their trust in us.

Karri Alameri

CEO

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# Operating environment

According to the Bank of Finland's forecast, economic growth in Finland will remain subdued, and rising energy prices will weaken the economic outlook. <sup>(1)</sup> According to Statistics Finland, the year-on-year change in consumer prices was 1.3% in March. The change in inflation from one year ago was affected by reductions in interest rates on housing loans, consumer credit and student loans, among other things. <sup>(2)</sup>

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 March meeting, the ECB decided to keep all three key interest rates unchanged. <sup>(3)</sup> During January-March, the 12-month Euribor rate quotation has risen by 0.6 percentage points. <sup>(4)</sup>

The Finnish economy started to grow at the end of 2025, driven by private consumption and investment, and growth continued in early 2026. The rise in energy prices caused by the war in Iran is hampering growth. The outlook for growth is also overshadowed by the exceptionally high uncertainty surrounding the war in Iran and the continuing war in Ukraine. According to the Bank of Finland's forecast in March, economic will remain at 0.6% in 2026, after which growth is expected to strengthen to 1.4% in 2027 and 1.5% in 2028. <sup>(1)</sup>

Households' seasonally adjusted saving rate decreased slightly from the previous quarter and was 3.3% in October to December. During the last quarter, disposable income of households remained unchanged and consumption expenditure increased somewhat from the level of the previous quarter. Adjusted disposable income on households remained at the same level and, adjusted for price changes,

decreased by 1.4% compared to the quarter last year. The investment rate remained at the level of the previous quarter and was 9.0%. Majority of the investments in households are directed in housing investments. The seasonally adjusted investment rate of corporates remained at the level of the previous quarter. <sup>(5)</sup>

According to Statistics Finland in March, the number of employed people aged 15 to 74 was 22,000 lower and the number of unemployed persons was 30,000 higher than one year ago. In March, the employment rate was 74.2% (20 to 64 years) and the unemployment rate was 11.1% (15 to 74 years). <sup>(6)</sup>

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 February compared to the previous year. In February, prices of old dwellings in housing companies decreased by 2.7% in the six largest towns while outside large cities, prices rose by 0.9% compared to last year. At the same time, 7.0% less sales of old dwellings in blocks of flats and terraced houses were made through real estate agents than one year earlier. <sup>(7)</sup>

In February 2026, new drawdowns of housing loans amounted to EUR 1.0 billion, which is EUR 60 million less than in 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 2.81% in February. The annual growth rate of loans to households strengthened by 0.2% year-on-year. The corporate loan stock increased by 2.9% during the same period. Households'

deposit stock grew by a total of 4.4% over a 12-month period. <sup>(8)</sup>

According to Statistics Finland, number of petitions for restructuring of debts increased by 11.9% in January to March 2026 from the previous year. <sup>(9)</sup> The 12-month moving annual change in instigated bankruptcy proceedings was 10.0% in March 2026. <sup>(10)</sup> In February 2026, the cubic volume of building permits granted for new buildings grew by 10.0% compared to one year ago. Between March 2025 and February 2026, nearly 34 million cubic metres of building permits were granted. <sup>(11)</sup>

1) Bank of Finland, Bank of Finland's interim forecast: Economic performance overshadowed by rising energy prices. Published on 24 March 2026.

2) Statistics Finland, Inflation 1.3 per cent in March 2026. Published on 14 April 2026.

3) Bank of Finland, European Central Bank's monetary policy decisions. Published on 19 March 2026.

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

5) Statistics Finland, Households' saving rate was positive in the fourth quarter of 2025. Published on 13 March 2026.

6) Statistics Finland, Fewer employed persons and more unemployed persons in March 2026 compared to one year ago. Published on 22 April 2026.

7) Statistics Finland, Prices of old dwellings in housing companies decreased by 2.0 per cent year-on-year in February 2026. Published on 26 March 2026.

8) Bank of Finland, MFI balance sheet (loans and deposits) and interest rates. Housing loan maturities have lengthened. Published on 27 March 2026.

9) Statistics Finland, Number of petitions for restructuring of debts increased by 11.9 per cent in January to March 2026 from the previous year. Published on 15 April 2026.

10) Statistics Finland, Altogether 392 bankruptcies were instigated in March 2026. Published on 17 April 2026.

11) Cubic volume of granted building permits increased by 10 per cent in February 2026 from one year back. Published on 21 April 2026.

# Results and balance sheet

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 2025.

## Result 1—3 / 2026

For the first quarter, the Group's profit before taxes was EUR 13.9 (3.1) million and the profit was EUR 11.1 (2.4) million. The cost/income ratio was 57.6 (57.4)%.

Comparable profit before taxes amounted to EUR 13.7 (4.6) million in the first quarter and comparable cost/income ratio was 57.5 (54.4)%. 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 50.6 (60.1) million. Total operating income decreased 15.7% compared to the comparable period. Comparable operating income was EUR 50.1 (59.5) million, a decrease of 15.8% compared to the previous year. Net income on financial assets and liabilities of EUR 0.5 (0.5) million has been adjusted from the operating income as an item affecting comparability.

Net interest income decreased by 23.7% compared to the comparison period, totalling EUR 35.8 (46.9) million. During the first quarter, interest income decreased by 23.2% compared to the comparison period, totalling EUR 57.8 (75.2) 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.

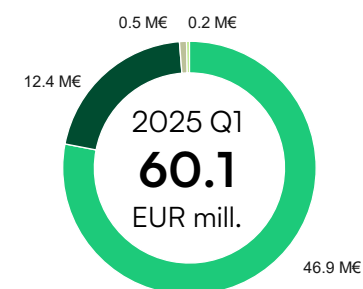
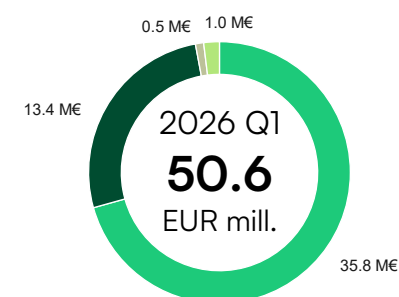
Interest expenses decreased by 22.5%, totalling EUR 22.0 (28.4) million during the first quarter. Interest expenses were mainly reduced by lower deposit portfolio interest expenses due to the decline in market interest rates. The average interest on deposits paid to the Company's customers was 0.70 (0.84)% at the end of the period.

Fee and commission income and expenses (net) increased in the first quarter by 7.4% and was EUR 13.4 (12.4) million. Net fee and commission income from cards and payment transactions increased by 8.7% compared to the comparison period and was EUR 9.8 (9.0) million. The increase in commission income on payment transactions was affected by the pricing changes implemented in the last quarter of the year 2025. Fund commissions increased by 3.9% compared to the comparison period and were EUR 2.1 (2.1) million. The amount of commission income from lending was EUR 2.1 (2.0) million, an increase of 4.4% compared to the previous year. Total amount of fee and commission income was EUR 15.8 (14.7) million.

Net income on financial assets and liabilities was EUR 0.5 (0.5) million during the period.

Other operating income was EUR 1.0 (0.2) million. In the first quarter, a deposit guarantee fee of EUR 0.7 million was recorded in other operating income. The corresponding item

## Operating income



- Net interest income
- Fee and commission income and expenses, net
- Net income on financial assets and financial liabilities
- Other operating income

was recognised as a deposit guarantee fee in other operating expenses.

## Expenses

Operating expenses were in total EUR 29.0 (34.2) million and they decreased by 15.4% compared to the previous year's corresponding period. In the comparison period, a total of EUR 3.3 million of expenses on risk management action plan "Noste" was recorded and, a total of EUR 2.0 million of expenses arising from the work related to controlled winding down plan affecting comparability. Comparable operating expenses decreased by 11.1 % and were EUR 28.6 (32.2) million.

Personnel expenses increased by 12.3% and were EUR 11.9 (9.9) million. At the end of the period, the number of employees was 634 (620), of which 43 (40) worked under fixed-term contract.

Other operating expenses decreased by 30.3% and were EUR 15.5 (22.2) million. The item includes authority fees, office, PR and marketing costs and expenses stemming from the business premises in own use. In the comparison period, a total of EUR 5.3 million was recorded for advancing risk management development projects, authority's processes and the work related to a controlled winding down plan. In addition, an expense provision of EUR 3.0 million was entered to prepare for the sanctions imposed by the Finnish Financial Supervisory Authority (FIN-FSA) due to deficiencies identified in the final report of the anti-money laundering and terrorist financing.

A deposit guarantee fee of EUR 0.7 million was recorded for the first quarter, which will be covered by the returns of old deposit guarantee fund.

Depreciation, amortisation and impairments on tangible and intangible assets were EUR 2.3 (2.1) million.

## Impairment losses on financial assets

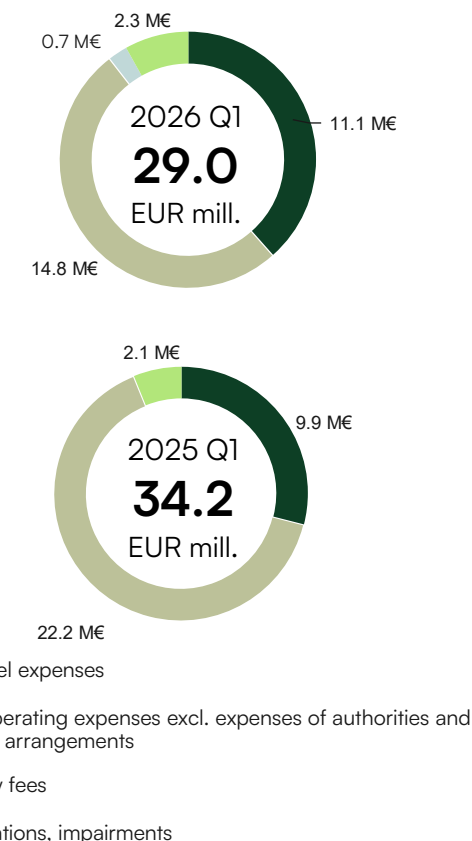
During the first quarter, impairment losses on financial assets (net) decreased and were in total EUR -7.4 million. In the comparison period, impairment losses on financial assets amounted to EUR -22.3 million. During the comparison period, the Company updated the calculation model for expected credit losses (ECL), the total impact of which increased the amount of ECL by approximately EUR 8.5 million.

In addition, the amount of impairment losses during the comparison period was increased by an increase in the allowances in the controlled winding down of the portfolio totaling approximately EUR 5.7 million.

During the first quarter, less expected credit losses (ECL) were recorded than in the comparison period, totalling EUR 7.1 (21.2) million. The entries were allocated to receivables from customers and off-balance sheet items.

The net amount of incurred credit losses decreased compared with the comparison period and was EUR 0.3 (1.2) million in the first quarter.

## Operating expenses



## Profit before taxes excluding items affecting comparability

Note	(1,000 euros)	2026 Q1	2025 Q4	2025 Q3	2025 Q2	2025 Q1
	Interest income	57,757	60,597	61,515	68,153	75,250
	Interest expenses	-21,983	-23,079	-21,291	-24,137	-28,370
<b>10</b>	<b>Interest income, net</b>	<b>35,774</b>	<b>37,518</b>	<b>40,223</b>	<b>44,016</b>	<b>46,880</b>
	Fee and commission income	15,805	16,367	14,786	14,963	14,679
	Fee and commission expenses	-2,449	-3,053	-2,303	-2,549	-2,240
<b>11</b>	<b>Fee and commission income and expenses, net</b>	<b>13,356</b>	<b>13,314</b>	<b>12,483</b>	<b>12,415</b>	<b>12,439</b>
<b>12</b>	Net income on financial assets and financial liabilities	513	-4,576	-85	-43	537
	Other operating income	980	2,659	457	2,953	218
	<b>Operating income, total</b>	<b>50,623</b>	<b>48,915</b>	<b>53,079</b>	<b>59,340</b>	<b>60,074</b>
	Personnel expenses	-11,138	-10,988	-9,848	-11,512	-9,922
	Other operating expenses	-15,482	-17,641	-14,845	-17,217	-22,215
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-2,346	-2,497	-2,144	-2,132	-2,103
	<b>Operating expenses, total</b>	<b>-28,966</b>	<b>-31,127</b>	<b>-26,838</b>	<b>-30,861</b>	<b>-34,240</b>
<b>13</b>	Impairment losses on financial assets, net	-7,401	-5,586	-10,116	-9,088	-22,322
	Share of profit from joint ventures and associated companies	-358	-199	-601	-781	-401
	<b>Profit before taxes</b>	<b>13,898</b>	<b>12,002</b>	<b>15,524</b>	<b>18,611</b>	<b>3,111</b>
	Income taxes	-2,796	-1,932	-3,261	-3,899	-677
	<b>Profit for the accounting period</b>	<b>11,103</b>	<b>10,071</b>	<b>12,263</b>	<b>14,711</b>	<b>2,434</b>
	<b>Of which:</b>					
	Shareholders of Oma Savings Bank Plc	11,103	10,071	12,263	14,711	2,434
	<b>Total</b>	<b>11,103</b>	<b>10,071</b>	<b>12,263</b>	<b>14,711</b>	<b>2,434</b>
	<b>Earnings per share (EPS), EUR</b>	<b>0.33</b>	<b>0.30</b>	<b>0.37</b>	<b>0.44</b>	<b>0.07</b>
	<b>Earnings per share (EPS) after dilution, EUR</b>	<b>0.33</b>	<b>0.30</b>	<b>0.37</b>	<b>0.44</b>	<b>0.07</b>

## Balance sheet

The Group's balance sheet total decreased by 3.2% during the first quarter of 2026 and was EUR 7,224.2 (7,462.4) million.

### Loans and receivables

Loans and receivables in total, EUR 5,769.4 (5,836.0) million decreased by 1.1% compared to the comparison period. At the end of the reporting period, loans and receivables from credit institutions were EUR 75.1 (103.3) million and loans and receivables from the public and public sector entities were in total EUR 5,694.4 (5,732.7) million. The development of the loan portfolio during the year was affected by the weak market situation. The loan portfolio (excluding credit institutions) before expected credit losses decreased by 0.6% in the first quarter.

The average size of loans issued over the past 12 months increased and was approximately 114 (109) thousand.

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

Credit balance (1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
Private customers	3,580,444	3,622,010	3,725,373
SME customers	1,077,328	1,085,896	1,283,958
Housing associations	656,474	658,888	692,168
Agricultural customers	284,527	287,363	305,104
Other	225,827	205,757	238,977
<b>Total</b>	<b>5,824,599</b>	<b>5,859,914</b>	<b>6,245,580</b>

### Investment assets

The Group's investment assets decreased compared to the comparison period totalling EUR 486.3 (505.3) 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 28.5 (24.3) 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 2.5% to EUR 3,890.7 (3,989.3) million. The item consists mostly of deposits received from the public, which came to EUR 3,767.9 (3,831.7) million at the end of March. Fixed-term deposits accounted for 17% of these and their average remaining maturity was about six months. The deposit portfolio decreased by 1.7 % during the first quarter due to changes in the deposits of an individual SME customer. Liabilities to credit institutions were EUR 114.6 (125.0) million.

### Debt securities issued to the public

Total debt securities issued to the public decreased during the period and was EUR 2,562.9 (2,710.7) million. An unsecured senior-term bond of EUR 50 million matured in February.

During the first quarter, the Company repurchased and cancelled its outstanding covered bonds, in the aggregate nominal amount of EUR 100 million. A more detailed breakdown of debt securities issued to the public is given in Note 9.

At the end of the period, covered bonds were secured by loans to the value of EUR 2,700.1 (3,008.0) million.

### Equity

The Group's equity EUR 628.7 (618.8) million increased by 1.6% during the period. The change in equity is mainly explained by the result of the period.

### Own shares

On 31 March 2026, the number of own shares held by Oma Savings Bank was 149,526.

Share capital	31 Mar 2026	31 Dec 2025	31 Mar 2025
Average number of shares (excluding own shares)	33,195,686	33,180,237	33,155,938
Number of shares at the end of the period (excluding own shares)	33,187,023	33,204,349	33,155,752
Number of own shares	149,526	132,200	137,019
Share capital (1,000 euros)	24,000	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 25.4 (26.0) 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 321.9 (301.9) million at the end of March, consisted mainly of undrawn credit facilities.

# Group's key figures

(1,000 euros)	1-3/2026	1-3/2025	Δ %	1-12/2025	2025 Q4	2025 Q3	2025 Q2
Net interest income	35,774	46,880	-24%	168,637	37,518	40,223	44,016
Fee and commission income and expenses, net	13,356	12,439	7%	50,651	13,314	12,483	12,415
Total operating income	50,623	60,074	-16%	221,408	48,915	53,079	59,340
Total operating expenses	-28,966	-34,240	-15%	-123,066	-31,127	-26,838	-30,861
<sup>1)</sup> Cost/income ratio, %	57.6%	57.4%	0%	56.1%	63.9 %	51.1%	52.7%
Impairment losses on financial assets, net	-7,401	-22,322	-67%	-47,111	-5,586	-10,116	-9,088
Profit before taxes	13,898	3,111	347%	49,248	12,002	15,524	18,611
Profit/loss for the accounting period	11,103	2,434	356%	39,479	10,071	12,263	14,711
<sup>3)</sup> Balance sheet total	7,224,216	7,504,064	-4%	7,462,363	7,462,363	7,524,344	7,353,792
Equity	628,702	583,026	8%	618,829	618,829	605,224	590,742
<sup>3)</sup> Return on assets (ROA) %	0.6%	0.1%	373%	0.5%	0.5%	0.7%	0.8%
Return on equity (ROE) %	7.1%	1.7%	324%	6.6%	6.6%	8.2%	10.0%
Earnings per share (EPS), EUR	0.33	0.07	356%	1.19	0.30	0.37	0.44
<sup>3)</sup> Equity ratio %	8.7%	7.8%	12%	8.3%	8.3%	8.0%	8.0%
Total capital (TC) ratio %	19.4%	17.7%	9%	19.3%	19.3%	19.2%	18.7%
Common Equity Tier 1 (CET1) capital ratio %	18.5%	16.5%	12%	18.3%	18.3%	18.2%	17.6%
Tier 1 (T1) capital ratio %	18.5%	16.5%	12%	18.3%	18.3%	18.2%	17.6%
<sup>2)</sup> Liquidity coverage ratio (LCR) %	339.3%	254.6%	33%	391.1%	391.1%	838.9%	287.5%
<sup>2)</sup> Net Stable Funding Ratio (NSFR) %	129.5%	125.8%	3%	129.6%	129.6 %	130.6%	130.3%
Average number of employees	633	612	3%	642	643	658	655
Employees at the end of the period	634	620	2%	642	642	651	665
<b>Alternative performance measures excluding items affecting comparability:</b>							
<sup>1)</sup> Comparable profit before taxes	13,725	4,617	197%	56,896	17,169	16,123	18,986
<sup>1)</sup> Comparable cost/income ratio, %	57.5%	54.4%	6%	53.5 %	57.3%	50.1%	52.1%
<sup>1)</sup> Comparable earnings per share (EPS), EUR	0.33	0.11	201%	1.37	0.43	0.38	0.45
<sup>1)</sup> Comparable return on equity (ROE) %	7.0 %	2.5 %	180%	7.6 %	9.3 %	8.5 %	10.2 %

1) The reconciliation of the comparable result is presented below in the report section of the Interim Report.

2) The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 31 March 2025 and 30 June 2025. During 2025, the Company moved to a new LCR and NSFR reporting system. The new reporting system has not retrospectively adjusted the figures for the comparison periods, and they are thus not comparable with the key figures on 31 March 2026 and 31 December 2025. The LCR ratio 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.

3) The Company revised the official balance sheet formula during the first quarter of 2026. The changes are described in more detail in Note 2. The comparison periods have been retrospectively adjusted.

# Calculation and reconciliation of key figures

## Calculation of key figures

### Alternative Performance Measures (APM)

Oma Savings Bank Plc's financial reporting presents Alternative Performance Measures (APM) that describe the Company's historical financial result, financial position or cash flows. The APMs are drawn up in line with the guidelines set by the European Securities and Markets Authority (ESMA). APMs are not key figures defined or specified in IFRS standards, capital adequacy regulation (CRD/CRR) or Solvency II (SII) regulations. The Company presents APMs as supplementary information to the key figures that are presented in the Group's IFRS-compliant income statement, Group balance sheets and cash flow statements.

In the Company's view, alternative key figures provide meaningful and useful information to investors, securities market analysts and others concerning Oma Savings Bank Plc's performance, financial position and cash flows.

### Operating income, total

---

Net interest income, net fee and commission income and expenses, net income on financial assets and liabilities, other operating income

### Total operating expenses

---

Personnel expenses, other operating expenses, depreciation, amortisation and impairment losses on tangible and intangible assets

### Cost/income ratio, %

---

Total operating expenses / (Total operating income + share of profit from joint ventures and associated companies (net)) x 100

### Comparable cost/income ratio, %

---

Total operating expenses without items affecting comparability / (Total operating income without items affecting comparability + share of profit from joint ventures and associated companies (net)) x 100

### Comparable profit before taxes

---

Profit/loss before taxes without net income from financial assets and liabilities and other items affecting comparability

### Return on equity, ROE %

---

Profit/loss for the accounting period / Equity (average of the beginning and the end of the year) x 100

### Comparable return on equity, ROE %

---

Comparable profit/loss for the accounting period / Equity (average of the beginning and end of the year) x 100

### Total return on assets, ROA %

---

Profit/loss of the accounting period / Average balance sheet total (average of the beginning and the end of the year) x 100

### Equity ratio, %

---

Equity / Balance sheet total x 100

### Comparable earnings per share (EPS), EUR

---

Comparable profit/loss — Share of non-controlling interests / Average number of shares outstanding

## Other key figures

### Liquidity coverage ratio (LCR), %

---

High quality liquid assets / Net outflows during the following 30 days

### Net stable funding ratio (NSFR), %

---

Available amount of stable funding / Required amount of stable funding x 100

### Total capital (TC), %

---

Own funds total (TC) / Risk-weighted assets (RWA) total x 100

### Common Equity Tier (CET1) capital ratio, %

---

Common Equity Tier 1 (CET1) capital / Risk-weighted assets (RWA) total x 100

### Tier 1 (T1) capital ratio, %

---

Tier 1 (T1) capital / Risk-weighted assets (RWA) total x 100

### Leverage ratio, %

---

Tier 1 (T1) capital / Exposures total x 100

### Earnings per share (EPS), EUR

---

Profit/loss for the accounting period belonging to the parent company owners / Average number of shares outstanding x 100

### Earnings per share after dilution (EPS), EUR

---

Profit/loss for the accounting period belonging to the parent company / Average number of shares outstanding after dilution of share-based rewarding x 100

## Reconciliation calculation of comparable profit

(1,000 euros)	1-3/2026	1-3/2025	1-12/2025	2025 Q4	2025 Q3	2025 Q2
<b>Profit before taxes</b>	<b>13,898</b>	<b>3,111</b>	<b>49,248</b>	<b>12,002</b>	<b>15,524</b>	<b>18,611</b>
<b>Operating income:</b>						
Net income on financial assets and liabilities	-513	-537	4,167	4,576	85	43
<b>Operating expenses</b>						
Costs relating to business arrangements	-	41	41	-	-	-
Other one-off items	341	2,002	3,440	591	514	333
<b>Comparable profit before taxes</b>	<b>13,725</b>	<b>4,617</b>	<b>56,896</b>	<b>17,169</b>	<b>16,123</b>	<b>18,986</b>
Income taxes in income statement	-2,796	-677	-9,769	-1,932	-3,261	-3,899
Change of deferred taxes	35	-301	-1,530	-1,033	-120	-75
<b>Comparable profit/loss for the accounting period</b>	<b>10,964</b>	<b>3,638</b>	<b>45,597</b>	<b>14,204</b>	<b>12,742</b>	<b>15,012</b>

Comparable profit before taxes excluding net income from financial assets and liabilities describes the comparable development of the Company's core business by removing the impact of investment income from the result. The change in imputed income tax consists of the tax effect of items affecting comparability.

## Significant events during the period

- The Board of Directors of the Company launched a share-based incentive plan for key employees for the new earning period for financial years 2026-2028. The structure of the share-based incentive scheme will be reformed so that instead of the two (2) year-long plans starting every two years, the Company will introduce three (3) year-long share-based incentive schemes starting annually. The purpose of the plan is to combine the objectives of the owners and key employees to increase the value of the Company in the long term and to commit the key employees to implementing the Company's strategy, objectives and the Company's long-term interest and to offer them a competitive incentive plan based on earning the Company's shares.
- In February, the Board of Directors of the Company decided to continue the employee share savings plan (OmaOsake) established in 2024. The OmaOsake offers personnel opportunity to invest part of their regular salary in the Company's shares.
- The Financial Stability Authority set an updated level for the Company for the minimum amount of own funds and eligible liabilities (MREL requirement) on 19 March 2026. The updated MREL (Minimum Requirement for own funds and Eligible Liabilities) entered into force on 17 April 2026. The Company meets the requirement in accordance with its financial plan.
- In January 2026, the Board of Directors confirmed the Company's updated strategy and financial targets for the 2026-2029 period. The goal is to grow the Company

responsibly and profitably, utilising personalised service as a competitive advantage. For more information on the strategy of growth and financial targets of the Company, see page 19 of the Interim Report.

- In February, the Company announced that the Finnish Financial Supervisory Authority (FIN-FSA) has initiated a hearing procedure concerning imposing possible administrative sanctions on Oma Savings Bank Plc. 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, Oma Savings Bank Plc 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 Company in the matter.

### 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. 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.

### Ongoing investigations by the authorities

In May 2024, the Company announced that 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 Plc 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 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 the financial statements, the Company has no further information on 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 financial statements, the Company has no further information in this regard.

In April 2025, the Company announced that it had received the final inspection report from the Finnish Financial Supervisory Authority (FIN-FSA) on anti-money laundering and terrorist financing. The implementation of corrective actions is proceeding as planned. The Company is preparing for possible sanctions imposed by the FIN-FSA, and has made a provision of EUR 3 million for the first quarter of 2025.

## Credit rating and liquidity

In September 2025, 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 Oma Savings Bank's outlook from stable to negative. S&P Global Ratings has confirmed an AAA rating for the Company's bond program.

	31 Mar 2026	31 Dec 2025	31 Mar 2025
LCR*	339.3%	391.1%	254.6%
NSFR*	129.5%	129.6%	125.8%

\* The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 31 March 2025. 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 March 2025 and they are not comparable with the key figures on 31 March 2026 and 31 December 2025.

The Group's liquidity coverage ratio (LCR) decreased compared to the comparison period but remained at a high level, being 339.3% at the end of the first period of the year. Also, the net stable funding ratio (NSFR) remained at a high level, being 129.5%. The Company also met the additional

liquidity requirement imposed by FIN-FSA and the Company's survival horizon was over 90 days on 31 March 2026.

Finland's economic situation continues to be weak. The effects of the ongoing conflict in Iran are still uncertain, but projections for economic growth in 2026 have already been calculated as a result of the conflict. Financial market activity has been at a good level, but investor caution has increased. The Company's most significant financial concentration in 2026 is the EUR 500 million covered bond due 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 2025 Financial Statements.

More detailed information on the share-based incentive schemes for key people is given in note G32 of the Financial Statements for 2025 and in note 16 of the Interim Report.

# The growth strategy and financial targets

## The Growth Strategy

The goal of Oma Savings Bank Plc is to provide the most personalised banking service in Finland by being expert support at different stages of customers' lives and throughout the life cycle of the company. Oma Savings Bank Plc's strategy of growth is based on more diverse earnings. A good customer understanding enables products and services with which the bank increases commission income and deepens customer relationships in both households and growing companies. Growth is controlled; solvency is kept strong and excess capital is returned to owners as anticipated.

## Financial targets

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

- Comparable ROE: over 14%
- Comparable cost/income ratio: below 50%
- Annual growth in fee and commission income: over 10%
- Net Promoter Score (NPS): over 50
- CET1: +2 percentage points above regulatory requirement

# Significant events after the period

## Resolutions of the Annual General Meeting

The Annual General Meeting (AGM) of Oma Savings Bank Plc was held on 16 April 2026 in Helsinki. The AGM confirmed the Company's Financial Statements and Consolidated Financial Statements for the financial year 2025, decided to support the Remuneration Policy for its governing bodies and approved, through an advisory resolution, the Remuneration Report for its governing bodies. The AGM discharged from liability the members of the Company's Board of Directors, the Interim CEO and CEO for the financial year 2025.

In addition, the AGM decided on the following matters:

### Resolution on the use of profit shown on the balance sheet and dividend payment

In accordance with the proposal of the Board of Directors, the AGM decided to pay a dividend of EUR 0.36 per share based on the balance sheet as well as an additional dividend of EUR 0.14 per share adopted for the 2025 financial period.

The dividends will be paid to shareholders who are registered in the Company's shareholder register maintained by Euroclear Finland Ltd on the date of record, 20 April 2026. The dividends will be paid on 27 April 2026 in accordance with the rules of Euroclear Finland Ltd.

### Remuneration of the Board of Directors

In accordance with the proposal of the Shareholders' Nomination Committee, the AGM resolved to pay the

following annual remuneration to the members of the Board of Directors for the term ending at the close of the 2027 AGM:

- Chair: EUR 85,000
- Vice Chair: EUR 60,000
- Other members of the Board of Directors: EUR 40,000

In addition, the annual remuneration paid to the Chairs of the Board's committees is as follows:

- Chair of the Remuneration Committee: EUR 6,000
- Chair of the Risk Committee: EUR 9,000
- Chair of the Audit Committee: EUR 9,000

In addition, members of the Board of Directors who attend meetings of the Board or of the Board's committees will receive meeting fees of EUR 1,000 for each meeting and EUR 500 for each email meeting.

Twenty-five per cent of the annual remuneration of the Board of Directors will be paid in the form of shares in Oma Savings Bank Plc acquired from the market on behalf of the members of the Board of Directors. If the reward cannot be paid in shares the reward in full can be paid in cash. The shares will be acquired at a price formed on the market in public trading following the publication of the interim report for the period 1 January to 31 March 2026. The Company is responsible for costs related to acquiring the shares and for any transfer tax.

The rest of the annual fee will be paid in cash to cover taxes arising from the remuneration.

In addition, Oma Savings Bank Plc will pay or reimburse members of the Board of Directors for travel expenses and other expenses related to board work.

## Number of members and election of the Board of Directors

The AGM resolved that the Board of Directors will consist of eight members.

Juhana Brotherus, Irma Gillberg-Hjelt, Jaakko Ossa, Carl Pettersson, Kati Riikonen and Juha Volotinen were re-elected as Board members. Eeva Ahdekivi and Jens Jensen were elected as new members of the Board.

The members of the Board of Directors are elected for a term that will end at the close of the 2027 AGM.

## Election and remuneration of the auditor

PriceWaterhouseCoopers Oy (PwC), a firm of authorised public accountants, was elected to serve as auditor for a term beginning at the close of the 2026 AGM and ending at the close of the 2027 AGM.

The auditor's fees will be paid based on reasonable invoicing approved by the Company. Heini Hänninen, Authorised Public Accountant (KHT), will act as the principal auditor.

## **Election and remuneration of the sustainability reporting assurer**

The AGM elected the Authorised Sustainability Audit Firm PwC as the Company's sustainability reporting assurer for a term ending at the conclusion of the 2027 AGM.

The sustainability reporting assurer will be paid based on reasonable invoicing approved by the Company. Tiina Puukkoniemi, Authorised Sustainability Auditor (KRT), will act as the principal sustainability assurer.

## **Authorisation of the Board of Directors to resolve on issuance of shares, transfer of own shares and issuance of special rights entitling to shares**

The AGM resolved, in accordance with the proposal from the Board of Directors, to authorise the Board of Directors to resolve on the issuance of shares or transfer of the Company's shares as well as the issuance of special rights entitling to shares referred to in chapter 10, section 1 of the Finnish Limited Liability Companies Act, subject to the following conditions:

Shares and special rights may be issued or disposed of in one or more instalments, either in return for payment or free of charge.

The total number of shares to be issued under the authorisation, including shares acquired on the basis of special rights, may not exceed 3,000,000 shares, which corresponds to approximately 9% of the total number of shares in the Company on the date of the notice of the AGM.

The Board of Directors decides on all terms and conditions related to the issuance of shares and special rights entitling to shares. This authorisation concerns both the issuance of new shares and the transfer of the Company's own shares. The issuance of shares and the issuance of special rights entitling to shares include the right to deviate from the pre-emptive right of shareholders if there is a weighty financial reason for the Company (directed share issue). A directed share issue may be free of charge only if there is a particularly weighty financial reason from the point of view of the Company and doing so is in the interest of all the Company's shareholders.

This authorisation is valid until the close of the next AGM, but no later than 30 June 2027. This authorisation revokes previous authorisations given by the AGM to decide on issuance of shares, as well as option rights and the issuance of special rights entitling to shares.

## **Authorisation of the Board of Directors to decide on the repurchase of own shares**

The AGM resolved, in accordance with the proposal from the Board of Directors, to authorise the Board of Directors to decide on the repurchase of the Company's own shares using funds from the Company's unrestricted equity, under the following conditions:

A maximum number of 1,000,000 of the Company's own shares may be repurchased, representing approximately 3% of the total number of shares in the Company on the date that the notice of the meeting was published. Any repurchase must be conducted in a manner such that the number of its own shares held by the Company does not exceed 10% of the total number of shares in the Company at any time. This amount includes shares in Oma Savings Bank Plc held by the

Company itself and by its subsidiaries within the meaning of chapter 15, section 11, subsection 1 of the Finnish Limited Liability Companies Act.

The Board of Directors is authorised to decide on the manner by which the Company's own shares will be acquired.

The Company's own shares may be acquired in a manner other than in proportion to the shareholdings of the shareholders (directed acquisition) at a price formed in public trading organised by Nasdaq Helsinki Ltd on the acquisition date or otherwise at a price formed by the market. The Company's own shares may be acquired in one or more instalments.

Shares acquired by the Company may be held by the Company, cancelled or transferred further. The Board of Directors will decide on other matters related to the acquisition of the Company's own shares.

This authorisation remains valid until the end of the next Annual General Meeting, but no later than 30 June 2027. This authorisation revokes previous authorisations granted by the General Meeting to decide on the acquisition of the Company's own shares.

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.

## 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).

## 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 reporting in 2026

The Company will publish financial information in 2026 as follows:

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

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

## Capital adequacy

The total capital (TC) ratio of Oma Savings Bank Group strengthened and was 19.4 (19.3)% at the end of the period.

The Common Equity Tier 1 capital (CET1) ratio was 18.5 (18.3)%, exceeding by 7.2 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 2,994.5 (3,007.9) million at the end of the year. The reduction was largely due to a decrease in exposures. 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.

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 Group's own funds (TC) of EUR 580.1 (581.4) million exceeded by EUR 168.0 million the total capital requirement for own funds EUR 412.1 (414.0) million. Taking into account the indicative additional capital recommendation, the surplus of own funds was EUR 123.1 million. The earnings for the financial year 2026 have been included in the Common Equity Tier 1 capital with the permission granted by the Finnish Financial Supervisory Authority (FIN-FSA). The Group's leverage ratio was 7.6 (7.3)% at the end of the period.

The total capital requirement for banks' own funds consists of the Pillar I minimum capital requirement (8.0%) and various

(1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
Common Equity Tier 1 capital before regulatory adjustments	608,665	601,998	568,047
Regulatory adjustments on Common Equity Tier 1	-55,152	-50,159	-36,334
<b>Common Equity Tier 1 (CET1) capital, total</b>	<b>553,513</b>	<b>551,839</b>	<b>531,713</b>
Additional Tier 1 capital before regulatory adjustments	-	-	-
Regulatory adjustments on additional Tier 1 capital	-	-	-
<b>Additional Tier 1 (ATI) capital, total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Tier 1 capital (T1 = CET1 + ATI), total</b>	<b>553,513</b>	<b>551,839</b>	<b>531,713</b>
Tier 2 capital before regulatory adjustments	26,594	29,551	38,587
Regulatory adjustments on Tier 2 capital	-	-	-
<b>Tier 2 (T2) capital, total</b>	<b>26,594</b>	<b>29,551</b>	<b>38,587</b>
<b>Total capital (TC = T1 + T2), total</b>	<b>580,106</b>	<b>581,389</b>	<b>570,300</b>
<b>Risk-weighted assets</b>			
Credit and counterparty risk	2,617,380	2,628,458	2,861,537
Credit valuation adjustment risk (CVA)	16,264	18,565	21,485
Market risk (foreign exchange risk)	-	-	-
Operational risk	360,859	360,859	335,540
<b>Risk-weighted assets, total</b>	<b>2,994,503</b>	<b>3,007,882</b>	<b>3,218,562</b>
Common Equity Tier 1 (CET1) capital ratio, %	18.48%	18.35%	16.52%
Tier 1 (T1) capital ratio, %	18.48%	18.35%	16.52%
Total capital (TC) ratio, %	19.37%	19.33%	17.72%
<b>Leverage ratio (1,000 euros)</b>	<b>31 Mar 2026</b>	<b>31 Dec 2025</b>	<b>31 Mar 2025</b>
Tier 1 capital	553,513	551,839	531,713
Total amount of exposures	7,272,678	7,515,757	7,559,259
<b>Leverage ratio</b>	<b>7.61%</b>	<b>7.34%</b>	<b>7.03%</b>

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.

The SREP requirement imposed by the Finnish Financial Supervisory Authority (FIN-FSA) on Oma Savings Bank Plc based on the supervisory authority's assessment 2.25%. 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 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 capital requirements, FIN-FSA issued an indicative capital recommendation for Oma Savings Bank Plc under the Credit Institutions Act, which rose to 1.5% (previously 1.0%) as of 31 March 2026. The indicative additional capital

recommendation to be covered by Common Equity Tier 1 capital is valid until further notice.

As part of the permanent supervisory review and evaluation process (SREP), FIN-FSA maintained the leverage ratio requirement (P2R-LR) of 0.25% set for Oma Savings Bank Plc. 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 March 2026, 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 19 March 2026 and revoked the decision issued on 21 March 2025. According to the new decision, the updated MREL consists of a total risk-based requirement of 23.10% (previously 20.88%) and a requirement based on the total amount of exposures used in the calculation of the leverage ratio is 7.92% (previously 7.89%). The updated MREL requirement entered into force on 17 April 2026 (previously 17 April 2027). The Company meets the future requirement in the situation of 31 March 2026.

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.

## Group's total capital requirement

31 Mar 2026  
(1,000 euros)

Capital	Pillar I minimum capital requirement*	Buffer requirements					Systemic risk buffer	Total capital requirement
		Pillar II (SREP) capital requirement *	Capital conservati on buffer	Countercy clical buffer**	O-SII			
CET1	4.50%	1.27%	2.50%	0.01%	0.00%	1.00%	9.28%	277,840
AT1	1.50%	0.42%					1.92%	57,551
T2	2.00%	0.56%					2.56%	76,734
<b>Total</b>	<b>8.00%</b>	<b>2.25%</b>	<b>2.50%</b>	<b>0.01%</b>	<b>0.00%</b>	<b>1.00%</b>	<b>13.76%</b>	<b>412,124</b>

\* 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 Mar 2026	31 Dec 2025	31 Mar 2025
Total risk exposure amount (TREA)	2,994,503	3,007,882	3,218,562
of which MREL requirement	284,478	285,749	305,763
Leverage ratio exposures (LRE)	7,272,678	7,515,757	7,559,259
of which MREL requirement	218,180	225,473	226,778
<b>MREL requirement</b>	<b>284,478</b>	<b>285,749</b>	<b>305,763</b>
Common Equity Tier 1 (CET1)	553,513	551,839	531,713
AT1 instruments	-	-	-
T2 instruments	26,594	29,551	38,587
Other liabilities	283,698	280,929	100,281
<b>Total MREL eligible assets</b>	<b>863,804</b>	<b>862,318</b>	<b>670,580</b>

# Tables and notes

## Consolidated condensed income statement

Note	(1,000 euros)	1-3/2026	1-3/2025	1-12/2025
	Interest income	57,757	75,250	265,514
	Interest expenses	-21,983	-28,370	-96,877
<b>10</b>	<b>Net interest income</b>	<b>35,774</b>	<b>46,880</b>	<b>168,637</b>
	Fee and commission income	15,805	14,679	60,796
	Fee and commission expenses	-2,449	-2,240	-10,144
<b>11</b>	<b>Fee and commission income and expenses, net</b>	<b>13,356</b>	<b>12,439</b>	<b>50,651</b>
<b>12</b>	Net income on financial assets and financial liabilities	513	537	-4,167
	Other operating income	980	218	6,287
	<b>Total operating income</b>	<b>50,623</b>	<b>60,074</b>	<b>221,408</b>
	Personnel expenses	-11,138	-9,922	-42,271
	Other operating expenses	-15,482	-22,215	-71,918
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-2,346	-2,103	-8,877
	<b>Total operating expenses</b>	<b>-28,966</b>	<b>-34,240</b>	<b>-123,066</b>
<b>13</b>	Impairment losses on financial assets, net	-7,401	-22,322	-47,111
	Share of profit of equity accounted entities	-358	-401	-1,983
	<b>Profit before taxes</b>	<b>13,898</b>	<b>3,111</b>	<b>49,248</b>
	Income taxes	-2,796	-677	-9,769
	<b>Profit for the accounting period</b>	<b>11,103</b>	<b>2,434</b>	<b>39,479</b>
	<b>Of which:</b>			
	Shareholders of Oma Savings Bank Plc	11,103	2,434	39,479
	<b>Total</b>	<b>11,103</b>	<b>2,434</b>	<b>39,479</b>
	<b>Earnings per share (EPS), EUR</b>	<b>0.33</b>	<b>0.07</b>	<b>1.19</b>
	<b>Earnings per share (EPS) after dilution, EUR</b>	<b>0.33</b>	<b>0.07</b>	<b>1.18</b>

## Consolidated condensed statement of comprehensive income

(1,000 euros)	1-3/2026	1-3/2025	1-12/2025
<b>Profit for the accounting period</b>	<b>11,103</b>	<b>2,434</b>	<b>39,479</b>
<b>Other comprehensive income before taxes</b>			
<b>Items that will not be reclassified through profit or loss</b>			
Gains and losses on remeasurements from defined benefit pension plans	-	-	-46
<b>Items that may later be reclassified through profit or loss</b>			
Measured at fair value, net	-1,211	5,449	17,632
Transferred to Income Statement as a reclassification change	-	232	428
<b>Other comprehensive income before taxes</b>	<b>-1,211</b>	<b>5,680</b>	<b>18,015</b>
<b>Income taxes</b>			
<b>For items that will not be reclassified to profit or loss</b>			
Gains and losses on remeasurements from defined benefit pension plans	-	-	9
<b>Items that may later be reclassified to profit or loss</b>			
Measured at fair value	242	-1,136	-3,612
<b>Income taxes</b>	<b>242</b>	<b>-1,136</b>	<b>-3,603</b>
<b>Other comprehensive income for the accounting period after taxes</b>	<b>-969</b>	<b>4,544</b>	<b>14,412</b>
<b>Comprehensive income for the accounting period</b>	<b>10,134</b>	<b>6,978</b>	<b>53,891</b>
<b>Attributable to:</b>			
Shareholders of Oma Savings Bank Plc	10,134	6,978	53,891
<b>Total</b>	<b>10,134</b>	<b>6,978</b>	<b>53,891</b>

## Consolidated condensed balance sheet

Note	Assets (1,000 euros)	31 Mar 2026	Adjusted 31 Dec 2025	Adjusted 31 Mar 2025
	Cash and central bank deposits	796,834	941,103	481,670
5	Loans and receivables to credit institutions	75,092	103,315	173,987
5	Loans and receivables to the public and public sector entities	5,694,351	5,732,702	6,140,671
6	Financial derivatives	44,204	55,180	75,342
7	Investment assets	486,274	505,317	518,225
7	Investment properties	1,186	1,181	921
	Equity accounted entities	14,771	15,068	19,441
	Tangible assets	38,288	39,683	39,501
	Intangible assets	28,515	24,269	13,415
	Other assets	15,076	15,388	17,077
	Current income tax assets	9,410	8,957	3,614
	Deferred tax assets	125	109	110
	Goodwill	20,090	20,090	20,090
	<b>Assets, total</b>	<b>7,224,216</b>	<b>7,462,363</b>	<b>7,504,064</b>
Note	Liabilities (1,000 euros)	31 Mar 2026	Adjusted 31 Dec 2025	Adjusted 31 Mar 2025
8	Liabilities to credit institutions	114,625	124,996	244,188
8	Liabilities to the public and public sector entities	3,776,102	3,864,300	3,829,581
6	Financial derivatives	5,328	3,954	6,704
9	Debt securities issued to the public	2,562,868	2,710,660	2,687,245
	Deferred tax liabilities	15,386	17,794	19,991
	Provisions and other liabilities	60,336	60,830	72,461
	Subordinated liabilities	60,869	61,001	60,868
	<b>Liabilities, total</b>	<b>6,595,514</b>	<b>6,843,533</b>	<b>6,921,038</b>
	Equity	31 Mar 2026	Adjusted 31 Dec 2025	Adjusted 31 Mar 2025
	Share capital	24,000	24,000	24,000
	Reserves	171,773	172,742	162,455
	Retained earnings	432,929	422,087	396,571
	<b>Shareholders of Oma Savings Bank Plc</b>	<b>628,702</b>	<b>618,829</b>	<b>583,026</b>
	Shareholders of Oma Savings Bank Plc	628,702	618,829	583,026
	<b>Equity, total</b>	<b>628,702</b>	<b>618,829</b>	<b>583,026</b>
	<b>Liabilities and equity, total</b>	<b>7,224,216</b>	<b>7,462,363</b>	<b>7,504,064</b>

## Consolidated condensed statement of changes in equity

(1,000 euros)

31 Mar 2026	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2026	24,000	-38,620	211,361	172,742	422,087	618,829	618,829
<b>Comprehensive income</b>							
Profit for the accounting period	-	-	-	-	11,103	11,103	11,103
Other comprehensive income	-	-969	-	-969	-	-969	-969
<b>Comprehensive income, total</b>	-	-969	-	-969	11,103	10,134	10,134
<b>Transactions with owners</b>							
Share-based incentive schemes	-	-	-	-	-261	-261	-261
<b>Transactions with owners, total</b>	-	-	-	-	-261	-261	-261
<b>Equity total, 31 March 2026</b>	<b>24,000</b>	<b>-39,589</b>	<b>211,361</b>	<b>171,773</b>	<b>432,929</b>	<b>628,702</b>	<b>628,702</b>

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
<b>Comprehensive income</b>							
Profit for the accounting period	-	-	-	-	39,479	39,479	39,479
Other comprehensive income	-	14,449	-	14,449	-37	14,412	14,412
<b>Comprehensive income, total</b>	-	14,449	-	14,449	39,442	53,891	53,891
<b>Transactions with owners</b>							
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
<b>Transactions with owners, total</b>	-	-	382	382	-11,587	-11,205	-11,205
<b>Equity total, 31 December 2025</b>	<b>24,000</b>	<b>-38,620</b>	<b>211,361</b>	<b>172,742</b>	<b>422,087</b>	<b>618,829</b>	<b>618,829</b>

31 Mar 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
<b>Comprehensive income</b>							
Profit for the accounting period	-	-	-	-	2,434	2,434	2,434
Other comprehensive income	-	4,544	-	4,544	-	4,544	4,544
<b>Comprehensive income, total</b>	-	<b>4,544</b>	-	<b>4,544</b>	<b>2,434</b>	<b>6,978</b>	<b>6,978</b>
<b>Transactions with owners</b>							
Repurchase/sale of own shares	-	-	-	-	-6	-6	-6
Share-based incentive scheme	-	-	-	-	-89	-89	-89
<b>Transactions with owners, total</b>	-	-	-	-	<b>-95</b>	<b>-95</b>	<b>-95</b>
<b>Equity total, 31 March 2025</b>	<b>24,000</b>	<b>-48,524</b>	<b>210,979</b>	<b>162,455</b>	<b>396,571</b>	<b>583,026</b>	<b>583,026</b>

## Consolidated condensed cash flow statement

Note	(1,000 euros)	1-3/2026	Adjusted 1-3/2025	Adjusted 1-12/2025
<b>Cash flow from operating activities</b>				
	Profit/loss for the accounting period	11,103	2,434	39,479
	Changes in fair value	-113	-361	3,773
16	Share of profit of equity accounted entities	358	401	1,983
12	Depreciation and impairment losses on investment properties	18	10	73
	Depreciation, amortisation and impairment losses on tangible and intangible assets	2,346	2,103	8,877
13	Impairment and expected credit losses	7,401	22,322	47,111
	Income taxes	2,796	677	9,769
	Other adjustments	6,497	2,963	13,482
	Adjustments to the profit/loss of the accounting period	19,304	28,116	85,068
<b>Cash flow from operations before changes in receivables and liabilities</b>		<b>30,407</b>	<b>30,550</b>	<b>124,547</b>
<b>Increase (-) or decrease (+) in operating assets</b>				
	Debt securities	15,667	1,743	16,110
5	Loans and receivables to credit institutions	-1,390	-	-
5	Loans and receivables to customers	30,960	148,066	534,468
7	Investment assets	-	-	5,012
	Other assets	-7,468	-7,106	694
<b>Total</b>		<b>37,769</b>	<b>142,703</b>	<b>556,284</b>
<b>Increase (+) or decrease (-) in operating liabilities</b>				
8	Liabilities to credit institutions	-13,602	51	-114,131
8	Deposits	-63,849	-165,065	-117,430
	Provisions and other liabilities	-7,723	-8,795	-16,337
<b>Total</b>		<b>-85,174</b>	<b>-173,810</b>	<b>-247,897</b>
<b>Paid income taxes</b>		<b>-5,429</b>	<b>-14,016</b>	<b>-33,114</b>
<b>Total cash flow from operating activities</b>		<b>-22,428</b>	<b>-14,573</b>	<b>399,820</b>

Note	(1,000 euros)	1-3/2026	Adjusted 1-3/2025	Adjusted 1-12/2025
<b>Cash flow from investments</b>				
	Investments in tangible and intangible assets	-5,146	-2,872	-18,234
	Proceeds from sales of tangible and intangible assets	-	-	44
<b>16</b>	Acquisition of associated companies and joint ventures	-	-50	-66
	<b>Total cash flow from investments</b>	<b>-5,146</b>	<b>-2,922</b>	<b>-18,256</b>
<b>Cash flows from financing activities</b>				
<b>9</b>	Debt securities issued to the public, proceeds	19,689	-	214,460
<b>9</b>	Debt securities issued to the public, repayments	-164,862	-4,954	-214,568
	Payments of lease liabilities	-1,135	-1,083	-4,290
	Dividends paid	-	-	-11,936
	<b>Total cash flows from financing activities</b>	<b>-146,309</b>	<b>-6,037</b>	<b>-16,334</b>
	<b>Net change in cash and cash equivalents</b>	<b>-173,882</b>	<b>-23,532</b>	<b>365,230</b>
	<b>Cash and cash equivalents at the beginning of the accounting period</b>	<b>1,043,918</b>	<b>678,688</b>	<b>678,688</b>
	<b>Cash and cash equivalents at the end of the accounting period</b>	<b>870,036</b>	<b>655,157</b>	<b>1,043,918</b>
<b>Cash and cash equivalents are formed by the following items</b>				
	Cash and central bank deposits	796,834	481,670	941,103
<b>5</b>	Receivables from credit institutions repayable on demand	73,202	173,487	102,815
	<b>Total</b>	<b>870,036</b>	<b>655,157</b>	<b>1,043,918</b>
	<b>Received interest</b>	<b>54,521</b>	<b>71,510</b>	<b>262,927</b>
	<b>Paid interest</b>	<b>-28,172</b>	<b>-34,993</b>	<b>-97,996</b>
	<b>Dividends received</b>	<b>-</b>	<b>61</b>	<b>237</b>

## Note 1 Accounting principles for the Interim Report

### 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](http://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 Interim Report is drawn up in accordance with the IAS 34 Interim Financial Reporting standard. The accounting principles for the Interim Report are the same as in the Financial Statements for 2025, except for the amendments in Note 2.

The figures for the Interim Report 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 Interim Report 1 January — 31 March 2026 in its meeting on 7 May 2026. The Interim Report has been the subject of a general review.

### Changes to the accounting principles

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. Other standards or standard changes or interpretations published by the IASB are not expected to have a material impact on the consolidated financial statements.

With effect from 1 January 2027, the IASB issued IFRS 18 Presentation and Disclosure in Financial Statements standard is expected to have an impact on consolidated financial statements. IFRS 18 changes the presentation of the income statement when income and expenses are to be classified into three new categories, i.e. business, investment or finance. In addition, companies must present a new sub-total in the profit and loss account, called 'Profit or loss'. The standard also brings the key indicators of management into the scope of the audit.

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-defined performance measure 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.

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

The preparation of this Interim Report in accordance with IFRS has required certain estimates and assumptions from the Group's management that affect the number of items presented in the Interim Report 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 Interim Report.

Accounting policies that require management judgement and uncertainties included in estimates are described in the Financial Statements for 2025. 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. Information related to these judgements and assumptions of management is presented in Note 3.

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. The amount of liability measured in profit or loss is unchanged during the reporting period and, 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. The amount of liability measured in profit or loss is unchanged during the reporting period and, at the end of the reporting period, EUR 7.3 million liability remains.

## Note 2 Changes in the presentation of the Interim Report and Financial Statements

### Correcting the presentation of the balance sheet formula

Oma Savings Bank Group revised the official balance sheet formula during the first quarter of 2026. The new balance sheet formula describes the Company's operations better than before. The changes have been made retrospectively for 2025.

### Changes in the balance sheet formula and cash flow statement on 31 December 2025 and 31 March 2025

- a) In the balance sheet, the previously presented Cash and cash equivalents was changed to Cash and central bank deposits. The previously presented Cash and cash equivalents in the cash flow statement was changed to Cash and central bank deposits.
- b) Uncollected interests on loans have previously been presented as Other assets in the balance sheet. Uncollected interests on loans (EUR 25.4 million on 31 December 2025 and EUR 29.0 million on 31 March 2025) were transferred to Loans and receivables from public and public sector entities in the balance sheet. In addition, Advance interest payments received (EUR -0.3 million on 31 December 2025 and EUR -0.2 million on 31 March 2025) were transferred to the Loans and receivables from credit institutions in the balance sheet, which previously were presented in the balance sheet under Provisions and other liabilities. Changes in interest receivables on Loans and receivables from customers have

previously been presented in Other assets in the cash flow statement. Interest rate changes on Loans and receivables from customers (1-3/2025 EUR -3.9 million and 1-12/2025 EUR -0.2 million) were transferred to cash flow statement, Loans and receivables from customers.

- c) Transferring interests on debt securities have previously been presented in the balance sheet in Other assets. Transferring interests on debt securities (31 December 2025, EUR 3.2 million and 31 March 2025, EUR 2.5 million) were transferred to Investment assets. Changes in interest receivables in Loans and receivables from customers were previously presented in Other assets in the cash flow statement. Changes in interest receivables in Loans and receivables from customers (1-3/2025, EUR 0.8 million and 1-12/2025, EUR 0.0 million) were transferred to Loans and receivables from customers in the cash flow statement.
- d) Investment properties have previously been presented on the balance sheet as part of Investment property. Investment properties (EUR 1.2 million on 31 December 2025 and EUR 0.9 million on 31 March 2025), were segregated into a separate line on the balance sheet Investment.
- e) Deferred tax assets and liabilities have previously been presented as unnetted. Deferred taxes were netted by company and counterparty.

- f) The outstanding interest on individual loans and TLTRO deposits has previously been shown in the balance sheet line Provisions and other liabilities. The outstanding interest on special loans and TLTRO deposits (EUR 0.1 million on 31 December 2025 and EUR 0.9 million on 31 March 2025) was transferred to the balance sheet line Liabilities to credit institutions. The change in interest liabilities on Liabilities to credit institutions has previously been presented in Provisions and other liabilities in the balance sheet. Liabilities to credit institutions interest rate changes (1-3/2025 EUR 0.5 million and 1-12/2025 EUR -0.3 million) were transferred to the line Liabilities to credit institutions in the cash flow statement.
- g) The outstanding interest on deposits has previously been shown in the balance sheet Provisions and other liabilities. The outstanding interest on deposits (EUR 10.1 million on 31 December 2025 and EUR 11.1 million on 31 March 2025) was transferred to the balance sheet line Liabilities to the public and public sector entities. The change in interest liabilities on deposits has previously been presented in the Provisions and other liabilities in the cash flow statement. Changes in interest payables on deposits (1-3/2025 EUR 1.9 million and 1-12/2025 EUR 0.8 million) were transferred to Deposits in the cash flow statement.
- h) The outstanding interest on bonds issued has previously been shown in the line Provisions and

other liabilities on the balance sheet. The outstanding interest on the bonds issued (EUR 30.1 million on 31 December 2025 and EUR 22.9 million on 31 March 2025) was transferred to the balance sheet Debt securities issued to the public.

- i) The outstanding interest on debentures has previously been presented in Provisions and other liabilities on the balance sheet. The outstanding interest on debentures (EUR 1.0 million on 31 December 2025 and EUR 0.9 million on 31 March 2025) was transferred to the balance sheet Subordinated debts.
- j) The order in which the balance sheet rows were presented was changed to better reflect the order of liquidity. The balance sheet is presented starting with the most liquid item.

## Change calculation

Reference	Assets (1,000 euros)	Reported	Changes	Adjusted 31 Dec 2025
a)	Cash and central bank deposits	941,103	-	941,103
	Loans and receivables to credit institutions	103,315	-	103,315
b)	Loans and receivables to the public and public sector entities	5,707,576	25,125	5,732,702
	Financial derivatives	55,180	-	55,180
c) d)	Investment assets	503,262	2,055	505,317
d)	Investment properties	-	1,181	1,181
	Equity accounted entities	15,068	-	15,068
	Tangible assets	39,683	-	39,683
	Intangible assets	24,269	-	24,269
b) c)	Other assets	44,016	-28,628	15,388
	Current income tax assets	8,957	-	8,957
e)	Deferred tax assets	11,484	-11,375	109
	Goodwill	20,090	-	20,090
	<b>Assets, total</b>	<b>7,474,004</b>	<b>-11,642</b>	<b>7,462,363</b>

Reference	Liabilities (1,000 euros)	Reported	Changes	Adjusted 31 Dec 2025
f)	Liabilities to credit institutions	124,899	97	124,996
g)	Liabilities to the public and public sector entities	3,854,224	10,075	3,864,300
	Financial derivatives	3,954	-	3,954
h)	Debt securities issued to the public	2,680,549	30,111	2,710,660
e)	Deferred tax liabilities	29,169	-11,375	17,794
b) f) g) h) i)	Provisions and other liabilities	102,381	-41,551	60,830
i)	Subordinated liabilities	60,000	1,001	61,001
	<b>Liabilities, total</b>	<b>6,855,175</b>	<b>-11,642</b>	<b>6,843,533</b>

	Equity	Reported	Changes	Adjusted 31 Dec 2025
	Share capital	24,000	-	24,000
	Reserves	172,742	-	172,742
	Retained earnings	422,087	-	422,087
	<b>Shareholders of Oma Savings Bank Plc</b>	<b>618,829</b>	<b>-</b>	<b>618,829</b>
	Shareholders of Oma Savings Bank Plc	618,829	-	618,829
	<b>Equity, total</b>	<b>618,829</b>	<b>-</b>	<b>618,829</b>
	<b>Liabilities and equity, total</b>	<b>7,474,004</b>	<b>-11,642</b>	<b>7,462,363</b>

Reference	Assets (1,000 euros)	Reported	Changes	Adjusted 31 March 2025
a)	Cash and central bank deposits	481,670	-	481,670
	Loans and receivables to credit institutions	173,987	-	173,987
b)	Loans and receivables to the public and public sector entities	6,111,813	28,858	6,140,671
	Financial derivatives	75,342	-	75,342
c) d)	Investment assets	516,653	1,572	518,225
d)	Investment properties	-	921	921
	Equity accounted entities	19,441	-	19,441
	Tangible assets	39,501	-	39,501
	Intangible assets	13,415	-	13,415
b) c)	Other assets	48,600	-31,523	17,077
	Current income tax assets	3,614	-	3,614
e)	Deferred tax assets	13,688	-13,578	110
	Goodwill	20,090	-	20,090
	<b>Assets, total</b>	<b>7,517,814</b>	<b>-13,750</b>	<b>7,504,064</b>

Reference	Liabilities (1,000 euros)	Reported	Changes	Adjusted 31 March 2025
f)	Liabilities to credit institutions	243,287	901	244,188
g)	Liabilities to the public and public sector entities	3,818,468	11,113	3,829,581
	Financial derivatives	6,704	-	6,704
h)	Debt securities issued to the public	2,664,390	22,855	2,687,245
e)	Deferred tax liabilities	33,569	-13,578	19,991
b) f) g) h) i)	Provisions and other liabilities	108,369	-35,908	72,461
i)	Subordinated liabilities	60,000	868	60,868
	<b>Liabilities, total</b>	<b>6,934,788</b>	<b>-13,750</b>	<b>6,921,038</b>

	Equity	Reported	Changes	Adjusted 31 March 2025
	Share capital	24,000	-	24,000
	Reserves	162,455	-	162,455
	Retained earnings	396,571	-	396,571
	<b>Shareholders of Oma Savings Bank Plc</b>	<b>583,026</b>	<b>-</b>	<b>583,026</b>
	Shareholders of Oma Savings Bank Plc	583,026	-	583,026
	<b>Equity, total</b>	<b>583,026</b>	<b>-</b>	<b>583,026</b>
	<b>Liabilities and equity, total</b>	<b>7,517,814</b>	<b>-13,750</b>	<b>7,504,064</b>

## Note 3 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 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.

### 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 gap 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 1 242.4 (1 404.8) million at the end of the first 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 Finnish Financial Supervisory Authority (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 339.3% at the end of the first quarter. At the end of the first quarter, the NSFR was 129.5%. The Company met the additional liquidity requirement and the survival horizon set by FIN-FSA was over 90 days at the end of the first quarter.

	31 Mar 2025	30 Jun 2025	30 Sep 2025	31 Dec 2025	31 Mar 2026
LCR*	255%	287%	839%	391%	339%
NSFR*	125.8%	130.3%	130.6%	129.6%	129.5%

\*The Company revised the LCR and NSFR calculation during 2025 and retrospectively adjusted the key figures of 31 March 2025 and 30 June 2025. During 2025, the Company moved to a new LCR and NSFR reporting system. Figures for the comparative periods were not retrospectively adjusted under the new reporting system and are therefore not comparable with the figures of 31 March 2026 and 31 December 2025. The LCR of 30 September 2025 was significantly increased by the technical calculation treatment of a bond issued by the Company in September 2025. The impact of this removal is seen on 31 December 2025 key figure as a return to a more moderate level.

The Company's liquidity risk position remained at a good level throughout the first quarter. The Company has no significant financial concentration during the second quarter of 2026. The Company's covered bond of EUR 500 million matures in December 2026.

### 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 in non-performing exposures has focused on the private customer segment as well as real estate companies. 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 implementation of the non-performing exposures strategy drawn up in the third quarter of 2025 has continued. In particular, the Company has invested in improving the efficiency of early-stage collection operations by strengthening the resources of the early-recovery unit. 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.

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 9.3 (8.9)% on 31 March 2026. The share of

the portfolio related to non-compliance with the guidelines was 2.4 (2.9)%. 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 4.1 (3.4)% at the end of the first quarter and the share of the portfolio related to non-compliance with the guidelines was 0.2 (0.3)%. Non-performing exposures with forbearances was 2.3 (1.9)%. The changes are explained by the market conditions described above and their effects.

### **Impairment losses on financial assets**

Impairment losses on loan portfolio were EUR 7.4 (22.3) million in the first quarter. The level of impairment losses during the reporting period was particularly affected by an increase in the number of defaulted exposures and an increase in expectations on defaulted agreements, which was explained, among other things, by the lengthening of defaults and other changes in LGDs.

During the first quarter, credit losses amounted to EUR 0.3 (1.2) million.

The calculation of expected credit loss (ECL) involves in part management judgement, in particular with regard to factors relating to forward-looking macroeconomic assumptions. Assessment uncertainty relates to the economic forecasts used, such as assumptions about general economic development and employment. Actual economic development may differ from these assumptions.

### **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.

## Interest rate risk

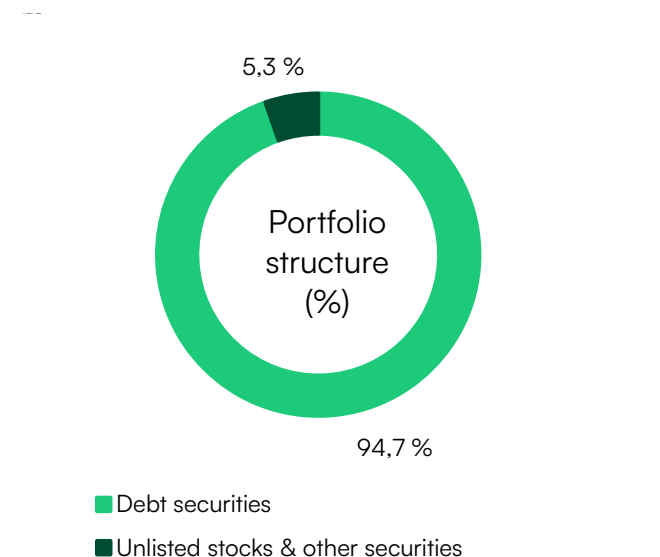
The interest rate risk in the banking book forms most of the Company's interest rate risk. The interest rate risk arises from differences in the interest rate levels and maturities of assets and liabilities. In line with the Company's business model, most of the lending is linked to variable market rates, 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 first quarter, the key interest rates of the European Central Bank remained unchanged, but there were

fluctuations in interest rates mainly due to geopolitical uncertainties. Long-term market interest rates rose from the previous quarter's levels, but short-term market interest rates saw only moderate changes. The Company's interest rate risk position remained at a good level during the first quarter.

## 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 partially 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 March 2026, the market value of the investment portfolio was EUR 506.0 (521.9) 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.

## Interest rate risk sensitivity to 1% change in interest rate

(1,000 euros)	31 Mar 2026		31 Dec 2025		31 Mar 2025	
	-1% change	+ 1% change	-1% change	+ 1% change	-1% change	+ 1% change
Change 1-12 mos	-4,304	3,137	-6,777	3,321	-3,805	1,339
Change 13-24 mos	-12,187	6,407	-20,821	17,481	-19,799	16,474

## Matured and non-performing exposures and forbearances

(1,000 euros)	31 Mar 2026	% of credit portfolio	31 Dec 2025	% of credit portfolio	31 Mar 2025	% of credit portfolio
Matured exposures, 31-90 days	24,519	0.4%	26,312	0.4%	51,221	0.8%
Non-matured or matured less than 91 days, non-repayment likely	212,251	3.6%	197,662	3.4%	288,471	4.6%
Non-performing exposures, 91-180 days	25,910	0.4%	39,216	0.7%	50,554	0.8%
Non-performing exposures, 181 days - 1 year	101,261	1.7%	142,526	2.4%	81,148	1.3%
Non-performing exposures, > 1 year	203,138	3.5%	145,644	2.5%	64,505	1.0%
<b>Matured and non-performing exposures total</b>	<b>567,078</b>	<b>9.7%</b>	<b>551,360</b>	<b>9.4%</b>	<b>535,900</b>	<b>8.5%</b>
<b>Non-performing exposures total</b>	<b>542,559</b>	<b>9.3%</b>	<b>525,048</b>	<b>8.9%</b>	<b>484,679</b>	<b>7.7%</b>
of which portfolio related to non-compliance with the guidelines, total	141,295	2.4%	168,877	2.9%	171,183	2.7%
of which other portfolio, total	401,264	6.9%	356,171	6.1%	313,495	5.0%
Performing exposures and matured exposures with forbearances	100,871	1.7%	87,000	1.5%	88,496	1.4%
Non-performing exposures with forbearances	137,500	2.3%	111,393	1.9%	79,778	1.3%
<b>Forbearances total</b>	<b>238,371</b>	<b>4.1%</b>	<b>198,393</b>	<b>3.4%</b>	<b>168,273</b>	<b>2.7%</b>
of which portfolio related to non-compliance with the guidelines, total	10,593	0.2%	16,984	0.3%	17,272	0.3%
of which other portfolio total	227,778	3.9%	181,409	3.1%	151,002	2.4%

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. The key figures for the comparison period are not fully comparable with each other. The updated calculation takes into account all overdue expenses, capital and interest related to the loan more extensively than before. In addition, the Company has updated the customer relationships of the portfolio of the non-compliance with the guidelines in the reporting of that table in the first quarter. The comparison figures have not been calculated retrospectively and are therefore not fully comparable.

## Geographic breakdown of collaterals

(1,000 euros)

Region	31 Mar 2026		31 Dec 2025		31 Mar 2025	
	Collateral value	Share (%)	Collateral value	Share (%)	Collateral value	Share (%)
Southwest Finland	1,842,201	23.6%	1,870,822	23.9%	1,900,040	23.9%
Uusimaa	1,093,423	14.0%	1,077,361	13.8%	1,112,419	14.0%
South Ostrobothnia	1,067,021	13.7%	1,076,178	13.8%	1,092,900	13.7%
Pirkanmaa	779,645	10.0%	783,402	10.0%	792,716	10.0%
Satakunta	501,158	6.4%	507,638	6.5%	513,077	6.4%
South Karelia	477,884	6.1%	484,990	6.2%	495,819	6.2%
Kanta-Häme	278,080	3.6%	276,408	3.5%	278,640	3.5%
Kymenlaakso	261,703	3.4%	265,096	3.4%	277,215	3.5%
Central Finland	247,893	3.2%	245,851	3.1%	240,726	3.0%
South Savo	217,540	2.8%	219,384	2.8%	225,551	2.8%
North Ostrobothnia	212,655	2.7%	207,339	2.7%	208,975	2.6%
North Karelia	193,724	2.5%	183,784	2.4%	177,369	2.2%
Päijät-Häme	192,227	2.5%	184,739	2.4%	198,908	2.5%
Other regions	432,961	5.6%	430,439	5.5%	440,537	5.5%
<b>Total</b>	<b>7,798,116</b>	<b>100.0%</b>	<b>7,813,432</b>	<b>100.0%</b>	<b>7,954,889</b>	<b>100.0%</b>

## Geographic breakdown of loan portfolio

(1,000 euros)	31 Mar 2026		31 Dec 2025		31 Mar 2025	
	Credit balance	Share (%)	Credit balance	Share (%)	Credit balance	Share (%)
South Ostrobothnia	1,163,924	20.0%	1,162,972	19.8%	1,203,095	19.3%
Southwest Finland	1,075,335	18.5%	1,105,132	18.9%	1,159,048	18.6%
Uusimaa	947,327	16.3%	910,473	15.5%	989,089	15.8%
Pirkanmaa	593,484	10.2%	598,274	10.2%	625,580	10.0%
Satakunta	389,151	6.7%	401,179	6.8%	424,379	6.8%
South Karelia	231,846	4.0%	237,581	4.1%	253,296	4.1%
Central Finland	219,943	3.8%	217,395	3.7%	218,603	3.5%
Kanta-Häme	192,947	3.3%	194,627	3.3%	198,635	3.2%
North Ostrobothnia	186,179	3.2%	187,463	3.2%	200,150	3.2%
South Savo	162,038	2.8%	163,866	2.8%	168,547	2.7%
Päijät-Häme	141,019	2.4%	138,707	2.4%	140,580	2.3%
Kymenlaakso	131,177	2.3%	135,439	2.3%	200,395	3.2%
North Karelia	129,347	2.2%	130,186	2.2%	130,428	2.1%
Other regions	260,882	4.5%	276,620	4.7%	333,757	5.3%
<b>Total</b>	<b>5,824,599</b>	<b>100.0%</b>	<b>5,859,914</b>	<b>100.0%</b>	<b>6,245,580</b>	<b>100.0%</b>

## Industry breakdown of loan portfolio (excluding private customers)

Industry	31 Mar 2026		31 Dec 2025		31 Mar 2025	
	Share of the loan portfolio	Collateral gap	Share of the loan portfolio	Collateral gap	Share of the loan portfolio	Collateral gap
Real Estate	48.8%	13.1%	47.8%	12.9%	46.8%	11.3%
Agriculture, forestry, fishing industry	12.3%	6.0%	12.5%	5.7%	11.8%	11.3%
Finance and insurance	7.0%	31.8%	6.1%	37.1%	6.7%	32.2%
Construction	5.2%	18.3%	5.7%	19.9%	5.9%	24.1%
Trade	4.7%	43.5%	5.5%	38.7%	5.7%	37.9%
Professional, scientific and technical activities	3.4%	26.2%	3.5%	25.9%	3.6%	21.1%
Industry	3.3%	27.5%	3.0%	29.1%	3.3%	26.0%
Transportation and storage	2.5%	11.6%	2.7%	10.8%	2.7%	9.5%
Art, entertainment and recreation	2.3%	18.0%	2.6%	18.6%	2.3%	21.2%
Accommodation and food service activities	2.3%	16.6%	2.5%	13.4%	2.6%	11.6%
Other lines of business, total	8.2%	13.8%	8.2%	16.0%	8.7%	22.7%
<b>Total</b>	<b>100%</b>	<b>16.6%</b>	<b>100.0 %</b>	<b>16.6 %</b>	<b>100%</b>	<b>17.0%</b>

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)

<b>Groups (1,000 euros)</b>	<b>Exposure before adjustments</b>	<b>Adjustments</b>	<b>Exposure after adjustments</b>	<b>Share of capital (Tier 1)</b>
Customer group 1	154,030	-62,746	91,283	16.5%
Customer group 2	23,758	-638	23,120	4.2%
Customer group 3	24,388	-1,411	22,976	4.2%
Customer group 4	22,925	-	22,925	4.1%
Customer group 5	19,033	-	19,033	3.4%
<b>Sum</b>	<b>244,134</b>	<b>-64,796</b>	<b>179,338</b>	
<b>Total exposure of customer groups</b>	<b>244,134</b>	<b>-64,796</b>	<b>179,338</b>	

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.

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

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
<b>Private customer</b>						
Private customer	3,580,444	3,622,010	3,650,017	3,671,986	3,725,373	3,778,191
-Expected credit losses	-36,678	-33,920	-31,324	-30,882	-29,616	-23,237
Corporate customer	1,077,328	1,085,896	1,162,163	1,194,962	1,283,958	1,356,416
-Expected credit losses	-62,570	-58,819	-60,604	-52,020	-48,015	-35,894
Housing company	656,474	658,888	646,389	655,548	692,168	712,477
-Expected credit losses	-23,497	-23,442	-23,065	-23,575	-24,414	-23,458
Agricultural customer	284,527	287,363	294,428	295,225	305,104	311,510
-Expected credit losses	-10,171	-9,752	-9,598	-8,712	-8,682	-6,702
Other	225,827	205,757	197,006	200,444	238,977	239,801
-Expected credit losses	-26,432	-26,405	-23,741	-23,665	-23,040	-23,317
<b>Credit balance total</b>	<b>5,824,599</b>	<b>5,859,914</b>	<b>5,950,004</b>	<b>6,018,165</b>	<b>6,245,580</b>	<b>6,398,396</b>
<b>Expected credit losses total</b>	<b>-159,347</b>	<b>-152,338</b>	<b>-148,332</b>	<b>-138,854</b>	<b>-133,767</b>	<b>-112,608</b>

## 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 customers, 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 customers, 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 customers 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 customers 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.

### Private customers

31 Mar 2026

#### Loans and receivables and off-balance sheet commitments (1,000 euros)

	Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	31 Mar 2025
Risk rating 1	1,443,293	14,978	-	1,458,271	1,482,744	1,463,322
Risk rating 2	1,750,940	200,989	-	1,951,928	1,962,568	2,085,330
Risk rating 3	9,580	132,350	-	141,930	142,713	149,453
Risk rating 4	2,332	63,680	155,448	221,460	213,867	196,995
No rating	47	3,743	-	3,790	3,626	3,458
<b>Capital items by risk category, total</b>	<b>3,206,192</b>	<b>415,740</b>	<b>155,448</b>	<b>3,777,380</b>	<b>3,805,518</b>	<b>3,898,558</b>
Loss allowance (ECL)	853	6,015	30,269	37,138	34,352	29,729
<b>Total</b>	<b>3,205,339</b>	<b>409,725</b>	<b>125,179</b>	<b>3,740,243</b>	<b>3,771,165</b>	<b>3,868,829</b>

#### Loss allowance (ECL) (1,000 euros)

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	853	872	894	952	1,183
Stage 2	6,015	5,916	6,421	7,263	7,555
Stage 3	30,269	27,564	24,128	22,804	20,991
<b>Total</b>	<b>37,138</b>	<b>34,352</b>	<b>31,443</b>	<b>31,019</b>	<b>29,729</b>

#### Coverage ratio, %

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	0.03	0.03	0.03	0.03	0.03
Stage 2	1.4	1.4	1.7	1.9	2.0
Stage 3	19.5	18.7	17.9	17.8	18.4

## SMEs

31 Mar 2026

**Loans and receivables and off-balance sheet commitments  
(1,000 euros)**

	Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	31 Mar 2025
Risk rating 1	345,842	17,202	-	363,044	415,810	395,062
Risk rating 2	374,626	47,271	-	421,897	416,906	545,336
Risk rating 3	22,939	121,583	-	144,522	103,068	162,618
Risk rating 4	359	8,925	222,227	231,511	227,293	245,442
No rating	28	665	-	693	656	520
<b>Capital items by risk category, total</b>	<b>743,794</b>	<b>195,646</b>	<b>222,227</b>	<b>1,161,667</b>	<b>1,163,733</b>	<b>1,348,979</b>
Loss allowance (ECL)	242	1,393	62,416	64,051	60,151	48,139
<b>Total</b>	<b>743,552</b>	<b>194,253</b>	<b>159,810</b>	<b>1,097,616</b>	<b>1,103,583</b>	<b>1,300,840</b>

**Loss allowance (ECL)  
(1,000 euros)**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	242	243	268	337	423
Stage 2	1,393	1,620	2,200	2,956	3,020
Stage 3	62,416	58,288	59,272	50,110	44,695
<b>Total</b>	<b>64,051</b>	<b>60,151</b>	<b>61,740</b>	<b>53,403</b>	<b>48,139</b>

**Coverage ratio, %**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	0.03	0.03	0.03	0.04	0.04
Stage 2	0.7	0.8	1.1	1.6	1.7
Stage 3	28.1	27.1	25.9	21.5	20.8

## Housing associations

31 Mar 2026

**Loans and receivables and off-balance sheet commitments  
(1,000 euros)**

	Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	31 Mar 2025
Risk rating 1	526,163	1,625	-	527,788	542,233	532,836
Risk rating 2	52,742	5,242	-	57,984	44,673	93,451
Risk rating 3	2,028	9,490	-	11,518	12,687	8,735
Risk rating 4	2	270	69,537	69,809	69,402	68,464
No rating	-	-	-	-	-	1
<b>Capital items by risk category, total</b>	<b>580,935</b>	<b>16,628</b>	<b>69,537</b>	<b>667,099</b>	<b>668,995</b>	<b>703,486</b>
Loss allowance (ECL)	90	81	23,330	23,501	23,450	24,417
<b>Total</b>	<b>580,845</b>	<b>16,546</b>	<b>46,207</b>	<b>643,599</b>	<b>645,545</b>	<b>679,069</b>

**Loss allowance (ECL)  
(1,000 euros)**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	90	229	221	235	1,243
Stage 2	81	92	267	306	208
Stage 3	23,330	23,129	22,579	23,037	22,965
<b>Total</b>	<b>23,501</b>	<b>23,450</b>	<b>23,067</b>	<b>23,577</b>	<b>24,417</b>

**Coverage ratio, %**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	0.02	0.04	0.04	0.04	0.20
Stage 2	0.5	0.5	1.7	2.3	1.6
Stage 3	33.6	33.3	33.1	34.6	33.8

## Agriculture

31 Mar 2026

**Loans and receivables and off-balance sheet commitments  
(1,000 euros)**

	Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	31 Mar 2025
Risk rating 1	91,833	2,395	-	94,228	89,861	101,797
Risk rating 2	120,747	8,137	-	128,883	138,113	136,105
Risk rating 3	9,202	15,889	-	25,092	22,834	30,529
Risk rating 4	280	7,468	23,451	31,199	30,301	29,696
No rating	128	17,564	-	17,692	16,454	17,831
<b>Capital items by risk category, total</b>	<b>222,190</b>	<b>51,455</b>	<b>23,451</b>	<b>297,095</b>	<b>297,563</b>	<b>315,958</b>
Loss allowance (ECL)	169	593	9,459	10,221	9,815	8,705
<b>Total</b>	<b>222,021</b>	<b>50,862</b>	<b>13,991</b>	<b>286,874</b>	<b>287,748</b>	<b>307,253</b>

**Loss allowance (ECL)  
(1,000 euros)**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	169	177	237	253	255
Stage 2	593	552	539	674	656
Stage 3	9,459	9,086	8,843	7,806	7,793
<b>Total</b>	<b>10,221</b>	<b>9,815</b>	<b>9,619</b>	<b>8,733</b>	<b>8,705</b>

**Coverage ratio, %**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	1.2	1.1	1.5	1.9	2.0
Stage 3	40.3	40.4	39.3	40.2	39.0

## Others

31 Mar 2026

**Loans and receivables and off-balance sheet commitments  
(1,000 euros)**

	Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	31 Mar 2025
Risk rating 1	33,178	1,103	-	34,281	33,777	33,444
Risk rating 2	108,777	26,028	-	134,805	117,164	163,785
Risk rating 3	415	4,407	-	4,821	2,538	1,414
Risk rating 4	3	6	57,774	57,783	58,333	50,863
No rating	4	73	-	77	87	21
<b>Capital items by risk category, total</b>	<b>142,376</b>	<b>31,617</b>	<b>57,774</b>	<b>231,767</b>	<b>211,900</b>	<b>249,527</b>
Loss allowance (ECL)	112	147	26,184	26,444	26,464	23,058
<b>Total</b>	<b>142,264</b>	<b>31,469</b>	<b>31,590</b>	<b>205,323</b>	<b>185,436</b>	<b>226,469</b>

**Loss allowance (ECL)  
(1,000 euros)**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	112	109	133	152	215
Stage 2	147	87	29	29	2,905
Stage 3	26,184	26,268	23,596	23,498	19,938
<b>Total</b>	<b>26,444</b>	<b>26,464</b>	<b>23,758</b>	<b>23,679</b>	<b>23,058</b>

**Coverage ratio, %**

	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	0.5	0.9	0.7	0.8	15.8
Stage 3	45.3	45.1	48.1	46.9	56.4

## Debt securities

31 Mar 2026

Debt securities (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	31 Mar 2025
Risk rating 1	457,840	863	-	458,703	476,549	480,930
Risk rating 2	115	-	-	115	1,027	394
Risk rating 3	-	908	-	908	-	-
No rating	12,311	3,067	-	15,378	15,501	18,318
<b>Capital items by risk category, total</b>	<b>470,267</b>	<b>4,838</b>	<b>-</b>	<b>475,105</b>	<b>493,077</b>	<b>499,642</b>
Loss allowance (ECL)	240	36	-	276	275	321
<b>Total</b>	<b>470,027</b>	<b>4,801</b>	<b>-</b>	<b>474,828</b>	<b>492,802</b>	<b>499,321</b>

Loss allowance (ECL) (1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	240	260	279	267	279
Stage 2	36	15	7	43	42
<b>Total</b>	<b>276</b>	<b>275</b>	<b>286</b>	<b>310</b>	<b>321</b>

Coverage ratio, %	31 Mar 2026	31 Dec 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Stage 1	0.1	0.1	0.1	0.1	0.1
Stage 2	0.8	0.7	0.6	0.4	0.3

## 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 Mar 2026	31 Dec 2025	31 Mar 2025
Enterprises	894,006	533,275	157,460	312,144	17,741	1,914,627	1,919,730	2,130,911
Real estate	612,539	239,405	82,183	190,252	20	1,124,398	1,094,883	1,198,974
Agriculture	1,431	46,949	261	1,359	17,031	67,030	68,023	72,785
Construction	53,783	34,597	11,392	14,734	100	114,607	126,757	149,814
Accommodation and food service activities	9,205	18,856	9,829	13,865	33	51,788	56,092	63,626
Wholesale and retail	33,926	44,413	9,091	25,605	61	113,096	131,821	152,304
Finance and insurance	14,624	16,737	6,146	12,164	1	49,672	49,048	54,912
Others	168,498	132,319	38,557	54,166	497	394,036	393,106	438,496
Public entities	145	15,779	-	-	-	15,924	15,997	15,858
Non-profit communities	19,804	47,912	1,045	831	22	69,613	71,351	90,601
Financial and insurance institutions	8,685	58,597	230	46,534	6	114,051	91,627	119,981
Households	1,554,973	2,039,935	169,148	252,252	4,485	4,020,793	4,049,003	4,159,157
<b>Total</b>	<b>2,477,613</b>	<b>2,695,498</b>	<b>327,883</b>	<b>611,762</b>	<b>22,253</b>	<b>6,135,008</b>	<b>6,147,709</b>	<b>6,516,507</b>

## Operational risk

Operational risk covers, among other things, risks related to manual processes and internal controls. Oma Savings Bank Plc has continued to develop risk management practices and strengthen monitoring as part of normal operations, with the aim of preventing and managing operational risks.

Cyber risks continue to be a key part of the operational risk field. Investments have been made in the prevention and management of cyber threats through technological solutions, the competence of personnel and cooperation with service providers. Particular attention has been paid to ensuring the resilience and continuity 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 developing system support, processes and personnel skills. The measures support the Company's ability to detect and prevent misconduct and to respond effectively to observed deviations.

## Note 4 Classification of financial assets and liabilities

Assets (1,000 euros)		Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
31 Mar 2026	Amortised cost					
Cash and central bank deposits	796,834	-	-	-	796,834	796,834
Loans and receivables to credit institutions	75,092	-	-	-	75,092	75,092
Loans and receivables to customers*	5,694,351	-	-	-	5,694,351	5,694,351
Derivatives, hedge accounting	-	-	-	44,204	44,204	44,204
Debt instruments	-	477,895	1,126	-	479,021	479,021
Equity instruments	-	-	7,252	-	7,252	7,252
<b>Financial assets, total</b>	<b>6,566,277</b>	<b>477,895</b>	<b>8,378</b>	<b>44,204</b>	<b>7,096,755</b>	<b>7,096,755</b>
Investments in associated companies					14,771	14,771
Investment properties					1,186	1,186
Other assets					111,504	111,504
<b>Assets, total</b>	<b>6,566,277</b>	<b>477,895</b>	<b>8,378</b>	<b>44,204</b>	<b>7,224,216</b>	<b>7,224,216</b>

Liabilities (1,000 euros)		Hedging derivatives	Carrying value, total	Fair value
31 Mar 2026	Other liabilities			
Liabilities to credit institutions*	114,625	-	114,625	114,625
Liabilities to customers*	3,776,102	-	3,776,102	3,776,102
Derivatives, hedge accounting	-	5,328	5,328	5,328
Debt securities issued to the public	2,562,868	-	2,562,868	2,528,662
Subordinated liabilities	60,869	-	60,869	60,869
<b>Financial liabilities, total</b>	<b>6,514,464</b>	<b>5,328</b>	<b>6,519,791</b>	<b>6,485,586</b>
Non-financial liabilities			75,723	75,723
<b>Liabilities, total</b>	<b>6,514,464</b>	<b>5,328</b>	<b>6,595,514</b>	<b>6,561,308</b>

\* Fair value is considered to be materially equivalent to book value.

Assets (1,000 euros)	Fair value through other comprehensive income				Carrying value, total	Fair value
	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives		
<b>31 Dec 2025</b>						
Cash and central bank deposits	941,103	-	-	-	941,103	941,103
Loans and receivables to credit institutions	103,315	-	-	-	103,315	103,315
Loans and receivables to customers*	5,732,702	-	-	-	5,732,702	5,732,702
Derivatives, hedge accounting	-	-	-	55,180	55,180	55,180
Debt instruments	-	496,588	1,116	-	497,704	497,704
Equity instruments	-	-	7,614	-	7,614	7,614
<b>Financial assets, total</b>	<b>6,777,120</b>	<b>496,588</b>	<b>8,729</b>	<b>55,180</b>	<b>7,337,617</b>	<b>7,337,617</b>
Investments in associated companies					15,068	15,068
Investment properties					1,181	1,181
Other assets					108,496	108,496
<b>Assets, total</b>	<b>6,777,120</b>	<b>496,588</b>	<b>8,729</b>	<b>55,180</b>	<b>7,462,363</b>	<b>7,462,363</b>

#### Liabilities (1,000 euros)

31 Dec 2025	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions*	124,996	-	124,996	124,996
Liabilities to customers*	3,864,300	-	3,864,300	3,864,300
Derivatives, hedge accounting	-	3,954	3,954	3,954
Debt securities issued to the public	2,710,660	-	2,710,660	2,710,660
Subordinated liabilities	61,001	-	61,001	61,001
<b>Financial liabilities, total</b>	<b>6,760,957</b>	<b>3,954</b>	<b>6,764,910</b>	<b>6,764,910</b>
Non-financial liabilities			78,623	78,623
<b>Liabilities, total</b>	<b>6,760,957</b>	<b>3,954</b>	<b>6,843,533</b>	<b>6,843,533</b>

\* Fair value is considered to be materially equivalent to book value.

Assets (1,000 euros)	Fair value through other comprehensive income				Carrying value, total	Fair value
	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives		
<b>31 Mar 2025</b>						
Cash and central bank deposits	481,670	-	-	-	481,670	481,670
Loans and receivables to credit institutions	173,987	-	-	-	173,987	173,987
Loans and receivables to customers*	6,140,671	-	-	-	6,140,671	6,140,671
Derivatives, hedge accounting	-	-	-	75,342	75,342	75,342
Debt instruments	-	502,452	1,073	-	503,525	503,525
Equity instruments	-	-	14,700	-	14,700	14,700
<b>Financial assets, total</b>	<b>6,796,327</b>	<b>502,452</b>	<b>15,773</b>	<b>75,342</b>	<b>7,389,895</b>	<b>7,389,895</b>
Investments in associated companies					19,441	19,441
Investment properties					921	921
Other assets					93,807	93,807
<b>Assets, total</b>	<b>6,796,327</b>	<b>502,452</b>	<b>15,773</b>	<b>75,342</b>	<b>7,504,064</b>	<b>7,504,064</b>

#### Liabilities (1,000 euros)

31 Mar 2025	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions*	244,188	-	244,188	244,188
Liabilities to customers*	3,829,581	-	3,829,581	3,829,581
Derivatives, hedge accounting	-	6,704	6,704	6,704
Debt securities issued to the public	2,687,245	-	2,687,245	2,687,245
Subordinated liabilities	60,868	-	60,868	60,868
<b>Financial liabilities, total</b>	<b>6,821,882</b>	<b>6,704</b>	<b>6,828,586</b>	<b>6,828,586</b>
Non-financial liabilities			92,452	92,452
<b>Liabilities, total</b>	<b>6,821,882</b>	<b>6,704</b>	<b>6,921,038</b>	<b>6,921,038</b>

\* Fair value is considered to be materially equivalent to book value.

## Note 5 Loans and receivables

(1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
<b>Loans and receivables to credit institutions</b>			
Deposits	73,202	102,815	173,487
Other	1,890	500	500
<b>Loans and receivables to credit institutions, total</b>	<b>75,092</b>	<b>103,315</b>	<b>173,987</b>
<b>Loans and receivables to the public and public sector entities</b>			
Loans	5,566,146	5,607,701	6,005,800
Utilised overdraft facilities	67,142	65,121	73,697
Loans intermediated through the State's assets	7	7	14
Credit cards	60,055	58,983	60,366
Bank guarantee receivables	1,001	891	793
<b>Loans and receivables to the public and public sector entities, total</b>	<b>5,694,351</b>	<b>5,732,702</b>	<b>6,140,671</b>
<b>Loans and receivables, total</b>	<b>5,769,443</b>	<b>5,836,017</b>	<b>6,314,657</b>

Reconciliations from the opening and the closing balances of the expected credit losses are presented in the notes 13 Impairment losses on financial assets.

## Note 6 Financial derivatives

Assets (1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
<b>Fair value hedge</b>			
Interest rate derivatives	44,204	55,180	75,342
<b>Derivative assets, total</b>	<b>44,204</b>	<b>55,180</b>	<b>75,342</b>

Liabilities (1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
<b>Fair value hedge</b>			
Interest rate derivatives	5,328	3,954	6,704
<b>Derivative liabilities, total</b>	<b>5,328</b>	<b>3,954</b>	<b>6,704</b>

Fair value of hedge items on hedge accounting (1,000 euros)	31 Mar 2026		31 Dec 2025		31 Mar 2025	
	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	Book value on hedge item	of which the change in the fair value of the hedged item
<b>Fair value portfolio hedge</b>						
Loans and receivables to credit institutions	186,033	1,033	187,836	2,836	224,717	6,717
<b>Assets, total</b>	<b>186,033</b>	<b>1,033</b>	<b>187,836</b>	<b>2,836</b>	<b>224,717</b>	<b>6,717</b>
Liabilities to the public and public sector entities	2,158,220	8,220	2,182,568	32,568	2,195,485	45,485
<b>Liabilities, total</b>	<b>2,158,220</b>	<b>8,220</b>	<b>2,182,568</b>	<b>32,568</b>	<b>2,195,485</b>	<b>45,485</b>

### Nominal values of underlying items and fair values of derivatives (1,000 euros)

31 Mar 2026	Remaining maturity			Total	Fair values	
	Less than 1 year	1-5 years	Over 5 years		Assets	Liabilities
<b>Fair value hedge</b>	<b>200,000</b>	<b>1,740,000</b>	<b>395,000</b>	<b>2,335,000</b>	<b>44,204</b>	<b>5,328</b>
Interest rate swaps	200,000	1,740,000	395,000	2,335,000	44,204	5,328
<b>Derivatives, total</b>	<b>200,000</b>	<b>1,740,000</b>	<b>395,000</b>	<b>2,335,000</b>	<b>44,204</b>	<b>5,328</b>

### Nominal values of underlying items and fair values of derivatives (1,000 euros)

31 Dec 2025	Remaining maturity			Total	Fair values	
	Less than 1 year	1-5 years	Over 5 years		Assets	Liabilities
<b>Fair value hedge</b>	<b>200,000</b>	<b>1,540,000</b>	<b>595,000</b>	<b>2,335,000</b>	<b>55,180</b>	<b>3,954</b>
Interest rate swaps	200,000	1,540,000	595,000	2,335,000	55,180	3,954
<b>Derivatives, total</b>	<b>200,000</b>	<b>1,540,000</b>	<b>595,000</b>	<b>2,335,000</b>	<b>55,180</b>	<b>3,954</b>

Nominal values of underlying items and fair values of derivatives (1,000 euros)

31 Mar 2025	Less than 1 year	Remaining maturity			Fair values	
		1-5 years	Over 5 years	Total	Assets	Liabilities
<b>Fair value hedge</b>	<b>33,000</b>	<b>1,640,000</b>	<b>695,000</b>	<b>2,368,000</b>	<b>75,342</b>	<b>6,704</b>
Interest rate swaps	33,000	1,640,000	695,000	2,368,000	75,342	6,704
<b>Derivatives, total</b>	<b>33,000</b>	<b>1,640,000</b>	<b>695,000</b>	<b>2,368,000</b>	<b>75,342</b>	<b>6,704</b>

Profit and loss from hedge accounting and ineffectiveness of hedge accounting (1, 000 euros)

Interest rate risk  
Fair value hedge

	31 Mar 2026	31 Dec 2025	31 Mar 2025
Derivative assets fair value change *	-20,013	-26,514	-14,728
Derivative liabilities fair value change *	-2,107	7,073	3,940
<b>Derivative contracts fair value change *</b>	<b>-22,120</b>	<b>-19,441</b>	<b>-10,788</b>
Debt securities entitling to Central Bank funding change in book value adjustment	-1,803	-8,063	-4,182
Liabilities to the public and public sector entities change in book value adjustment	24,348	28,225	15,308
<b>Change in book value adjustment of hedge item</b>	<b>22,546</b>	<b>20,161</b>	<b>11,126</b>
<b>Ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting</b>	<b>426</b>	<b>720</b>	<b>338</b>
Through comprehensive income statement ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting	-	-	-

\* As of 1 January 2026, a change in the base value without interest is proposed for derivative contracts, including CVA adjustments. The comparison periods have been adjusted retrospectively.

## Note 7 Investment assets and investment properties

(1,000 euros)

Investment assets	31 Mar 2026	31 Dec 2025	31 Mar 2025
<b>Measured at fair value through profit or loss</b>			
Debt securities	1,126	1,116	1,073
Shares and other equity instruments	7,252	7,614	14,700
<b>Assets measured at fair value through profit or loss, total</b>	<b>8,378</b>	<b>8,729</b>	<b>15,773</b>
<b>Measured at fair value through other comprehensive income</b>			
Debt securities	477,895	496,588	502,452
<b>Measured at fair value through other comprehensive income, total</b>	<b>477,895</b>	<b>496,588</b>	<b>502,452</b>
<b>Investment properties</b>	<b>1,186</b>	<b>1,181</b>	<b>921</b>
<b>Investment assets and investments properties, total</b>	<b>487,459</b>	<b>506,498</b>	<b>519,146</b>

Reconciliations from the opening and the closing balances of the expected credit losses are presented in Note 13 Impairment losses on financial assets.

Changes in investment properties (1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
<b>Cost January 1</b>	<b>4,118</b>	<b>3,785</b>	<b>3,785</b>
+ Increases	23	11	11
+/- Transfers	-	323	-
<b>Cost at the end of the period</b>	<b>4,141</b>	<b>4,118</b>	<b>3,796</b>
<b>Accumulated depreciation and impairment losses January 1</b>	<b>-2,938</b>	<b>-2,865</b>	<b>-2,865</b>
+/- Accumulated depreciation of decreases and transfers	-	-25	-
- Depreciation	-18	-48	-10
<b>Accumulated depreciation and impairment at the end of the period</b>	<b>-2,956</b>	<b>-2,938</b>	<b>-2,875</b>
<b>Opening balance January 1</b>	<b>1,181</b>	<b>920</b>	<b>920</b>
<b>Closing balance</b>	<b>1,186</b>	<b>1,181</b>	<b>921</b>

31 Mar 2026		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	-	-	-	-	157,555	-	-	157,555	157,555	
From others	-	-	-	-	320,105	-	-	320,105	320,105	
Non-quoted										
From others	-	7,252	-	7,252	235	1,126	-	1,361	8,613	
<b>Total</b>	<b>-</b>	<b>7,252</b>	<b>-</b>	<b>7,252</b>	<b>477,895</b>	<b>1,126</b>	<b>-</b>	<b>479,021</b>	<b>486,274</b>	
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	-	-	-	-	164,524	-	-	164,524	164,524	
From others	-	-	-	-	331,829	-	-	331,829	331,829	
Non-quoted										
From others	-	7,614	-	7,614	235	1,116	-	1,351	8,964	
<b>Total</b>	<b>-</b>	<b>7,614</b>	<b>-</b>	<b>7,614</b>	<b>496,588</b>	<b>1,116</b>	<b>-</b>	<b>497,703</b>	<b>505,317</b>	
31 Mar 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	-	-	-	-	168,238	-	-	168,238	168,238	
From others	-	5,027	-	5,027	333,974	-	-	333,974	339,001	
Non-quoted										
From others	-	9,673	-	9,673	240	1,073	-	1,313	10,986	
<b>Total</b>	<b>-</b>	<b>14,700</b>	<b>-</b>	<b>14,700</b>	<b>502,452</b>	<b>1,073</b>	<b>-</b>	<b>503,525</b>	<b>518,225</b>	

## Note 8 Liabilities to the public and public sector entities and liabilities to credit institutions

(1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
Liabilities to credit institutions			
Liabilities to Central Banks	-	-	90,167
Repayable on demand	28,207	25,998	7,870
Other than repayable on demand	86,418	98,999	146,151
<b>Liabilities to credit institutions, total</b>	<b>114,625</b>	<b>124,996</b>	<b>244,188</b>
Liabilities to the public and public sector entities			
Deposits	3,767,875	3,831,724	3,784,084
Repayable on demand	3,109,043	3,206,062	3,167,380
Other	658,832	625,663	616,704
Other financial liabilities	7	7	12
Other than repayable on demand	7	7	12
Changes in fair value in terms of borrowing	8,220	32,568	45,485
<b>Liabilities to the public and public sector entities, total</b>	<b>3,776,102</b>	<b>3,864,300</b>	<b>3,829,581</b>
<b>Liabilities to the public and public sector entities and liabilities to credit institutions, total</b>	<b>3,890,727</b>	<b>3,989,296</b>	<b>4,073,769</b>

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

## Note 9 Debt securities issued

(1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
Bonds	2,543,126	2,695,709	2,677,260
Certificates of deposit	19,742	14,950	9,985
<b>Debt securities issued to the public, total</b>	<b>2,562,868</b>	<b>2,710,660</b>	<b>2,687,245</b>

(1,000 euros)	Nominal value				Closing balance*		
	Bond	31 Mar 2026	Interest	Year of issue	Due date	31 Mar 2026	31 Dec 2025
OmaSp Plc 25.11.2027, covered bond	650,000	0.01%/fixed	2020-2023	11/25/2027	637,693	635,905	630,610
OmaSp Plc 19.5.2025	-	margin 0.2%/variable	2021	5/19/2025	-	-	200,692
OmaSp Plc 18.12.2026, covered bond**	500,000	1.5%/fixed	2022	12/18/2026	499,035	596,164	595,207
OmaSp Plc 15.6.2028, covered bond	600,000	3.125%/fixed	2023-2024	6/15/2028	611,807	606,838	610,525
OmaSp Plc 15.1.2029, covered bond	500,000	3.5%/fixed	2023	1/15/2029	501,782	514,858	501,192
OmaSp Plc 27.2.2026	-	0% (zero coupon)	2024	2/27/2026	-	49,645	47,997
OmaSp Plc 18.9.2026	50,000	4.28%/fixed	2024	9/18/2026	51,108	50,573	51,070
OmaSp Plc 30.9.2027	40,000	margin 2%/variable	2024	9/30/2027	39,985	39,981	39,967
OmaSp Plc 2.10.2029	200,000	margin 2,3%/variable	2025	10/2/2029	201,716	201,744	-
					<b>2,543,126</b>	<b>2,695,709</b>	<b>2,677,260</b>

\* The book value includes accrued interest.

\*\* During the first quarter of 2026, the Company repurchased and cancelled its outstanding covered bonds for a total of EUR 100 million in nominal value.

(1,000 euros)	Less than 3 months	3-6 months	6-9 months	9-12 months	Closing balance, total
<b>Maturity of deposit certificates</b>					
<b>31 Mar 2026</b>	9,970	-	-	9,771	<b>19,742</b>
<b>31 Dec 2025</b>	14,950	-	-	-	<b>14,950</b>
<b>31 Mar 2025</b>	9,985	-	-	-	<b>9,985</b>

## Note 10 Net interest income

(1,000 euros)	1-3/2026	1-3/2025	1-12/2025
<b>Interest income</b>			
Loans to credit institutions	4,514	2,901	13,537
Loans and receivables to the public and public sector entities	51,636	70,585	245,780
Debt securities	1,070	948	3,997
Net interest paid or received on derivatives in hedges of assets	-468	-28	-1,329
Other interest income	1,004	843	3,528
<b>Interest income, total</b>	<b>57,757</b>	<b>75,250</b>	<b>265,514</b>
<b>Interest expenses</b>			
Liabilities to credit institutions	-723	-1,848	-5,295
Liabilities to the public and public sector entities	-6,578	-7,869	-28,543
Debt securities issued to the public	-18,067	-17,934	-70,285
Net interest paid or received on derivatives in hedges of liabilities	4,145	81	10,375
Subordinated liabilities	-468	-468	-1,902
Other interest expenses	-291	-331	-1,228
<b>Interest expenses, total</b>	<b>-21,983</b>	<b>-28,370</b>	<b>-96,877</b>
<b>Net interest income</b>	<b>35,774</b>	<b>46,880</b>	<b>168,637</b>

## Note 11 Fee and commission income and expenses

(1,000 euros)	1-3/2026	1-3/2025	1-12/2025
<b>Fee and commission income</b>			
Lending	2,137	2,047	9,375
Deposits	36	32	121
Card and payment transactions	9,809	9,010	36,791
Funds	2,142	2,061	8,091
Legal services	285	176	1,138
Brokered products	709	657	2,556
Granting of guarantees	309	363	1,500
Other fee and commission income	379	332	1,224
<b>Fee and commission income, total</b>	<b>15,805</b>	<b>14,679</b>	<b>60,796</b>
<b>Fee and commission expenses</b>			
Card and payment transactions	-1,948	-1,847	-8,260
Securities	-197	-124	-837
Other fee and commission expenses	-304	-269	-1,048
<b>Fee and commission expenses, total</b>	<b>-2,449</b>	<b>-2,240</b>	<b>-10,144</b>
<b>Fee and commission income and expenses, net</b>	<b>13,356</b>	<b>12,439</b>	<b>50,651</b>

## Note 12 Net income on financial assets and financial liabilities

(1,000 euros)	1-3/2026	1-3/2025	1-12/2025
<b>Net income on financial assets measured at fair value through profit or loss</b>			
Debt securities			
Valuation gains and losses	6	-110	-44
<b>Debt securities, total</b>	<b>6</b>	<b>-110</b>	<b>-44</b>
Shares and other equity instruments			
Dividend income	-	61	237
Capital gains and losses	-	-	-226
Valuation gains and losses	-417	376	-4,307
<b>Shares and other equity instruments, total</b>	<b>-417</b>	<b>437</b>	<b>-4,296</b>
<b>Net income on financial assets measured at fair value through profit or loss, total</b>	<b>-410</b>	<b>327</b>	<b>-4,339</b>
<b>Net income on financial assets measured at fair value through other comprehensive income</b>			
Debt securities			
Capital gains and losses	-	89	124
Difference in valuation reclassified from the fair value reserve to the income statement	-	-97	-293
<b>Debt securities, total</b>	<b>-</b>	<b>-8</b>	<b>-170</b>
<b>Net income on financial assets measured at fair value through other comprehensive income, total</b>	<b>-</b>	<b>-8</b>	<b>-170</b>
<b>Net income on financial assets measured at amortised cost</b>			
Debt securities			
Capital gains and losses	441	-	-
<b>Debt securities, total</b>	<b>441</b>	<b>-</b>	<b>-</b>
<b>Total net income on financial assets recognised at amortised cost</b>	<b>441</b>	<b>-</b>	<b>-</b>

<b>Net income from investment properties (1,000 euros)</b>	<b>1-3/2026</b>	<b>1-3/2025</b>	<b>1-12/2025</b>
Rent and dividend income	42	46	193
Other gains from investment properties	1	2	10
Maintenance expenses	-21	-22	-100
Depreciation and impairment on investment properties	-18	-10	-73
Rent expenses on investment properties	-	-	-6
<b>Net income from investment properties, total</b>	<b>3</b>	<b>16</b>	<b>24</b>
<b>Net income on trading in foreign currencies</b>	<b>54</b>	<b>-135</b>	<b>-401</b>
<b>Net income from hedge accounting*</b>	<b>426</b>	<b>338</b>	<b>720</b>
<b>Net income on financial assets and financial liabilities, total</b>	<b>513</b>	<b>537</b>	<b>-4,167</b>

\* As of 1 January 2026, CVA adjustments are presented as part of the change in the fair value of the instruments. The comparison periods have been adjusted retrospectively.

## Note 13 Impairment losses on financial assets

(1,000 euros)	1-3/2026	1-3/2025	1-12/2025
ECL on receivables from customers and off-balance sheet items	-7,122	-21,197	-41,382
ECL from debt instruments	-1	28	75
<b>Expected credit losses, total</b>	<b>-7,123</b>	<b>-21,168</b>	<b>-41,308</b>
<b>Final credit losses</b>			
Final credit losses	-356	-1,291	-6,138
Refunds on realised credit losses	79	138	335
<b>Recognised credit losses, net</b>	<b>-278</b>	<b>-1,153</b>	<b>-5,804</b>
<b>Impairment on financial assets, total</b>	<b>-7,401</b>	<b>-22,322</b>	<b>-47,111</b>

Reconciliations from the opening and closing balances of the expected credit losses have been formed from 1 January 2026 and 31 March 2026 on the basis of changes in euro denominated loan exposures and expected credit losses.

### Expected credit losses, loans and receivables

				1-3/2026	1-3/2025	1-12/2025
Receivables from credit institutions and public and public entities (1,000 euros)	Stage 1	Stage 2	Stage 3	Total	Total	Total
<b>Expected credit losses 1 January</b>	<b>1,539</b>	<b>7,829</b>	<b>143,970</b>	<b>153,338</b>	<b>112,608</b>	<b>112,608</b>
Transfer to stage 1	73	-223	-	-150	-2,528	-3,132
Transfer to stage 2	-85	1,317	-2,440	-1,209	931	661
Transfer to stage 3	-13	-797	3,379	2,569	6,821	22,855
New debt securities	24	191	1,067	1,282	2,280	4,814
Instalments and matured debt securities	-50	-314	-2,130	-2,494	-3,250	-5,230
Realised credit losses	-	-	-356	-356	-1,291	-6,138
Recoveries on previous realised credit losses	-	-	79	79	138	335
Changes in credit risk	-34	14	13,145	13,125	13,539	33,930
Changes in the ECL model parameters	-	-	-	-	8,454	8,734
Changes based on management estimates	-71	-155	-5,610	-5,836	-3,935	-16,097
<b>Expected credit losses period end</b>	<b>1,382</b>	<b>7,861</b>	<b>151,104</b>	<b>160,347</b>	<b>133,767</b>	<b>153,338</b>

Changes in ECL items based on the management's estimate were related in particular to an increase in the expected loss calculated by the ECL model. During the first quarter, manual contract-specific adjustments remained largely unchanged, but the model-based ECL grew due to factors such as the development of LGD parameters, especially a few contracts with significant exposure amounts. As a result, the amount of the management's estimated share appears to have decreased in the flow statement, although the actual adjustments for these contracts were not changed.

<b>Off-balance sheet commitments (1,000 euros)</b>				<b>1-3/2026</b>	<b>1-3/2025</b>	<b>1-12/2025</b>
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>
<b>Expected credit losses 1 January</b>	<b>91</b>	<b>438</b>	<b>366</b>	<b>895</b>	<b>243</b>	<b>243</b>
Transfer to stage 1	3	-12	-	-9	-36	-25
Transfer to stage 2	-3	113	-12	97	48	243
Transfer to stage 3	-	-9	31	22	-9	113
New debt securities	16	52	225	293	37	88
Instalments and matured debt securities	-17	-206	-65	-287	-59	-104
Realised credit losses	-	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-	-
Changes in credit risk	-4	-9	10	-4	39	-198
Changes in the ECL model parameters	-	-	-	-	17	536
Changes based on management estimates	-	-	-	-	-	-
<b>Expected credit losses period end</b>	<b>84</b>	<b>368</b>	<b>555</b>	<b>1,007</b>	<b>280</b>	<b>895</b>

#### Expected credit losses, investment assets

<b>Debt securities (1,000 euros)</b>				<b>1-3/2026</b>	<b>1-3/2025</b>	<b>1-12/2025</b>
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>
<b>Expected credit losses 1 January</b>	<b>260</b>	<b>15</b>	<b>-</b>	<b>275</b>	<b>350</b>	<b>350</b>
Transfer to stage 1	-	-	-	-	-18	-58
Transfer to stage 2	-15	21	-	6	-1	15
Transfer to stage 3	-	-	-	-	-	-
New debt securities	1	-	-	1	8	24
Instalments and matured debt securities	-2	-	-	-2	-5	-23
Realised credit losses	-	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-	-
Changes in credit risk	16	1	-	17	10	-7
Changes in the ECL model parameters	-	-	-	-	-	-
Changes based on management estimates	-21	-	-	-21	-23	-24
<b>Expected credit losses period end</b>	<b>240</b>	<b>36</b>	<b>-</b>	<b>276</b>	<b>321</b>	<b>275</b>

## Note 14 Fair values in accordance with the valuation method

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 2025.

The majority of equity investments recorded at level 3 consist of real estate investments, the uncertainty of which consists of a lack of daily quoted prices and a liquid market. The valuation process of real estate is based on the use of external evaluators or on the business' own valuation methods. Equity investments recorded at level 3 also include shares in unlisted companies for which there is no active market and therefore no reliable valuation level.

### Financial assets and liabilities measured at fair value

Financial assets (1,000 euros)	31 Mar 2026			Total
	Level 1	Level 2	Level 3	
<b>At fair value through profit or loss</b>				
Equity securities	-	2,667	4,586	7,252
Debt securities	684	-	441	1,126
<b>Derivatives</b>	-	44,204	-	44,204
<b>At fair value through other comprehensive income</b>				
Debt securities	477,660	-	235	477,895
<b>Financial assets, total</b>	<b>478,345</b>	<b>46,871</b>	<b>5,262</b>	<b>530,478</b>

Financial liabilities (1,000 euros)	31 Mar 2026			Total
	Level 1	Level 2	Level 3	
<b>Derivatives</b>	-	5,328	-	5,328
<b>Financial liabilities, total</b>	-	<b>5,328</b>	-	<b>5,328</b>

Other liabilities (1,000 euros)	31 Mar 2026			Total
	Level 1	Level 2	Level 3	
<b>At fair value through profit or loss</b>				
Payment liability related to business acquisition	-	-	8,658	8,658
<b>Total</b>	-	-	<b>8,658</b>	<b>8,658</b>

Financial assets (1,000 euros)	31 Dec 2025				31 Mar 2025			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
<b>Measured at fair value through profit or loss</b>								
Equity securities	-	3,028	4,586	7,614	5,027	3,323	6,350	14,700
Debt securities	678	-	437	1,116	632	-	442	1,073
<b>Derivatives</b>	<b>-</b>	<b>55,180</b>	<b>-</b>	<b>55,180</b>	<b>-</b>	<b>75,342</b>	<b>-</b>	<b>75,342</b>
<b>Measured at fair value through other comprehensive income</b>								
Debt securities	496,353	-	235	496,588	502,212	-	240	502,452
<b>Financial assets, total</b>	<b>497,031</b>	<b>58,208</b>	<b>5,258</b>	<b>560,498</b>	<b>507,870</b>	<b>78,665</b>	<b>7,032</b>	<b>593,567</b>

Financial liabilities (1,000 euros)	31 Dec 2025				31 Mar 2025			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
<b>Derivatives</b>	<b>-</b>	<b>3,954</b>	<b>-</b>	<b>3,954</b>	<b>-</b>	<b>6,704</b>	<b>-</b>	<b>6,704</b>
<b>Financial liabilities, total</b>	<b>-</b>	<b>3,954</b>	<b>-</b>	<b>3,954</b>	<b>-</b>	<b>6,704</b>	<b>-</b>	<b>6,704</b>

Other liabilities (1,000 euros)	31 Dec 2025				31 Mar 2025			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
<b>At fair value through profit or loss</b>								
Payment liability related to business acquisition	-	-	8,658	8,658	-	-	12,958	12,958
<b>Total</b>	<b>-</b>	<b>-</b>	<b>8,658</b>	<b>8,658</b>	<b>-</b>	<b>-</b>	<b>12,958</b>	<b>12,958</b>

## Investment transactions, categorised to Level 3

Financial assets at fair value through profit or loss (1,000 euros)	31 Mar 2026			31 Dec 2025			31 Mar 2025		
	Equity securities	Debt securities*	Total	Equity securities	Debt securities*	Total	Equity securities	Debt securities*	Total
<b>Opening balance</b>	<b>4,586</b>	<b>437</b>	<b>5,023</b>	<b>6,776</b>	<b>462</b>	<b>7,239</b>	<b>6,776</b>	<b>462</b>	<b>7,239</b>
+ Acquisitions	-	-	-	-	-	-	-	-	-
- Sales	-	-	-	-	-	-	-	-	-
- Matured during the year	-	-	-	-	-20	-20	-	-	-
+/- Realised changes in value recognised on the income statement	-	-	-	-	20	20	-	-	-
+/- Unrealised changes in value recognised on the income statement	-	-	-	-2,190	-25	-2,215	-426	-25	-451
+ Transfers to Level 3	-	-	-	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-	-	-	-
<b>Closing balance</b>	<b>4,586</b>	<b>437</b>	<b>5,023</b>	<b>4,586</b>	<b>437</b>	<b>5,023</b>	<b>6,350</b>	<b>437</b>	<b>6,788</b>

\* The figures do not include accrued interest on debt securities.

At fair value through other comprehensive income (1,000 euros)	31 Mar 2026			31 Dec 2025			31 Mar 2025		
	Equity securities	Debt securities	Total	Equity securities	Debt securities	Total	Equity securities	Debt securities	Total
<b>Opening balance</b>	<b>-</b>	<b>235</b>	<b>235</b>	<b>-</b>	<b>929</b>	<b>929</b>	<b>-</b>	<b>929</b>	<b>929</b>
+ Acquisitions	-	-	-	-	-	-	-	-	-
- Sales	-	-	-	-	-	-	-	-	-
- Matured during the year	-	-	-	-	-765	-765	-	-765	-765
+/- Realised changes in value recognised on the income statement	-	-	-	-	54	54	-	54	54
+/- Unrealised changes in value recognised on the income statement	-	-	-	-	-	-	-	-	-
+/- Changes in value recognised in other comprehensive income	-	-	-	-	17	17	-	22	22
+ Transfers to Level 3	-	-	-	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-	-	-	-
<b>Closing balance</b>	<b>-</b>	<b>235</b>	<b>235</b>	<b>-</b>	<b>235</b>	<b>235</b>	<b>-</b>	<b>240</b>	<b>240</b>

### Transactions in other liabilities, categorised to Level 3

Other liabilities at fair value through profit or loss (1,000 euros)	31 Mar 2026			31 Dec 2025			31 Mar 2025		
	Equity securities	Debt securities	Total	Equity securities	Debt securities	Total	Equity securities	Debt securities	Total
<b>Opening balance</b>	-	8,658	8,658	-	12,958	12,958	-	12,958	12,958
+ Acquisitions	-	-	-	-	-	-	-	-	-
- Sales	-	-	-	-	-	-	-	-	-
- Matured during the year	-	-	-	-	-	-	-	-	-
+/- Realised changes in value recognised on the income statement	-	-	-	-	-	-	-	-	-
+/- Unrealised changes in value recognised on the income statement	-	-	-	-	-4,300	-4,300	-	-	-
+ Transfers to Level 3	-	-	-	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-	-	-	-
<b>Closing balance</b>	-	8,658	8,658	-	8,658	8,658	-	12,958	12,958

## Sensitivity analysis for financial assets on Level 3

(1,000 euros)	Hypo- theoretical change	31 Mar 2026			31 Dec 2025			31 Mar 2025		
		Market value	Positive	Negative	Market value	Positive	Negative	Market value	Positive	Negative
<b>Equity securities</b>										
At fair value through profit or loss	+/- 15%	4,586	688	-688	4,586	688	-688	6,350	953	-953
<b>Total</b>		<b>4,586</b>	<b>688</b>	<b>-688</b>	<b>4,586</b>	<b>688</b>	<b>-688</b>	<b>6,350</b>	<b>953</b>	<b>-953</b>

(1,000 euros)	Hypo- theoretical change	31 Mar 2026			31 Dec 2025			31 Mar 2025		
		Market value	Positive	Negative	Market value	Positive	Negative	Market value	Positive	Negative
<b>Debt securities</b>										
At fair value through profit or loss*	+/- 15%	437	66	-66	437	66	-66	437	66	-66
At fair value through other comprehensive income	+/- 15%	235	35	-35	235	35	-35	240	36	-36
<b>Total</b>		<b>672</b>	<b>101</b>	<b>-101</b>	<b>672</b>	<b>101</b>	<b>-101</b>	<b>677</b>	<b>102</b>	<b>-102</b>

\*The figures do not include accrued interest on debt securities.

## Note 15 Group's off-balance sheet commitments

(1,000 euros)	31 Mar 2026	31 Dec 2025	31 Mar 2025
<b>Off-balance sheet commitments</b>			
Guarantees and pledges	25,401	26,037	31,927
<b>Commitments given to a third party on behalf of a customer</b>	<b>25,401</b>	<b>26,037</b>	<b>31,927</b>
Undrawn credit facilities	321,855	301,851	284,291
<b>Irrevocable commitments given in favour of a customer</b>	<b>321,855</b>	<b>301,851</b>	<b>284,291</b>
<b>Group's off-balance sheet commitments, total</b>	<b>347,256</b>	<b>327,888</b>	<b>316,218</b>

## Note 16 Share-based incentive schemes

The Company has a long-term share-based incentive plan for management and key personnel. The purpose of the plan is to combine the objectives of the owners and key employees in order to increase the value of the Company in the long term and to commit the key employees to implementing the Company's strategy, objectives and the Company's long-term interest and to offer them a competitive incentive plan based on earning the Company's shares. The share-based compensation plan is valid until further notice, and the Board of Directors always decides separately on the commencement of the earning periods, their participants, allocations and criteria. The establishment of the incentive scheme was announced on 24 February 2022.

### Program 2026—2028

On 26 March 2026, the Board of Directors of the Company decided on a new performance period for the share-based incentive plan for the 2026—2028 financial years. The structure of the share-based incentive plan was revised as follows: in place of the previous two-year programmes that commenced every other year, the Company introduces three-year, share-based incentive plans commencing every year. The target group of the 2026—2028 performance period consists of approximately 45 key employees, including the Company's CEO and members of the Management Team. The potential rewards for the performance period will be

primarily based on the comparable return on equity, comparable cost/income ratio, customer and employee satisfaction, and the quality of the credit portfolio.

The reward will be paid partly in shares in OmaSp and partly in cash. The cash portion is intended to cover taxes and statutory social security contributions arising from the reward to the participant. As a rule, no reward will be paid if the participant's employment or service relationship is terminated before the reward has been confirmed. In line with legislation governing the financial sector, the potential rewards from the performance period will be deferred and paid to the participants in five instalments over the course of approximately four years after the end of the performance period. The payment of the rewards is followed by a retention period of one year, during which the participant cannot transfer the shares paid as a reward.

As an exception to the normal practice, the Board of Directors has decided to expand the target group for the years 2026 and 2027 to also include participants in the share-based incentive plan. The earning opportunity is aligned with the OmaSp's short-term performance bonus model, and the performance criteria are consistent with the short-term incentive plan. The Board of Directors will confirm the target levels for each financial year separately.

Due to regulations governing the financial sector, bonuses paid to certain participants under the performance bonus model may be partially paid in shares in the Company. If the variable remuneration received by a participant exceeds the thresholds defined in the financial sector regulations, half of the bonus must be paid in shares in accordance with the legislation, and the payment of the bonus will be deferred.

If part of the bonus must be paid in shares, the monetary bonus will be converted into shares in the Company based on the trade volume-weighted average price of the share during the calendar month preceding the payment date. Bonuses paid in shares will then be subject to deferral and retention periods in accordance with financial sector regulation. In all other cases, the bonuses will be paid in cash.

## Share-based incentive scheme

	1-3/2026 Program 2026-2028	1-3/2026 Program 2024-2025	1-3/2026 Program 2022-2023	1-3/2026 Program 2020-2021	1-12/2025 Program 2022-2023	1-12/2025 Program 2020-2021
Maximum estimated number of gross shares at the start of the scheme	330,000	405,000	400,000	420,000	400,000	420,000
Date of issue	3/26/2026	2/29/2024	2/24/2022	2/17/2020	2/24/2022	2/17/2020
Share price at issue, weighted average fair value	12.59	20.34	16.90	8.79	16.90	8.79
Earning period begins	1/1/2026	1/1/2024	1/1/2022	1/1/2020	1/1/2022	1/1/2020
Earning period ends	12/31/2026	12/31/2025	12/31/2023	12/31/2021	12/31/2023	12/31/2021
Persons at the close of the financial year	25	30	18	4	19	4
<b>Events for the financial year (pcs)</b>	<b>1-3/2026</b>	<b>1-3/2026</b>	<b>1-3/2026</b>	<b>1-3/2026</b>	<b>1-12/2025</b>	<b>1-12/2025</b>
<b>1/1/2026</b>	<b>Program 2026-2028</b>	<b>Program 2024-2025</b>	<b>Program 2022-2023</b>	<b>Program 2020-2021</b>	<b>Program 2022-2023</b>	<b>Program 2020-2021</b>
Those who were out at the beginning of the period	-	-	34,418	11,591	54,484	16,482
<b>Changes during the period</b>						
Granted during the period	-	28,826	-	-	-	-
Lost during the period	-	-	-559	-	-10,711	-4,891
Implemented during the period	-	-	-	-	-9,355	-
Expired during the period	-	-	-	-	-	-
<b>Out at the end of the period</b>	<b>-</b>	<b>28,826</b>	<b>33,859</b>	<b>11,591</b>	<b>34,418</b>	<b>11,591</b>

## 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. The Board of Directors always decides on performance criteria separately. As a rule, obtaining matching shares is subject to continued employment and the holding of the savings shares until the end of the

ownership period. The additional shares will be paid partly in shares and partly in 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 in the participant's book-entry account. During the 2026–2029 plan period, the OmaOsake was offered to approximately 610 employees including members of the management team and the CEO. Approximately 32% of the personnel participated in the share savings plan. The savings period started on 1 April 2026 and ends on 31 March 2027.

## Share savings plan

	<b>1-3/2026 OmaOsake 2025-2026</b>	<b>1-3/2026 OmaOsake 2024-2025</b>	<b>1-12/2025 OmaOsake 2025-2026</b>	<b>1-12/2025 OmaOsake 2024-2025</b>
Maximum estimated number of gross shares at the start of the scheme	138,000	56,500	138,000	56,500
Initial allocation date	4/1/2025	4/1/2024	4/1/2025	4/1/2024
Release date	3/31/2026	3/31/2025	3/31/2026	3/31/2025
Eligibility conditions	Share ownership, employment relationship	Share ownership, employment relationship	Share ownership, employment relationship	Share ownership, employment relationship
Maximum validity time, in years	3	3	3	3
Maturity time left, in years	2	1	2.25	1.25
Persons at the end of the financial year	227	223	230	224
Method of payment	Cash and shares	Cash and shares	Cash and shares	Cash and shares

## Note 17 Investments in associates and joint ventures

### Investments in significant associates and joint ventures

	Value of the investment (1,000 euros)		Main activity	The Group's share of ownership	
	31 Mar 2026	31 Dec 2025		31 Mar 2026	31 Dec 2025
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 properties	45.3%	45.3%
SAV-Rahoitus Oyj	-	-	Other lending	48.2%	48.2%
<b>Book value (net)</b>	<b>19,643</b>	<b>22,677</b>			

### Shares in entities to be consolidated using the equity method

(1,000 euros)	31 Mar 2026	31 Dec 2025
<b>Opening balance 1 January</b>	<b>15,068</b>	<b>19,460</b>
Figure Taloushallinto Oy	305	264
GT Invest Oy	5,840	5,942
Deleway Projects Oy	638	1,640
City Kauppapaikat Oy	8,285	11,614
<b>Increases</b>	<b>-</b>	<b>66</b>
Deleway Projects Oy	-	66
<b>Share of profit from associated companies</b>	<b>-297</b>	<b>-1,358</b>
Figure Taloushallinto Oy	17	41
GT Invest Oy	-29	-102
Deleway Projects Oy	-2	-468
City Kauppapaikat Oy	-282	-829
<b>Impairment losses</b>	<b>-</b>	<b>-3,100</b>
Deleway Projects Oy	-	-600
City Kauppapaikat Oy	-	-2,500
<b>Closing balance at end of period</b>	<b>14,771</b>	<b>15,068</b>

# Report on review of consolidated interim financial information of Oma Savings Bank Plc for the three-month period ended 31 March 2026 (Translation of the Finnish Original)

To the Board of Directors of Oma Savings Bank Plc

## Introduction

We have reviewed Oma Savings Bank Plc's condensed consolidated balance sheet as of 31 March 2026, condensed consolidated income statement, condensed statement of comprehensive income, condensed statement of changes in equity and condensed cash flow statement for the three-month-period then ended and certain explanatory notes ("condensed interim financial information").

The Board of Directors and the Managing Director are responsible for the preparation and presentation of the condensed consolidated interim financial information in accordance with International Accounting Standard (IAS) 34, "Interim Financial Reporting". Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

## Scope of Review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

## Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the condensed interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard (IAS) 34, "Interim Financial Reporting".

Helsinki 7 May 2026

**PricewaterhouseCoopers Oy**  
Authorised Public Accountants

Heini Hänninen  
Authorised Public Accountant (KHT)

omasp