2026

Q2

This report is a translation of the original Finnish version “Oma Säästöpankki Oyj -konsernin puolivuosikatsaus 1.1.—30.6.2026”. If discrepancies occur, the Finnish version is dominant.

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Oma Savings Bank Group´s Half-Year Report 1 January – 30 June 2026

- For January—June, profit before taxes was EUR 22.1 (21.7) million, growth 1.8%. Comparable profit before taxes for January—June was EUR 23.6 (23.6) million.

- For the second quarter of the year, profit before taxes was EUR 8.2 (18.6) million and comparable profit before taxes was EUR 9.9 (19.0) million.

- After the second quarter on 9 July 2026, S-Bank Plc announced a voluntary recommended public cash tender offer of EUR 17.20 per share for all shares in Oma Savings Bank Plc. Following the completion of the tender offer, the aim is to delist Oma Savings Bank Plc from the regulated market maintained by Nasdaq Helsinki Ltd. Etelä-Karjalan Säästöpankkisäätiö sr, Parkanon Säästöpankkisäätiö sr, Liedon Säästöpankkisäätiö sr, Töysän Säästöpankkisäätiö sr and Kuortaneen Säästöpankkisäätiö sr, which in aggregate hold approximately 59.9% of the outstanding shares and votes in Oma Savings Bank Plc, have irrevocably undertaken to accept the tender offer. The Board of Directors of Oma Savings Bank Plc, represented by a quorum comprising the non-conflicted members of the Board of Directors, has unanimously decided to recommend that the shareholders of Oma Savings Bank accept the tender offer. More about the tender offer on page 27 in the Half-Year Report.

- The Company's total capital (TC) ratio strengthened further and was 19.4 (19.3)% at the end of June.

- During January—June, net interest income decreased by 20.7% compared to the comparison period. 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 17.5% in the second quarter.

- Mortgage portfolio decreased by 2.1% during the previous 12 months. Business customers' loan portfolio decreased by 10.9% during the previous 12 months.

- The amount of loans granted in January-June increased by 41.6% compared to the comparison period and was EUR 458.6 (323.8) million. The amount of loans granted during the second quarter increased by 6.9% compared to the previous quarter.

- The deposit portfolio decreased during the previous 12 months by 2.1%.

- In January—June, fee and commission income and expenses (net) increased by 6.9% compared to the comparison period and was EUR 26.6 (24.9) million. In the second quarter, fee and commission income and expenses (net) increased by 6.4% and were in total EUR 13.2 (12.4) million. Commission income from fund savings, card and

Comparable profit before taxes

23.6 EUR mill.

1-6/2026

Comparable return on equity (ROE)

6.1%

1-6/2026

Comparable cost/income ratio

62.1%

1-6/2026

Common Equity Tier 1 (CET1) capital ratio

18.7%

1-6/2026

payment transactions increased from the comparison period.

- In January—June, total operating income decreased by 14.2% compared to the comparison period. Total operating income decreased by 12.7% in the second quarter. During the second quarter, comparable total operating income decreased by 12.4 % and were EUR 52.0 (59.4) million.

- In January-June, total operating expenses decreased by 0.2% compared to the comparison period. Personnel expenses increased by 11.3% compared to the previous year. In the second quarter, total operating expenses increased by 16.7% compared to the comparison period. Personnel expenses increased by 10.5% in the second quarter. The number of personnel at the end of the period was 662 (665). Comparable total operating expenses increased by 13.3% in the second quarter and were EUR 34.6 (30.5) million.

- Impairment losses on financial assets decreased by 52.4% during January—June. In the second quarter, impairment losses on financial assets decreased by 17.0% and were in total EUR -7.5 (-9.1) million.

- In January—June, the cost/income ratio was 63.7 (55.1)% and comparable cost/income ratio was 62.1 (53.3)%. In the second quarter, the cost/income ratio was 69.6 (52.7)% and comparable cost/income ratio was 66.5 (52.1)%.

- In January—June, comparable return on equity (ROE) was 6.1 (6.4)%, and in the second quarter 5.0 (10.2)%.

The Group's key figures

(1,000 euros)	1-6/2026	1-6/2025	Δ %	1-12/2025	2026 Q2	2025 Q2	Δ %
Net interest income	72,098	90,895	-21%	168,637	36,324	44,016	-17%
Fee and commission income and expenses, net	26,563	24,854	7%	50,651	13,207	12,415	6%
Total operating income	102,419	119,414	-14%	221,408	51,796	59,340	-13%
Total operating expenses	-64,975	-65,101	0%	-123,066	-36,009	-30,861	17%
Impairment losses on financial assets, net	-14,940	-31,410	-52%	-47,111	-7,539	-9,088	-17%
Profit before taxes	22,119	21,721	2%	49,248	8,220	18,611	-56%
Cost/income ratio, %	63.7%	55.1%	16%	56.1%	69.6%	52.7%	32%
[1] Balance sheet total	7,229,858	7,353,792	-2%	7,462,363	7,229,858	7,353,792	-2%
Equity	623,193	590,742	5%	618,829	623,193	590,742	5%
[1] Return on assets (ROA) %	0.5%	0.5%	5%	0.5%	0.4%	0.8%	-54%
Return on equity (ROE) %	5.7%	5.9%	-4%	6.6%	4.2%	10.0%	-58%
Earnings per share (EPS), EUR	0.53	0.52	2%	1.19	0.20	0.44	-56%
Total capital (TC) ratio %	19.4%	18.7%	4%	19.3%	19.4%	18.7%	4%
Common Equity Tier 1 (CET1) capital ratio %	18.7%	17.6%	6%	18.3%	18.7%	17.6%	6%
Comparable profit before taxes	23,623	23,603	0%	56,896	9,897	18,986	-48%
Comparable cost/income ratio, %	62.1%	53.3%	17%	53.5%	66.5%	52.1%	28%
Comparable return on equity (ROE) %	6.1%	6.4%	-5%	7.6%	5.0%	10.2%	-51%

[1] 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 financial year 2026 (specified 13 August 2026)

The business outlook for the Company for the financial year 2026 is influenced by the overall housing market situation and the impact of market conditions, particularly on the investment appetite among SMEs. As a result of declining market interest rates and changes in the loan portfolio, net interest income will decrease compared with the previous financial year. In line with its strategy, the Company is focusing on diversified earnings generation and growth in fee income. The tender offer announced in early July for all shares in the Company may affect the Company's business operations. While the growth in the Company's cost base has slowed compared with the previous financial year, the tender offer process may give rise to additional unforeseen expenses. OmaSp estimates that impairment losses on financial assets will remain below the level of the previous financial year.

We estimate that the Group's comparable profit before taxes for the financial year 2026 will decrease slightly compared with the reference period. (Comparable profit before taxes for the financial year 2025 was EUR 56.9 million.)

CEO’s review

The result for January—June was in line with our expectations. We have systematically advanced our strategy of growth that we announced in January while continuing to improve our process efficiency as planned. Despite the challenging operating environment earlier this year, the volume of new lending and fee income increased in line with our strategy. I view the public tender offer from S-Bank, announced in early July, to acquire all shares in OmaSp as a sign of the market's confidence in the bank's strategy and business development as well as the long-term work of our committed employees.

Satisfactory result — stronger capital adequacy

Comparable profit before taxes for January—June amounted to EUR 23.6 million (EUR 23.6 million). Comparable operating income decreased by 14.1 per cent year-on-year to EUR 102.2 million (EUR 118.9 million). Net interest income decreased by 20.7 per cent during January—June to stand at EUR 72.1 million (EUR 90.9 million). Comparable operating expenses amounted to EUR 63.2 million (EUR 62.7 million).

Comparable profit before taxes for the second quarter amounted to EUR 9.9 million (EUR 19.0 million). Comparable operating income decreased by 12.4 per cent in the second quarter, amounting to EUR 52.0 million (EUR 59.4 million). Net interest income decreased by 17.5 per cent year-on-year in the second quarter to stand at EUR 36.3 million (EUR 44.0 million). Comparable operating expenses saw an increase of 13.3 per cent compared with the corresponding period in the previous year, rising to EUR 34.6 million (EUR 30.5 million). Personnel expenses increased by 11.3 per cent compared with the previous year.

The company's capital adequacy has continued to strengthen since the start of the year. The total capital ratio stood at 19.4 per cent (19.3 per cent) at the end of June. Own funds amounted to EUR 581.7 million (EUR 581.4 million), exceeding the total own funds requirement by EUR 170.0 million.

S&P Global Ratings confirmed in June that the company's short-term and long-term funding credit ratings remain unchanged at BBB/A-2.

Broad-based growth in fee income and continued growth in lending

In line with our strategy, we increased net fee income by 6.9 per cent in January—June to EUR 26.6 million (EUR 24.9 million), driven in particular by the development of fund management fees as well as fees from cards and payment services.

The volume of loans granted during January—June increased by 41.6 per cent compared with the reference period, amounting to EUR 458.6 million (EUR 323.8 million). During the second quarter, the volume of loans granted increased by 6.9 per cent compared with the previous quarter.

The residential mortgage portfolio decreased by 2.1 per cent from the previous 12 months. The business customers' loan portfolio decreased by 10.9 per cent. The size of the controlled winding-down portfolio was EUR 170 million at the end of June.

Weak Finnish economy earlier this year reflected in non-performing exposures

The slow recovery of the Finnish economy, particularly the real estate market, was reflected in an increase in non-performing exposures and expected credit losses.

Non-performing exposures amounted to EUR 547.8 million (EUR 509.7 million) at the end of June, representing 9.4 per cent (8.9 per cent) of the loan portfolio. The increase in non-performing exposures was particularly focused on personal customers. The volume of new non-performing loans has been declining. Recovery processes for other non-performing loans continue to be lengthy, particularly due to the time required to realise real estate collateral.

Net impairment losses on financial assets decreased during January—June compared with the reference period, amounting to EUR -14.9 million (EUR -31.4 million).

Expected credit losses (ECL) for January—June decreased compared with the reference period to EUR 13.7 million (EUR 27.5 million). Net realised credit losses decreased compared with the reference period and amounted to EUR 1.2 million (EUR 3.9 million) during January—June.

During the second quarter, a total of EUR 6.6 million (EUR 6.4 million) was recognised in ECL. Net realised credit losses decreased in the second quarter compared with the reference period, amounting to EUR 0.9 million (EUR 2.7 million).

S-Bank's public tender offer to acquire OmaSp shares

On 9 July 2026, S-Bank announced a voluntary recommended public cash tender offer of EUR 17.20 per share to acquire all shares in OmaSp. If the tender offer is implemented as planned, the intention is to delist OmaSp shares from the stock exchange. OmaSp's Board of Directors recommends that shareholders accept the tender offer. The tender offer is expected to be completed during the fourth quarter of 2026.

The completion of the tender offer is not expected to have any significant immediate impact on OmaSp's operations or business locations.

A stronger bank through long-term commitment

In recent years, all of us at OmaSp have been systematically working to implement significant reforms and improve our operational efficiency. In line with the updated strategy we announced in January, we have continued our work to build an even stronger and more sustainable bank. The foundations of our operations are highly personal service, local presence and understanding our customers' needs.

I am very proud of the way in which our employees strive every day to continue this work. I believe that OmaSp is well on the way to achieving even stronger and more sustainable performance. I would like to extend my warmest thanks to all our employees for their dedicated work for the company and to our customers for their continued trust in us.

Karri Alameri

CEO

Content

Operating environment

According to the Bank of Finland's forecast, the Finnish economy is expected to grow at a gradually increasing rate in the immediate years ahead. However, the economic outlook is weakened by the energy crisis caused by the conflict in the Middle East, which is slowing down economic growth and increasing inflationary pressures, especially in the short term. (1 The year-on-year change in consumer prices calculated by Statistics Finland was 2.1% in June. Compared with one year ago, inflation was particularly affected by increases in the prices of fuels and electricity, as well as fallen interest rates on housing, consumer credit and student loans. (2

The Governing Council of the European Central Bank (ECB) is committed to ensuring that inflation stabilises over the medium term, in line with the ECB's 2% target. In May, the ECB raised all three key interest rates by 0.25 percentage points. (3 During the first half of the year, the quotation of the 12-month Euribor rate increased by about 0.5 percentage points. (4

The recovery in the Finnish economy will be underpinned by export and investment growth, as well as a gradual rise in private consumption. However, the growth outlook is weakened by the conflict in the Middle East, the uncertainty related to rising energy prices and rising market interest rates. According to the Bank of Finland's forecast in June, the Finnish economy will grow by 0.7% in 2026, after which economic growth is expected to strengthen to 1.2% in 2027 and 1.4% in 2028. (1

According to Statistics Finland, consumer confidence was still weak in June 2026. Estimates of the current state of one's own economy remained very weak, but expectations of the development of one's own economy and Finland's economy had returned to the long-term average level. (5

According to Statistics Finland, the number of employed people aged 15 to 74 was 15,000 lower and the number of unemployed persons was 3,000 higher in June than one year ago. In June, the employment rate was 76.5% (20 to 64 years) and the unemployment rate was 10.0% (15 to 74 years). (6

According to Statistics Finland's preliminary data, the prices of old dwellings in housing companies decreased by 3.9% year-on-year in the whole country in June compared to the previous year. In June, prices of old dwellings in housing companies decreased by 3.9% in the six largest towns and in the rest of Finland, by 4.0% compared to last year. At the same time, 16.2% less sales of old dwellings in blocks of flats and terraced houses were made through real estate agents than one year earlier. (7

In May 2026, new drawdowns of housing loans amounted to EUR 1.2 billion, which is EUR 100 million less than in the same period a year earlier. At the same time, new corporate loans were drawn down by EUR 2.3 billion. The average interest rate on new housing loans was 3.17% in May. The annual growth rate of loans to households strengthened by 0.2% year-on-year. The corporate loan stock increased by 2.3% during the same period. Households' deposit stock grew by a total of 3.5% over a 12-month period. (8

According to Statistics Finland, number of petitions for restructuring of debts increased by 18.0% in January to June 2026 from the previous year. (9 The 12-month moving annual change in instigated bankruptcy proceedings was 7.0% in June 2026. (10 In May 2026, the cubic volume of building permits granted for new buildings grew by 9.0% compared to one year ago. Between June 2025 and May 2026, 33 million cubic metres of building permits were granted. (11

1) Bank of Finland, Finland's economy at a turning point. Published on 12 June 2026.

2) Statistics Finland, Inflation 2.1 per cent in June 2026. Published on 14 July 2026.

3) Bank of Finland, European Central Bank's monetary policy decisions. Published on 11 June 2026.

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

5) Statistics Finland, Consumers most confident in over four years in June 2026. Published on 29 June 2026.

6) Statistics Finland, Fewer employed persons in June 2026 compared to one year ago. Published on 21 July 2026.

7) Statistics Finland, Prices of old dwellings in housing companies decreased by 3.9 per cent year-on-year in June 2026. Published on 28 July 2026.

8) Bank of Finland, MFI balance sheet (loans and deposits) and interest rates. Interest rates on household loans increased in May. Published on 30 June 2026.

9) Statistics Finland, Number of petitions for restructuring of debts increased by 18.0 per cent in January to June 2026 from the previous year. Published on 8 July 2026.

10) Statistics Finland, Altogether 332 bankruptcies were instigated in June 2026. Published on 14 July 2026.

11) Statistics Finland, Cubic volume of granted building permits increased by 9 per cent in May 2026 from one year back. Published on 21 July 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 4—6 / 2026

For the second quarter, the Group's profit before taxes was EUR 8.2 (18.6) million and the profit was EUR 6.5 (14.7) million. The cost/income ratio was 69.6 (52.7)%.

Comparable profit before taxes amounted to EUR 9.9 (19.0) million in the second quarter and comparable cost/income ratio was 66.5 (52.1)%. 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 and costs related to the tender offer.

Income

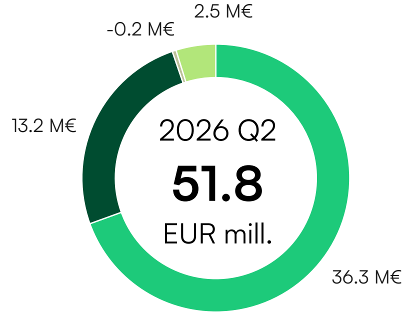
Total operating income was EUR 51.8 (59.3) million. Total operating income decreased by 12.7% compared to the comparable period. Other operating income includes a positive change in fair value of EUR 2.2 million from the revaluation of joint debts recorded in connection with the business acquisitions of Eurajoen Savings Bank and Liedon Savings Bank. Of these items, a positive fair value change of EUR 2.2 million was recorded in the comparison period. Comparable operating income was EUR 52.0 (59.4) million, a decrease of 12.4% compared to the previous year. Net income on financial assets and liabilities of EUR -0.2 million has been adjusted from the operating income as an item affecting comparability.

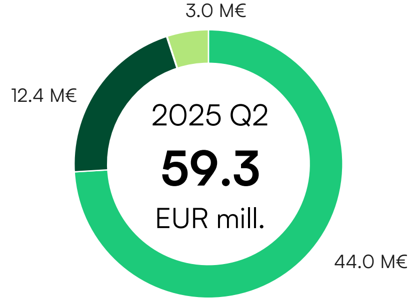
Net interest income decreased by 17.5% compared to the comparison period, totalling EUR 36.3 (44.0) million. During the second quarter, interest income decreased by 14.2% compared to the comparison period, totalling EUR 58.5 (68.2) million. For the most part, the decline in interest income is explained 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 8.3%, totalling EUR 22.1 (24.1) million during the second quarter. Interest expenses were mainly reduced by the impact of interest rate hedging and lower interest expenses on the deposit portfolio due to the decline in market interest rates. At the end of the period, the average interest on deposits paid to the Company's customers was 0.71 (0.76)%.

Fee and commission income and expenses (net) increased in the second quarter by 6.4% and was EUR 13.2 (12.4) million. Net fee and commission income from cards and payment transactions increased by 7.7% compared to the comparison period and was EUR 9.5 (8.8) million. Fund commissions increased by 12.2% compared to the comparison period and were EUR 2.2 (1.9) million. The amount of commission income from lending was EUR 2.3 (2.6) million, a decrease of

Operating income





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

14.2% compared to the previous year. Total amount of fee and commission income was EUR 15.6 (15.0) million.

Net income on financial assets and liabilities was EUR -0.2 million during the period.

Other operating income was EUR 2.5 (3.0) million. In the comparison period, a deposit guarantee fee of EUR 0.6 million was recorded in other operating income. The corresponding item was recognised as a deposit guarantee fee in other operating expenses.

Expenses

Operating expenses were in total EUR 36.0 (30.9) million and they increased by 16.7% compared to the previous year's corresponding period. In the comparison period, the share of risk management development measures and operational expenses of observations given by the authority was EUR 2.6 million. Comparable operating expenses increased by 13.3 % and were EUR 34.6 (30.5) million. Items affecting comparability related to the tender offer totalling EUR 0.2 million were recorded for the reporting period. In the comparison period, items affecting comparability were recorded for a total of EUR 0.3 million related to the controlled winding-down measures.

Personnel expenses increased by 10.5% and were EUR 12.7 (11.5) million. At the end of the period, the number of employees was 662 (665), of which 77 (76) worked under fixed-term contract.

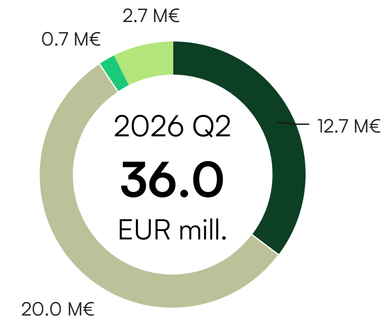
Other operating expenses increased by 19.9% and were EUR 20.6 (17.2) million. The item includes authority fees, external expert fees, office, PR and marketing costs and expenses stemming from the business premises in own use. In the second quarter, other operating expenses were increased by a penalty payment of EUR 0.4 million imposed by the Finnish Financial Supervisory Authority (FIN-FSA) due to failures related to maintaining insider lists and an expense provision of EUR 2.5 million related to FIN-FSA's possible sanctioning processes concerning credit risk management, governance and management system, and reporting of large customer exposures. In the comparison period, a total of EUR 2.9 million was recorded for advancing risk management development projects, measures taken due to the authority's observations and the work related to the controlled winding-down plan. In addition, a deposit guarantee fee of EUR 0.6 million was recorded during the comparison period, which was covered by returns of old deposit guarantee fund.

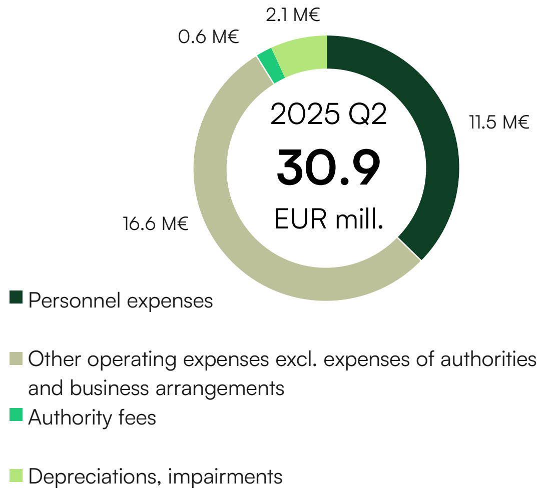
Depreciation, amortisation and impairments on tangible and intangible assets were EUR 2.7 (2.1) million.

Impairment losses on financial assets

During the second quarter impairment losses on financial assets decreased and were in total EUR -7.5 million. In the comparison period, impairment losses on financial assets amounted to EUR -9.1 million. During the comparison period, the level of impairment losses was particularly affected by an increase in the number of defaulted exposures, the updated calculation model for expected credit losses (ECL), and an increase in default expectations for default agreements. In

Operating expenses





addition, impairment losses were affected by adjustments made to individual agreements based on management's judgement. During the second quarter, impairment losses on the controlled winding-down portfolio were EUR 0.7 million and on other credit portfolio, EUR 6.8 million. Impairment losses for the comparison period were increased by an additional provision of approximately EUR 1.2 million in the controlled winding-down portfolio, while impairment losses for the rest of the credit portfolio amounted to approximately EUR 7.9 million.

During the second quarter, expected credit losses (ECL) amounted to EUR 6.6 (6.4) million. During the reporting period, the Company updated the macroeconomic factors used in calculating ECL. 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 0.9 (2.7) million in the second quarter.

Result 1–6 / 2026

The Group's profit before taxes was EUR 22.1 (21.7) million in January—June and the profit for the period was EUR 17.6 (17.1) million. The cost/income ratio was 63.7 (55.1)%.

Comparable profit before taxes amounted to EUR 23.6 (23.6) million for January—June and comparable cost/income ratio was 62.1 (53.3)%. Comparable profit before taxes has been adjusted for the net income on financial assets and liabilities as well as expenses incurred in investigating non-compliance with the guidelines and costs related to tender offer.

Income

Total operating income was EUR 102.4 (119.4) million. Total operating income decreased 14.2% compared to the comparison year.

Comparable total operating income was EUR 102.2 (118.9) million and the decrease was 14.1% compared to the previous year. During the reporting period, net income on financial assets and liabilities of EUR 0.3 (0.5) million has been adjusted from operating income as an item affecting comparability.

Net interest income decreased 20.7%, totalling EUR 72.1 (90.9) million. Interest income for the reporting period decreased by 19.0% and was EUR 116.2 (143.4) million. For the most part, the decline in interest income during the reporting period is explained by the decline in the market interest rates and decreased loan portfolio. Over the period, the average margin on the loan portfolio remained almost unchanged.

Interest expenses decreased compared to the previous year 16.0% and were EUR 44.1 (52.5) million. Compared to the comparison period, interest expenses were mainly reduced by lower interest expenses on the deposit portfolio and other funding as well as the impact of interest rate hedges due to the decline in market interest rates. The average interest on deposits paid to the Company's customers was 0.71 (0.76)% at the end of the period.

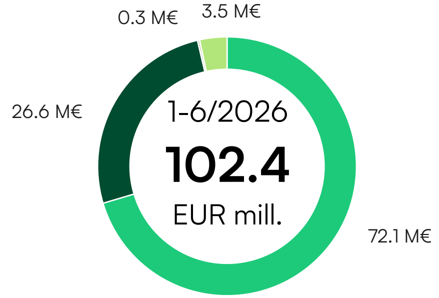
Fee and commission income and expenses (net) increased by 6.9% during the reporting period and was EUR 26.6 (24.9) million. The total amount of fee and commission income was EUR 31.4 (29.6) million.

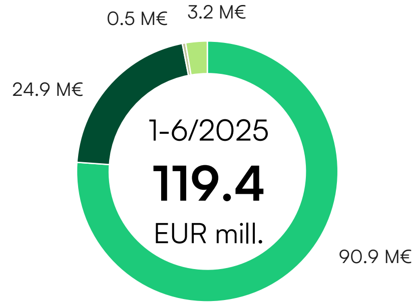
Net fee and commission income from cards and payment transactions increased by 8.4% compared to the comparison period and were in total EUR 19.3 (17.8) million. Fund commissions increased by 7.9% year-on-year and were EUR 4.3 (4.0) million. The amount of commission income on lending decreased by 6.0% compared to the comparison period and was EUR 4.4 (4.7) million.

Net income on financial assets and liabilities was EUR 0.3 (0.5) million during the reporting period.

Other operating income was EUR 3.5 (3.2) million. Other operating income includes a deposit guarantee fee of EUR 0.7 (0.6) million recorded during the reporting period as well as a positive change in fair value of EUR 2.2 (2.2) million from the revaluation of joint debts recorded in connection with the business acquisitions of Eurajoen Savings Bank and Liedon Savings Bank.

Operating income





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

Expenses

Operating expenses remained at the level of the comparison period and were in total EUR 65.0 (65.1) million. Operating expenses during the reporting period included a total of EUR 1.2 million related to risk management development measures and measures taken based on the supervisor's observations. In addition, a total of EUR 0.2 million in costs related to the tender offer were recorded for the reporting period. During the comparison period, a total of EUR 5.9 million of costs related to risk management development measures, measures taken based on observations given by the supervisor, and the 'Noste' development project were recorded.

Comparable operating expenses were EUR 63.2 (62.7) million.

Personnel expenses increased 11.3%, totalling EUR 23.9 (21.4) million. The number of employees at the end of the period was 662 (665), of which 77 (76) were fixed-term.

Other operating expenses decreased 8.4% to EUR 36.1 (39.4) million. The item includes authority fees, external expert fees, office, IT, PR and marketing costs and those stemming from the business premises in own use. During the reporting period, other operating expenses were increased by a penalty payment of EUR 0.4 million imposed by the Finnish Financial Supervisory Authority (FIN-FSA) due to failures related to maintaining insider lists and an expense provision of EUR 2.5 million related to the FIN-FSA's possible sanctioning processes concerning credit risk management, governance and management system, and reporting of large customer exposures. In addition, a total of EUR 2.8 million was recorded for the reporting period for the work related to risk management development projects, the authority processes and expenses arising from the work related to the controlled winding-down plan. In the comparison period, a total of EUR 8.2 million was recorded in expenses related to risk management development measures, measures taken based on the supervisor's observations, the work for controlled winding-down plan, and the 'Noste' risk management action plan. In addition, a provision of EUR 3.0 million was recorded for the comparison period for potential sanctions imposed by the Finnish Financial Supervisory Authority due to deficiencies identified in the final inspection report on preventing money laundering and terrorist financing.

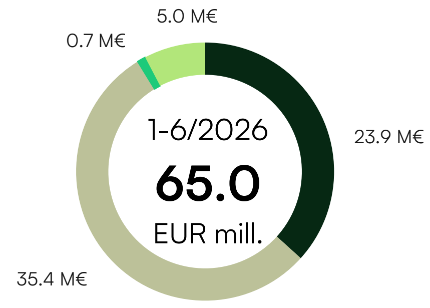
A total of EUR 0.7 million was recorded in the deposit guarantee payment for the reporting period, which was covered by refunds from the old deposit guarantee fund. During the comparison period, a total of EUR 0.6 million of deposit guarantee payment was recorded.

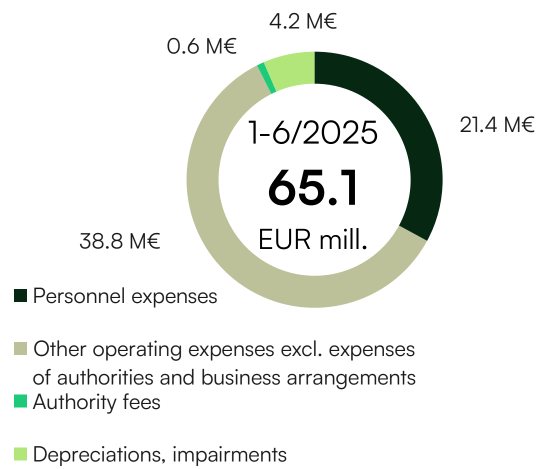
Depreciation, amortisation and impairments on tangible and intangible assets were EUR 5.0 (4.2) million.

Impairment losses on financial assets

Impairment losses of financial assets decreased compared to the comparison period and were EUR -14.9 million, while the impairment losses of financial assets recorded in the comparison period were EUR -31.4 million. During the reporting period, the level of impairment losses was particularly affected by the increase in the number of defaulted exposures, the update of the ECL calculation model implemented in the second quarter, and the increase in default expectations for defaulted agreements. In addition, impairment losses were affected by adjustments made to individual agreements based on the management's

Operating expenses





judgement. An update of the calculation model for expected credit losses (ECL) during the comparison period increased the amount of ECL by a total of approximately EUR 8.5 million. Furthermore, the amount of impairment losses during the comparison period was increased by an increase in the provisions related to the controlled winding-down portfolio totaling approximately EUR 6.9 million.

During January-June, the amount of expected credit losses (ECL) decreased in relation to the comparison period and was EUR 13.7 million targeting receivables from customers and off-balance sheet items. The amount of expected credit losses in the comparison period was EUR 27.5 million.

The net amount of incurred credit losses decreased compared to the comparison period and was EUR 1.2 (3.9) million during January—June.

Profit before taxes excluding items affecting comparability

Note	(1,000 euros)	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2
	Interest income	58,459	57,757	60,597	61,515	68,153
	Interest expenses	-22,135	-21,983	-23,079	-21,291	-24,137
10	**Interest income, net**	**36,324**	**35,774**	**37,518**	**40,223**	**44,016**
	Fee and commission income	15,620	15,805	16,367	14,786	14,963
	Fee and commission expenses	-2,413	-2,449	-3,053	-2,303	-2,549
11	**Fee and commission income and expenses, net**	**13,207**	**13,356**	**13,314**	**12,483**	**12,415**
12	Net income on financial assets and financial liabilities	-246	513	-4,576	-85	-43
	Other operating income	2,511	980	2,659	457	2,953
	Operating income, total	**51,796**	**50,623**	**48,915**	**53,079**	**59,340**
	Personnel expenses	-12,716	-11,138	-10,988	-9,848	-11,512
	Other operating expenses	-20,642	-15,482	-17,641	-14,845	-17,217
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-2,650	-2,346	-2,497	-2,144	-2,132
	Operating expenses, total	**-36,009**	**-28,966**	**-31,127**	**-26,838**	**-30,861**
13	Impairment losses on financial assets, net	-7,539	-7,401	-5,586	-10,116	-9,088
	Share of profit from joint ventures and associated companies	-28	-358	-199	-601	-781
	Profit before taxes	**8,220**	**13,898**	**12,002**	**15,524**	**18,611**
	Income taxes	-1,708	-2,796	-1,932	-3,261	-3,899
	Profit for the accounting period	**6,513**	**11,103**	**10,071**	**12,263**	**14,711**
	Of which:					
	Shareholders of Oma Savings Bank Plc	6,513	11,103	10,071	12,263	14,711
	Total	**6,513**	**11,103**	**10,071**	**12,263**	**14,711**
	Earnings per share (EPS), EUR	**0.20**	**0.33**	**0.30**	**0.37**	**0.44**
	Earnings per share (EPS) after dilution, EUR	**0.20**	**0.33**	**0.30**	**0.37**	**0.44**

Balance sheet

The Group's balance sheet total decreased by 3.1% during the first half of the year 2026 and was EUR 7,229.9 (7,462.4) million.

Loans and receivables

Loans and receivables in total, EUR 5,698.4 (5,836.0) million decreased by 2.4% compared to the comparison period. At the end of the reporting period, loans and receivables from credit institutions were EUR 66.9 (103.3) million and loans and receivables from the public and public sector entities were in total EUR 5,631.5 (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 and by 0.9% in the second quarter.

The average size of loans issued over the past 12 months increased and was approximately EUR 123 (109) thousand.

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

Credit balance * (1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Private customers	3,557,530	3,622,010	3,671,986
SME customers	1,065,150	1,085,896	1,194,962
Housing associations	643,784	658,888	655,548
Agricultural customers	279,986	287,363	295,225
Other	223,643	205,757	200,444
Total	**5,770,094**	**5,859,914**	**6,018,165**

* The credit balance does not include accrued interest on contracts.

Investment assets

The Group's investment assets decreased compared to the comparison period totalling EUR 501.4 (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 30.9 (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 1.7% to EUR 3,919.7 (3,989.3) million. The item consists mostly of deposits received from the public, which came to EUR 3,799.2 (3,831.7) million at the end of June. Fixed-term deposits accounted for 15.6% of these and their average remaining maturity was about seven months. The deposit portfolio decreased by 1.7% during the first quarter due to changes in the deposits of an individual business customer. During the second quarter, the deposit portfolio increased by 0.8%. Liabilities to credit institutions were EUR 103.0 (125.0) million.

Debt securities issued to the public

Total debt securities issued to the public decreased during the period and was EUR 2,549.1 (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 2,700.0 (3,008.0) million.

Equity

The Group's equity EUR 623.2 (618.8) million increased by 0.7% during the period. The change in equity is mainly explained by the result of the period, dividend payment and the change in the fair value reserve.

Own shares

On 30 June 2026, the number of own shares held by Oma Savings Bank was 133,741.

Share capital	30 Jun 2026	31 Dec 2025	30 Jun 2025
Weighted number of shares on average (excl. own shares)	33,197,509	33,173,184	33,170,507
Number of shares at the end of the period (excluding own shares)	33,222,988	33,204,349	33,184,889
Number of own shares	133,741	132,200	132,200
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 25.7 (26.0) million, consisted mainly of bank guarantees and other guarantees. Irrevocable commitments given to a customer, which totalled EUR 373.6 (301.9) million at the end of June, consisted mainly of undrawn credit facilities.

Group's key figures

(1,000 euros)	1-6/2026	1-6/2025	Δ %	1-12/2025	2026 Q2	2026 Q1	2025 Q4	2025 Q3
Net interest income	72,098	90,895	-21%	168,637	36,324	35,774	37,518	40,223
Fee and commission income and expenses, net	26,563	24,854	7%	50,651	13,207	13,356	13,314	12,483
Total operating income	102,419	119,414	-14%	221,408	51,796	50,623	48,915	53,079
Total operating expenses	-64,975	-65,101	0%	-123,066	-36,009	-28,966	-31,127	-26,838
[1] Cost/income ratio, %	63.7%	55.1 %	16%	56.1 %	69.6 %	57.6%	63.9%	51.1%
Impairment losses on financial assets, net	-14,940	-31,410	-52%	-47,111	-7,539	-7,401	-5,586	-10,116
Profit before taxes	22,119	21,721	2%	49,248	8,220	13,898	12,002	15,524
Profit/loss for the accounting period	17,615	17,145	3%	39,479	6,513	11,103	10,071	12,263
[3] Balance sheet total	7,229,858	7,353,792	-2%	7,462,363	7,229,858	7,224,216	7,462,363	7,524,344
Equity	623,193	590,742	5%	618,829	623,193	628,702	618,829	605,224
[3] Return on assets (ROA) %	0.5%	0.5%	5%	0.5%	0.4%	0.6%	0.5%	0.7%
Return on equity (ROE) %	5.7%	5.9%	-4%	6.6%	4.2%	7.1%	6.6%	8.2%
Earnings per share (EPS), EUR	0.53	0.52	2%	1.19	0.20	0.33	0.30	0.37
[3] Equity ratio %	8.6%	8.0%	7%	8.3%	8.6%	8.7%	8.3%	8.0%
Total capital (TC) ratio %	19.4%	18.7%	4%	19.3%	19.4%	19.4%	19.3%	19.2%
Common Equity Tier 1 (CET1) capital ratio %	18.7%	17.6%	6%	18.3%	18.7%	18.5%	18.3%	18.2%
Tier 1 (T1) capital ratio %	18.7%	17.6%	6%	18.3%	18.7%	18.5%	18.3%	18.2%
[2] Liquidity coverage ratio (LCR) %	320.3%	287.5%	11%	391.1%	320.3%	339.3%	391.1%	838.9%
[2] Net Stable Funding Ratio (NSFR) %	128.4%	130.3%	-1%	129.6%	128.4%	129.5%	129.6%	130.6%
Average number of employees	644	634	2%	642	655	633	643	658
Employees at the end of the period	662	665	0%	642	662	634	642	651
Alternative performance measures excluding items affecting comparability:								
[1] Comparable profit before taxes	23,623	23,603	0%	56,896	9,897	13,725	17,169	16,123
[1] Comparable cost/income ratio, %	62.1%	53.3%	17%	53.5%	66.5%	57.5%	57.3%	50.1%
[1] Comparable earnings per share (EPS), EUR	0.57	0.56	1%	1.37	0.24	0.33	0.43	0.38
[1] Comparable return on equity (ROE) %	6.1 %	6.4 %	-5%	7.6 %	5.0 %	7.0 %	9.3 %	8.5 %

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

2) The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 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 December 2025—30 June 2026.

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)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2026 Q1	2025 Q4	2025 Q3	2025 Q2
Profit before taxes	**22,119**	**21,721**	**49,248**	**8,220**	**13,898**	**12,002**	**15,524**	**18,611**
Operating income:								
Net income on financial assets and liabilities	-268	-494	4,167	246	-513	4,576	85	43
Operating expenses								
Costs relating to business arrangements	-	41	41	-	-	-	-	-
Other one-off items	1,607	2,335	3,440	1,266	341	591	514	333
Costs relating to the tender offer	165	-	-	165	-	-	-	-
Comparable profit before taxes	**23,623**	**23,603**	**56,896**	**9,897**	**13,725**	**17,169**	**16,123**	**18,986**
Income taxes in income statement	-4,504	-4,576	-9,769	-1,708	-2,796	-1,932	-3,261	-3,899
Change of deferred taxes	-301	-376	-1,530	-335	35	-1,033	-120	-75
Comparable profit/loss for the accounting period	**18,818**	**18,651**	**45,597**	**7,854**	**10,964**	**14,204**	**12,742**	**15,012**

Other non-recurring items relate to expenses incurred in determining non-compliance with the guidelines. 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

- In June 2026, the Company received a notice of hearing in accordance with the Administrative Procedure Act from the Finnish Financial Supervisory Authority (FIN-FSA). The notice of hearing is related to the Company's credit risk management, governance and management system, and reporting of large customer exposures. The FIN-FSA has assessed the Company's operations for the period 19 December 2018 — 4 February 2025. According to the assessment presented in the notice of hearing, in the view of FIN-FSA, the 25% regulatory limit relating to the largest customer exposure was exceeded during the period from the last quarter of 2022 to the third quarter of 2024. The FIN-FSA is assessing whether the conditions for imposing administrative sanctions, such as an administrative fine or a public warning, have been met. The Company is preparing for possible sanctions issued by the FIN-FSA and made a provision of EUR 2.5 million in the second quarter of 2026. The Company will issue a separate release relating to the Finnish Financial Supervisory Authority's decision and any effects on the Company once FIN-FSA announces its decision on this matter.

- In June, S&P Global Ratings affirmed that the short term and long-term issuer credit ratings of the Company remain unchanged and are BBB/A-2. At the same time, S&P assigned BBB+/A-2 short-term and long-term resolution counterparty ratings (RCRs) to the Company. S&P also decided to maintain the negative outlook for the Company's credit rating.

- In May, the FIN-FSA notified the Company of a combined penalty payment of EUR 0.4 million, relating to the periods 7 January 2021 to 23 June 2021 and 13 April 2022 to 13 May 2022. The Company recorded a one-off expense of EUR 0.4 million related to the penalty payment in the second quarter.

- In the summer of 2024, the Company announced a loan portfolio analysis related to the non-compliance with the guidelines, according to which the portfolio related to the non-compliance with the guidelines represented approximately 4% of the Company's loan portfolio, amounting to approximately EUR 240 million. In this regard, the Company launched a controlled winding-down plan in the second half of 2024. As a result of various arrangements, the size of the loan portfolio related to non-compliance operations was EUR 170 million on 30 June 2026, representing 2.9% of the loan portfolio. The expected credit loss provisions for the portfolio amount to approximately EUR 70 million.

- 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 was reformed so that instead of the two (2) year-long plans starting every two years, the Company introduces 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 of 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 requirement entered into force on 17 April 2026.

- 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 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 26 of the Half-Year Report.

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. The Company has not been subject to any penalty claims in the matter, and the Company is not a party to the matter. In May, FIN-FSA notified the Company of a combined penalty payment of EUR 0.4 million, relating to the periods 7 January 2021 to 23 June 2021 and 13 April 2022 to 13 May 2022. According to FIN-FSA, the Company failed to draw up insider lists at a time when it possessed, at the latest, insider information. The Company also did not update the insider lists without delay after individuals no longer had access to insider information. In addition, the Company's insider lists did not contain all the information required under the regulations. The Company has already implemented measures to further develop its insider management and has renewed its insider process guidelines and increased system support for these processes. The Company recorded a one-off expense EUR 0.4 million related to the penalty payment in the second quarter.

In June 2026, the Company received a notice of hearing in accordance with the Administrative Procedure Act from FIN-FSA. The notice of hearing is related to the Company's credit risk management, governance and management system, and reporting of large customer exposures. The FIN-FSA has assessed the Company's operations for the period 19 December 2018 — 4 February 2025. According to the assessment presented in the notice of hearing, in the view of FIN-FSA, the 25% regulatory limit relating to the largest customer exposure was exceeded during the period from the last quarter of 2022 to the third quarter of 2024. Based on the revised data reviewed by FIN-FSA, the liabilities of the largest customer group have been below the 25% threshold since the last quarter of 2024. FIN-FSA is assessing whether the conditions for imposing administrative sanctions, such as an administrative fine or a public warning, have been met. In 2024, the Company has taken steps to develop credit risk management, reporting practices and internal processes. The Company is preparing for potential future sanctions imposed by FIN-FSA and has made a provision of EUR 2.5 million for the second quarter of 2026. The Company will inform separately of FIN-FSA's decision once FIN-FSA has issued a decision on the matter.

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 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 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 FIN-FSA and has made a provision of EUR 3 million for the first quarter of 2025.

Credit rating and liquidity

In June, S&P Global Ratings (S&P) affirmed that the short-term and long-term issuer credit ratings of Oma Savings Bank Plc remain unchanged and are BBB/A-2. S&P expects that the

Company's asset quality will gradually improve in the next 24 months. S&P also estimates that the Company's financial position will remain solid. At the same time, S&P assigned BBB+/A-2 short-term and long-term resolution counterparty ratings (RCRs) to the Company. S&P also decided to maintain the negative outlook for the Company's credit rating.

S&P Global Ratings has affirmed an AAA rating for the Company's bond program.

	30 Jun 2026	31 Dec 2025	30 Jun 2025
LCR*	320.3%	391.1%	287.5%
NSFR*	128.4%	129.6%	130.3%

* The Company revised the LCR and NSFR calculations during 2025 and retrospectively adjusted the key figures on 30 June 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 30 June 2025 and they are not comparable with the key figures on 30 June 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 320.3% at the end of the second quarter of the year. Also, the net stable funding ratio (NSFR) remained at a high level, being 128.4%. The Company also met the additional liquidity requirement imposed by FIN-FSA and the Company's survival horizon was over 90 days on 30 June 2026.

Finland's economy is expected to strengthen gradually, but geopolitical uncertainty may slow the economy's return to growth. 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 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 Half-Year Financial Report.

The strategy of growth and financial targets

The Strategy of Growth

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: at least +2 percentage points above regulatory requirement

Significant events after the period

S-Bank Plc's voluntary recommended cash tender offer

On 9 July 2026, S-Bank Plc announced a voluntary recommended public cash tender offer of EUR 17.20 per share for all shares in Oma Savings Bank Plc. Following the completion of the tender offer, the aim is to delist Oma Savings Bank Plc from the regulated market maintained by Nasdaq Helsinki Ltd. The offer price represents a premium of approximately 52.5% compared to the volume-weighted average trading price during the twelve-month period and approximately 47.0% compared to the closing price as of 8 July 2026 and provides the shareholders of Oma Savings Bank Plc with an opportunity to realise the immediate value of their shareholdings. Etelä-Karjalan Säästöpankkisäätiö sr, Parkanon Säästöpankkisäätiö sr, Liedon Säästöpankkisäätiö sr, Töysän Säästöpankkisäätiö sr and Kuortaneen Säästöpankkisäätiö sr, which in aggregate hold approximately 59.9% of the outstanding shares and votes in Oma Savings Bank Plc, have irrevocably undertaken to accept the tender offer.

The Board of Directors of Oma Savings Bank Plc, represented by a quorum comprising the non-conflicted members of the Board of Directors, has unanimously decided to recommend that the shareholders of Oma Savings Bank accept the tender offer. The recommendation is supported by a fairness opinion provided by EY Advisory Oy to the Board of Directors of Oma Savings Bank.

S-Bank Plc believes that, upon completion, the combination will create a larger business entity which strengthens the position of the combined bank as a competitive player, and which has stronger capabilities to offer high-quality services to its customers and to respond to the growing requirements of the banking sector.

S-Bank Plc sees significant value and potential in Oma Savings Bank Plc. Oma Savings Bank Plc has a history spanning over 150 years and, with it, a strong position in the Finnish banking sector as well as valuable financial sector expertise. S-Bank Plc would provide a solid platform to continue successful work and growth. The tender offer is expected to be completed during the fourth quarter of 2026.

The completion of the tender offer is not expected to have any immediate material effects on the operations or assets, the position of the management or employees, or the business locations of Oma Savings Bank. However, as is customary, S-Bank Plc intends to change the composition of the Board of Directors of Oma Savings Bank after the completion of the tender offer. After the completion of the tender offer Oma Savings Bank Plc would continue as a subsidiary of S-Bank Plc. Further, depending on the strategic and commercial considerations by S-Bank Plc following the completion of the tender offer and/or the delisting of the shares of Oma Savings Bank Plc from the regulated market of Nasdaq Helsinki Ltd, certain changes may be implemented over time as part of customary business evaluation.

Credit Watch rating

On July 14, 2026, S&P Global Ratings (S&P) placed its 'BBB ' long-term issuer credit rating on the Company on CreditWatch with positive implications. At the same time, S&P affirmed its 'A-2' short-term rating on the Company. According to S&P, the CreditWatch placement follows the voluntary recommended public tender offer announced by S-Bank Plc on 9 July 2026. S&P indicates that the positive CreditWatch placement reflects the possibility of a one-notch upgrade of the Company's long-term issuer credit rating following completion of the transaction. If the proposed transaction is not completed, S&P has stated that it would remove the CreditWatch placement and reassess any implications for the Company's standalone credit profile.

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 financial year 2026 (specified 13 August 2026)

The business outlook for the Company for the financial year 2026 is influenced by the overall housing market situation and the impact of market conditions, particularly on the investment appetite among SMEs. As a result of declining market interest rates and changes in the loan portfolio, net interest income will decrease compared with the previous financial year. In line with its strategy, the Company is focusing on diversified earnings generation and growth in fee income. The tender offer announced in early July for all shares in the Company may affect the Company's business operations. While the growth in the Company's cost base has slowed compared with the previous financial year, the tender offer process may give rise to additional unforeseen expenses. OmaSp estimates that impairment losses on financial assets will remain below the level of 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 decrease slightly compared with the reference period (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:

5 November 2026	Interim Report 1-9/2026

Capital adequacy

The total capital (TC) ratio of Oma Savings Bank Group strenghtened slightly and was 19.4 (19.3)% at the end of the period. The Common Equity Tier 1 capital (CET1) ratio was 18.7 (18.3)%, exceeding by 7.4 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 2,991.2 (3,007.9) million at the end of the reporting period. 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 simplified standard 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 581.7 (581.4) million remained at the level of the comparison period and exceeded by EUR 170.0 million the total capital requirement for own funds EUR 411.7 (414.0) million. Taking into account the indicative additional capital recommendation, the surplus of own funds was EUR 125.2 million. The earnings for the financial year 2026 have been included in the Common Equity Tier 1 capital with the permission granted by

(1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Common Equity Tier 1 capital before regulatory adjustments	616,032	601,998	586,038
Regulatory adjustments on Common Equity Tier 1	-57,912	-50,159	-39,784
Common Equity Tier 1 (CET1) capital, total	**558,121**	**551,839**	**546,254**
Additional Tier 1 capital before regulatory adjustments	-	-	-
Regulatory adjustments on additional Tier 1 capital	-	-	-
Additional Tier 1 (AT1) capital, total	-	-	-
Tier 1 capital (T1 = CET1 + AT1), total	**558,121**	**551,839**	**546,254**
Tier 2 capital before regulatory adjustments	23,604	29,551	35,597
Regulatory adjustments on Tier 2 capital	-	-	-
Tier 2 (T2) capital, total	**23,604**	**29,551**	**35,597**
Total capital (TC = T1 + T2), total	**581,724**	**581,389**	**581,851**
Risk-weighted assets			
Credit and counterparty risk	2,608,529	2,628,458	2,747,182
Credit valuation adjustment risk (CVA)	16,263	18,565	22,260
Market risk (foreign exchange risk)	-	-	-
Operational risk	366,390	360,859	335,540
Risk-weighted assets, total	**2,991,182**	**3,007,882**	**3,104,982**
Common Equity Tier 1 (CET1) capital ratio, %	18.66%	18.35%	17.59%
Tier 1 (T1) capital ratio, %	18.66%	18.35%	17.59%
Total capital (TC) ratio, %	19.45%	19.33%	18.74%

Leverage ratio (1,000 euros)	**30 Jun 2026**	**31 Dec 2025**	**30 Jun 2025**
Tier 1 capital	558,121	551,839	546,254
Total amount of exposures	7,299,443	7,515,757	7,411,252
Leverage ratio	**7.65%**	**7.34%**	**7.37%**

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 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% is valid until further notice, however 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 has set the leverage ratio requirement (P2R-LR) of 0.25% set for Oma Savings Bank Plc. The requirement is valid until further notice, however 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 3.0%.

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 30 June 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 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

Group`s total capital requirement

30 Jun 2026 (1,000 euros)		Buffer requirements						
Capital	Pillar I minimum capital requirement*	Pillar II (SREP) capital requirement*	Capital conservati on buffer	Countercy clical buffer**	O-SII	Systemic risk buffer		Total capital requirement
CET1	4.50%	1.27%	2.50%	0.01%	0.00%	1.00%	9.28%	277,558
AT1	1.50%	0.42%					1.92%	57,487
T2	2.00%	0.56%					2.56%	76,649
Total	**8.00%**	**2.25%**	**2.50%**	**0.01%**	**0.00%**	**1.00%**	**13.76%**	**411,694**

* 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)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Total risk exposure amount (TREA)	2,991,182	3,007,882	3,218,562
of which MREL requirement	690,963	285,749	305,763
Leverage ratio exposures (LRE)	7,299,443	7,515,757	7,559,259
of which MREL requirement	578,116	225,473	226,778
MREL requirement	**690,963**	**285,749**	**305,763**
Common Equity Tier 1 (CET1)	558,121	551,839	531,713
AT1 instruments	-	-	-
T2 instruments	23,604	29,551	38,587
Other liabilities	287,215	280,929	100,281
Total MREL eligible assets	**868,939**	**862,318**	**670,580**

information in accordance with Pillar III will be published as a separate report alongside the Half-Year Financial Report.

Tables and notes

Consolidated condensed income statement

Note	(1,000 euros)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
	Interest income	116,216	143,403	265,514	58,459	68,153
	Interest expenses	-44,118	-52,507	-96,877	-22,135	-24,137
10	**Net interest income**	**72,098**	**90,895**	**168,637**	**36,324**	**44,016**
	Fee and commission income	31,425	29,642	60,796	15,620	14,963
	Fee and commission expenses	-4,862	-4,788	-10,144	-2,413	-2,549
11	**Fee and commission income and expenses, net**	**26,563**	**24,854**	**50,651**	**13,207**	**12,415**
12	Net income on financial assets and financial liabilities	268	494	-4,167	-246	-43
	Other operating income	3,491	3,171	6,287	2,511	2,953
	Total operating income	**102,419**	**119,414**	**221,408**	**51,796**	**59,340**
	Personnel expenses	-23,854	-21,434	-42,271	-12,716	-11,512
	Other operating expenses	-36,124	-39,432	-71,918	-20,642	-17,217
	Depreciation, amortisation and impairment losses on tangible and intangible assets	-4,997	-4,235	-8,877	-2,650	-2,132
	Total operating expenses	**-64,975**	**-65,101**	**-123,066**	**-36,009**	**-30,861**
13	Impairment losses on financial assets, net	-14,940	-31,410	-47,111	-7,539	-9,088
	Share of profit of equity accounted entities	-386	-1,182	-1,983	-28	-781
	Profit before taxes	**22,119**	**21,721**	**49,248**	**8,220**	**18,611**
	Income taxes	-4,504	-4,576	-9,769	-1,708	-3,899
	Profit for the accounting period	**17,615**	**17,145**	**39,479**	**6,513**	**14,711**
	Of which:					
	Shareholders of Oma Savings Bank Plc	17,615	17,145	39,479	6,513	14,711
	Total	**17,615**	**17,145**	**39,479**	**6,513**	**14,711**
	Earnings per share (EPS), EUR	**0.53**	**0.52**	**1.19**	**0.20**	**0.44**
	Earnings per share (EPS) after dilution, EUR	**0.53**	**0.51**	**1.18**	**0.20**	**0.44**

Consolidated condensed statement of comprehensive income

(1,000 euros)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
Profit for the accounting period	**17,615**	**17,145**	**39,479**	**6,513**	**14,711**
Other comprehensive income before taxes					
Items that will not be reclassified through profit or loss					
Gains and losses on remeasurements from defined benefit pension plans	-	-	-46	-	-
Items that may later be reclassified through profit or loss					
Measured at fair value, net	4,153	11,173	17,632	5,364	5,725
Transferred to Income Statement as a reclassification change	72	263	428	72	31
Other comprehensive income before taxes	**4,225**	**11,436**	**18,015**	**5,436**	**5,756**
Income taxes					
For items that will not be reclassified to profit or loss					
Gains and losses on remeasurements from defined benefit pension plans	-	-	9	-	-
Items that may later be reclassified to profit or loss					
Measured at fair value	-845	-2,287	-3,612	-1,087	-1,151
Income taxes	**-845**	**-2,287**	**-3,603**	**-1,087**	**-1,151**
Other comprehensive income for the accounting period after taxes	**3,380**	**9,149**	**14,412**	**4,349**	**4,605**
Comprehensive income for the accounting period	**20,996**	**26,294**	**53,891**	**10,862**	**19,316**
Attributable to:					
Shareholders of Oma Savings Bank Plc	20,996	26,294	53,891	10,862	19,316
Total	**20,996**	**26,294**	**53,891**	**10,862**	**19,316**

Consolidated condensed balance sheet

Note	Assets (1,000 euros)	30 Jun 2026	Adjusted 31 Dec 2025	Adjusted 30 Jun 2025
	Cash and central bank deposits	857,894	941,103	575,110
5	Loans and receivables to credit institutions	66,935	103,315	167,717
5	Loans and receivables to the public and public sector entities	5,631,507	5,732,702	5,904,086
6	Financial derivatives	40,981	55,180	81,363
7	Investment assets	501,368	505,317	509,213
7	Investment properties	1,103	1,181	911
17	Equity accounted entities	14,788	15,068	18,759
	Tangible assets	37,832	39,683	38,880
	Intangible assets	30,916	24,269	16,635
	Other assets	15,330	15,388	15,079
	Current income tax assets	10,975	8,957	5,823
	Deferred tax assets	140	109	126
	Goodwill	20,090	20,090	20,090
	Assets, total	**7,229,858**	**7,462,363**	**7,353,792**

Note	Liabilities (1,000 euros)	30 Jun 2026	Adjusted 31 Dec 2025	Adjusted 30 Jun 2025
8	Liabilities to credit institutions	103,039	124,996	191,983
8	Liabilities to the public and public sector entities	3,816,672	3,864,300	3,936,915
6	Financial derivatives	5,803	3,954	10,673
9	Debt securities issued to the public	2,549,114	2,710,660	2,473,451
	Deferred tax liabilities	14,332	17,794	20,899
	Provisions and other liabilities	56,362	60,830	67,788
	Subordinated liabilities	61,343	61,001	61,341
	Liabilities, total	**6,606,665**	**6,843,533**	**6,763,050**

	Equity	30 Jun 2026	Adjusted 31 Dec 2025	Adjusted 30 Jun 2025
	Share capital	24,000	24,000	24,000
	Reserves	176,338	172,742	167,242
	Retained earnings	422,855	422,087	399,500
	Shareholders of Oma Savings Bank Plc	**623,193**	**618,829**	**590,742**
	Shareholders of Oma Savings Bank Plc	623,193	618,829	590,742
	Equity, total	**623,193**	**618,829**	**590,742**
	Liabilities and equity, total	**7,229,858**	**7,462,363**	**7,353,792**

Consolidated condensed statement of changes in equity

(1,000 euros)

30 Jun 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**
Comprehensive income							
Profit for the accounting period	-	-	-	-	17,615	17,615	17,615
Other comprehensive income	-	3,380	-	3,380	-	3,380	3,380
Comprehensive income, total	**-**	**3,380**	-	**3,380**	**17,615**	**20,996**	**20,996**
Transactions with owners							
Repurchase/sale of own shares	-	-	-	-	265	265	265
Distribution of dividends	-	-	-	-	-16,601	-16,601	-16,601
Share-based incentive schemes	-	-	217	217	-512	-295	-295
Transactions with owners, total	**-**	**-**	**217**	**217**	**-16,848**	**-16,632**	**-16,632**
Equity total, 30 June 2026	**24,000**	**-35,239**	**211,578**	**176,338**	**422,855**	**623,193**	**623,193**

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

30 Jun 2025	Share capital	Fair value reserve	Other reserves	Reserves, total	Retained earnings	Shareholders of Oma Savings Bank Plc	Equity, total
Equity, 1 January 2025	**24,000**	**-53,068**	**210,979**	**157,911**	**394,232**	**576,143**	**576,143**
Comprehensive income							
Profit for the accounting period	-	-	-	-	17,145	17,145	17,145
Other comprehensive income	-	9,149	-	9,149	-	9,149	9,149
Comprehensive income, total	**-**	**9,149**	**-**	**9,149**	**17,145**	**26,294**	**26,294**
Transactions with owners							
Repurchase/sale of own shares	-	-	-	-	75	75	75
Distribution of dividends	-	-	-	-	-11,936	-11,936	-11,936
Share-based incentive scheme	-	-	183	183	-16	166	166
Transactions with owners, total	**-**	**-**	**183**	**183**	**-11,877**	**-11,695**	**-11,695**
Equity total, 30 June 2025	**24,000**	**-43,919**	**211,162**	**167,242**	**399,500**	**590,742**	**590,742**

Consolidated condensed cash flow statement

Note	(1,000 euros)	1-6/2026	Adjusted 1-6/2025	Adjusted 1-12/2025
	Cash flow from operating activities			
	Profit/loss for the accounting period	17,615	17,145	39,479
	Changes in fair value	284	-445	3,773
17	Share of profit of equity accounted entities	386	1,182	1,983
12	Depreciation and impairment losses on investment properties	35	20	73
	Depreciation, amortisation and impairment losses on tangible and intangible assets	4,997	4,235	8,877
13	Impairment and expected credit losses	14,940	31,410	47,111
	Income taxes	4,504	4,576	9,769
	Other adjustments	12,053	5,760	13,482
	Adjustments to the profit/loss of the accounting period	37,197	46,739	85,068
	Cash flow from operations before changes in receivables and liabilities	**54,813**	**63,884**	**124,547**
	Increase (-) or decrease (+) in operating assets			
	Debt securities	7,183	14,698	16,110
5	Loans and receivables to customers	86,665	377,869	534,468
7	Investment assets	-	1,517	5,012
	Other assets	-1,429	-2,178	694
	Total	**92,419**	**391,905**	**556,284**
	Increase (+) or decrease (-) in operating liabilities			
8	Liabilities to credit institutions	-21,957	-47,554	-114,131
8	Deposits	-32,584	-68,706	-117,430
	Provisions and other liabilities	-17,852	-19,540	-16,337
	Total	**-72,393**	**-135,800**	**-247,897**
	Paid income taxes	**-10,859**	**-20,384**	**-33,114**
	Total cash flow from operating activities	**63,980**	**299,606**	**399,820**

Note	(1,000 euros)	1-6/2026	Adjusted 1-6/2025	Adjusted 1-12/2025
	Cash flow from investments			
	Investments in tangible and intangible assets	-9,616	-7,250	-18,234
	Proceeds from sales of tangible and intangible assets	-	-	44
17	Acquisition of associated companies and joint ventures	-	-66	-66
	Total cash flow from investments	**-9,616**	**-7,316**	**-18,256**
	Cash flows from financing activities			
9	Debt securities issued to the public, proceeds	19,689	-	214,460
9	Debt securities issued to the public, repayments	-174,807	-214,568	-214,568
	Payments of lease liabilities	-2,234	-2,147	-4,290
	Dividends paid	-16,601	-11,936	-11,936
	Total cash flows from financing activities	**-173,954**	**-228,650**	**-16,334**
	Net change in cash and cash equivalents	**-119,590**	**63,639**	**365,230**
	Cash and cash equivalents at the beginning of the accounting period	**1,043,918**	**678,688**	**678,688**
	Cash and cash equivalents at the end of the accounting period	**924,328**	**742,327**	**1,043,918**
	Cash and cash equivalents are formed by the following items			
	Cash and central bank deposits	857,894	575,110	941,103
5	Receivables from credit institutions repayable on demand	66,435	167,217	102,815
	Total	**924,328**	**742,327**	**1,043,918**
	Received interest	**115,036**	**142,802**	**262,927**
	Paid interest	**-55,036**	**-63,964**	**-97,996**
	Dividends received	**4**	**234**	**237**

Note 1 Accounting principles for the Half-Year Financial 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.

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 Half-Year Financial Report is drawn up in accordance with the IAS 34 Interim Financial Reporting standard. The accounting principles for the Half-Year Financial Report are the same as in the Financial Statements for 2025, except for the amendments in Note 2.

The figures for the Half-Year Financial 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 Half-Year Financial Report 1 January — 30 June 2026 in its meeting on 13 August 2026. The Half-Year Financial 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' and provide notes on the management-defined performance measures. The Company's main business is to provide financing to customers and most of the income statement items are expected to be part of the main business.

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 Half-Year Financial 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 Half-Year Financial 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 differs from the estimates used in the Half-Year Financial 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. In the second quarter, the amount of liability measured in profit or loss is re-assessed and reduced by EUR 0.7 million. At the end of the reporting period, EUR 0.7 million liability remains.

In connection with the acquisition of Liedon Savings Bank's business in March 2023, a liability at fair value through profit or loss, totalling EUR 15.0 million, was recognised concerning the five-year fixed-term liability of Liedon Savings Bank as a credit institution member leaving the consortium of Savings Bank. In the second quarter, the amount of liability measured in profit or loss is re-assessed and reduced by EUR 1.5 million. At the end of the reporting period, EUR 5.8 million liability remains.

Note 2 Changes in the presentation of the Half-Year Financial 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 30 June 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 were 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 25.0 million on 30 June 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 -0.3 million on 30 June 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 (1-6/2025 EUR 0.2 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 30 June 2025, EUR 2.3 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 (1-6/2025, EUR 0.9 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. Investment properties (EUR 1.2 million on 31 December 2025 and EUR 0.9 million on 30 June 2025), were segregated into a separate line on the balance sheet Investment properties.

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 0.3 million on 30 June 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 (1-6/2025 EUR -0.1 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 14.0 million on 30 June 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 (1-6/2025 EUR 4.7 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 15.2 million on 30 June 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 1.3 million on 30 June 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
	Assets, total	**7,474,004**	**-11,642**	**7,462,363**

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
	Liabilities, total	**6,855,175**	**-11,642**	**6,843,533**

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

Reference	Assets (1,000 euros)	Reported 30 June 2025	Changes	Adjusted 30 June 2025
a)	Cash and central bank deposits	575,110	-	575,110
	Loans and receivables to credit institutions	167,717	-	167,717
b)	Loans and receivables to the public and public sector entities	5,879,310	24,776	5,904,086
	Financial derivatives	81,363	-	81,363
c) d)	Investment assets	507,799	1,414	509,213
d)	Investment properties	-	911	911
	Equity accounted entities	18,759	-	18,759
	Tangible assets	38,880	-	38,880
	Intangible assets	16,635	-	16,635
b) c)	Other assets	42,448	-27,369	15,079
	Current income tax assets	5,823	-	5,823
e)	Deferred tax assets	12,402	-12,276	126
	Goodwill	20,090	-	20,090
	Assets, total	**7,366,337**	**-12,545**	**7,353,792**

Reference	Liabilities (1,000 euros)	Reported 30 June 2025	Changes	Adjusted 30 June 2025
f)	Liabilities to credit institutions	191,669	314	191,983
g)	Liabilities to the public and public sector entities	3,922,916	13,999	3,936,915
	Financial derivatives	10,673	-	10,673
h)	Debt securities issued to the public	2,458,229	15,223	2,473,451
e)	Deferred tax liabilities	33,175	-12,276	20,899
b) f) g) h) i)	Provisions and other liabilities	98,934	-31,146	67,788
i)	Subordinated liabilities	60,000	1,341	61,341
	Liabilities, total	**6,775,594**	**-12,545**	**6,763,050**

	Equity	Reported 30 June 2025	Changes	Adjusted 30 June 2025
	Share capital	24,000	-	24,000
	Reserves	167,242	-	167,242
	Retained earnings	399,500	-	399,500
	Shareholders of Oma Savings Bank Plc	**590,742**	**-**	**590,742**
	Shareholders of Oma Savings Bank Plc	590,742	-	590,742
	Equity, total	**590,742**	**-**	**590,742**
	Liabilities and equity, total	**7,366,337**	**-12,545**	**7,353,792**

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 outgoing 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 1308.8 (1 404.8) million at the end of the second 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 320.3% at the end of the second quarter. At the end of the second quarter, the NSFR was 128.4%. The Company met the additional liquidity requirement and the survival horizon set by FIN-FSA was over 90 days at the end of the second quarter.

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
LCR*	320.3%	339.3%	391.1%	838.9%	287.5%
NSFR*	128.4%	129.5%	129.6%	130.6%	130.3%

*The Company revised the LCR and NSFR calculation during 2025 and retrospectively adjusted the key figures of 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 Company's liquidity risk position remained at a good level throughout the second quarter. 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 mainly focused on the private customer segment. The amount of new non-performing exposures has been declining, but the lead times of debt collection process have lengthened, especially due to the prolonged realisation periods of real estate collateral.

The 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 and developing lending processes for new loans to ensure favourable development of credit quality. 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 continued to improve its credit risk management processes. Development work is 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 9.4 (8.9)% on 30 June 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 4.2 (3.4)% at the end of the second 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 2.5 (1.9)%. The changes are explained by the slow economic recovery described above and its effects.

Impairment losses on financial assets

Impairment losses on loan portfolio were EUR 7.5 (9.1) million in the second quarter. The level of impairment losses during the reporting period was particularly affected by an increase in the number of defaulted exposures, an update to the ECL calculation model, and an increase in expectations on defaulted agreements, which was explained, among other things, by prolonged defaults and other changes in LGD. In addition, impairment losses were increased by adjustments made to individual agreements based on the management's judgement.

During the second quarter, credit losses amounted to EUR 0.9 (2.7) 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. The Company updated the macroeconomic factors used in the calculation of expected credit losses in the second quarter. These include Finland-level forecasts of GDP, employment, housing and commercial property prices. Economic forecasts are subject to estimation uncertainty, as actual economic development may differ from the used 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.

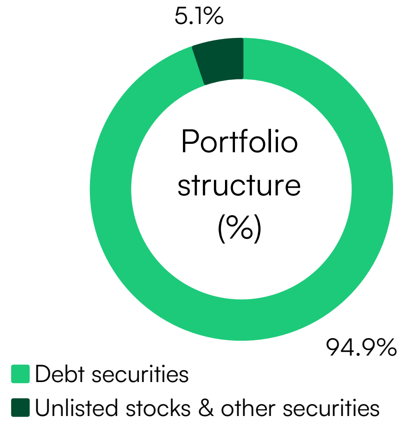
Interest rate risk sensitivity to 1% change in interest rate

	30 Jun 2026		31 Dec 2025		30 Jun 2025	
(1,000 euros)	-1% change	+ 1% change	-1% change	+ 1% change	-1% change	+ 1% change
Change 1-12 mos	-2,237	812	-6,777	3,321	-2,534	-1,588
Change 13-24 mos	-15,426	14,947	-20,821	17,481	-17,004	13,197

During the second quarter, the European Central Bank raised its key interest rates by 25 basis points in response to the changed inflation and economic outlook. During the second quarter, short-term market interest rates saw growth, while long-term market interest rates saw declines. The Company's interest rate risk position remained at a good level during the second 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 30 June 2026, the market value of the investment portfolio was EUR 521.1 (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.

Matured and non-performing exposures and forbearances

(1,000 euros)	30 Jun 2026	% of credit portfolio	31 Dec 2025	% of credit portfolio	30.6.2025	% of credit portfolio
Matured exposures, 31-90 days	23,712	0.4%	26,312	0.4%	32,349	0.5%
Non-matured or matured less than 91 days, non-repayment likely	206,839	3.6%	197,662	3.4%	238,257	3.9%
Non-performing exposures, 91-180 days	41,161	0.7%	39,216	0.7%	57,930	1.0%
Non-performing exposures, 181 days - 1 year	42,942	0.7%	142,526	2.4%	113,934	1.9%
Non-performing exposures, > 1 year	256,885	4.4%	145,644	2.5%	99,610	1.6%
Matured and non-performing exposures total	**571,539**	**9.9%**	**551,360**	**9.4%**	**542,080**	**9.0%**
Non-performing exposures total	**547,827**	**9.4%**	**525,048**	**8.9%**	**509,731**	**8.4%**
of which portfolio related to non-compliance with the guidelines, total	140,472	2.4%	168,877	2.9%	180,350	3.0%
of which other portfolio, total	407,356	7.0%	356,171	6.1%	329,380	5.5%
Performing exposures and matured exposures with forbearances	98,470	1.7%	87,000	1.5%	93,122	1.5%
Non-performing exposures with forbearances	146,395	2.5%	111,393	1.9%	81,931	1.4%
Forbearances total	**244,865**	**4.2%**	**198,393**	**3.4%**	**175,054**	**2.9%**
of which portfolio related to non-compliance with the guidelines, total	10,651	0.2%	16,984	0.3%	17,259	0.3%
of which other portfolio total	234,214	4.0%	181,409	3.1%	157,794	2.6%

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)	30 Jun 2026		31 Dec 2025		30 Jun 2025	
Region	**Collateral value**	**Share (%)**	**Collateral value**	**Share (%)**	**Collateral value**	**Share (%)**
Southwest Finland	1,830,425	23.7%	1,870,822	23.9%	1,900,921	24.0%
Uusimaa	1,056,480	13.7%	1,077,361	13.8%	1,090,236	13.8%
South Ostrobothnia	1,049,318	13.6%	1,076,178	13.8%	1,085,895	13.7%
Pirkanmaa	754,192	9.8%	783,402	10.0%	784,243	9.9%
Satakunta	503,221	6.5%	507,638	6.5%	515,159	6.5%
South Karelia	477,383	6.2%	484,990	6.2%	491,935	6.2%
Kanta-Häme	276,625	3.6%	276,408	3.5%	280,458	3.5%
Kymenlaakso	257,106	3.3%	265,096	3.4%	270,401	3.4%
Central Finland	250,445	3.2%	245,851	3.1%	240,379	3.0%
South Savo	214,286	2.8%	219,384	2.8%	221,151	2.8%
North Ostrobothnia	212,251	2.8%	207,339	2.7%	208,178	2.6%
Päijät-Häme	197,312	2.6%	184,739	2.4%	195,071	2.5%
North Karelia	194,118	2.5%	183,784	2.4%	181,941	2.3%
Other regions	435,887	5.7%	430,439	5.5%	440,462	5.6%
Total	**7,709,050**	**100.0%**	**7,813,432**	**100.0%**	**7,906,431**	**100.0%**

Geographic breakdown of loan portfolio

(1,000 euros)	30 Jun 2026		31 Dec 2025		30 Jun 2025	
Region	**Credit balance**	**Share (%)**	**Credit balance**	**Share (%)**	**Credit balance**	**Share (%)**
South Ostrobothnia	1,155,083	20.0%	1,162,972	19.8%	1,198,668	19.9%
Southwest Finland	1,056,821	18.3%	1,105,132	18.9%	1,142,448	19.0%
Uusimaa	914,151	15.8%	910,473	15.5%	903,953	15.0%
Pirkanmaa	583,768	10.1%	598,274	10.2%	615,789	10.2%
Satakunta	384,080	6.7%	401,179	6.8%	415,641	6.9%
South Karelia	228,468	4.0%	237,581	4.1%	247,827	4.1%
Central Finland	222,802	3.9%	217,395	3.7%	212,519	3.5%
North Ostrobothnia	210,030	3.6%	187,463	3.2%	193,688	3.2%
Kanta-Häme	185,203	3.2%	194,627	3.3%	195,342	3.2%
South Savo	160,154	2.8%	163,866	2.8%	165,977	2.8%
Päijät-Häme	142,201	2.5%	138,707	2.4%	140,434	2.3%
North Karelia	131,710	2.3%	130,186	2.2%	131,507	2.2%
Kymenlaakso	128,264	2.2%	135,439	2.3%	139,846	2.3%
Other regions	267,358	4.6%	276,620	4.7%	314,524	5.2%
Total	**5,770,094**	**100.0%**	**5,859,914**	**100.0%**	**6,018,165**	**100.0%**

Figures do not include interest due on items.

Industry breakdown of loan portfolio (excluding private customers)

	30 Jun 2026		31 Dec 2025		30 Jun 2025	
Industry	**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%	13.2%	47.8%	12.9%	46.7%	11.5%
Agriculture, forestry, fishing industry	12.3%	6.2%	12.5%	5.7%	12.2%	11.4%
Finance and insurance	6.9%	47.8%	6.1%	37.1%	6.1%	39.7%
Construction	5.2%	19.7%	5.7%	19.9%	6.0%	22.9%
Trade	4.5%	44.1%	5.5%	38.7%	5.5%	38.5%
Professional, scientific and technical activities	3.6%	27.1%	3.5%	25.9%	3.7%	24.7%
Industry	3.2%	26.5%	3.0%	29.1%	3.3%	24.9%
Transportation and storage	2.6%	8.9%	2.7%	10.8%	2.7%	12.2%
Art, entertainment and recreation	2.5%	17.2%	2.6%	18.6%	2.4%	19.8%
Accommodation and food service activities	2.2%	17.7%	2.5%	13.4%	2.6%	12.1%
Other lines of business, total	8.2%	13.8%	8.2%	16.0%	8.6%	23.5%
Total	**100%**	**17.5%**	**100.0%**	**16.6%**	**100%**	**17.6%**

The collateral gap describes the share of the loan portfolio that is not covered by collateral security. Figures do not include interest due on items.

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

Groups (1,000 euros)	Exposure before adjustments	Adjustments	Exposure after adjustments	Share of capital (Tier 1)
Customer group 1	151,867	-61,902	89,965	16.1%
Customer group 2	23,762	-23	23,739	4.3%
Customer group 3	22,931	-	22,931	4.1%
Customer group 4	24,109	-1,597	22,511	4.0%
Customer group 5	19,709	-983	18,726	3.4%
Sum	**242,377**	**-64,506**	**177,872**	
Total exposure of customer groups	**242,377**	**-64,506**	**177,872**	

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

Private customer	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**	**30 Jun 2025**	**31 Mar 2025**
Private customer	3,557,530	3,580,444	3,622,010	3,650,017	3,671,986	3,725,373
-Expected credit losses	-38,507	-36,678	-33,920	-31,324	-30,882	-29,616
Corporate customer	1,065,150	1,077,328	1,085,896	1,162,163	1,194,962	1,283,958
-Expected credit losses	-65,779	-62,570	-58,819	-60,604	-52,020	-48,015
Housing company	643,784	656,474	658,888	646,389	655,548	692,168
-Expected credit losses	-24,002	-23,497	-23,442	-23,065	-23,575	-24,414
Agricultural customer	279,986	284,527	287,363	294,428	295,225	305,104
-Expected credit losses	-10,388	-10,171	-9,752	-9,598	-8,712	-8,682
Other	223,643	225,827	205,757	197,006	200,444	238,977
-Expected credit losses	-27,101	-26,432	-26,405	-23,741	-23,665	-23,040
Credit balance total	**5,770,094**	**5,824,599**	**5,859,914**	**5,950,004**	**6,018,165**	**6,245,580**
Expected credit losses total	**-165,778**	**-159,347**	**-152,338**	**-148,332**	**-138,854**	**-133,767**

Figures do not include interest due on items.

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.

Figures do not include interest due on items.

Private customers

Loans and receivables and off-balance sheet commitments (1,000 euros)	30 Jun 2026					
	Stage 1	**Stage 2**	**Stage 3**	**Total**	**31 Dec 2025**	**30 Jun 2025**
Risk rating 1	1,512,988	18,839	-	1,531,826	1,482,744	1,547,858
Risk rating 2	1,666,729	214,511	-	1,881,240	1,962,568	1,950,125
Risk rating 3	6,558	119,794	-	126,352	142,713	156,424
Risk rating 4	2,357	56,981	157,910	217,248	213,867	200,532
No rating	46	4,070	1,514	5,629	3,626	3,306
Capital items by risk category, total	**3,188,676**	**414,195**	**159,424**	**3,762,295**	**3,805,518**	**3,858,245**
Loss allowance (ECL)	803	5,811	32,386	39,000	34,352	31,019
Total	**3,187,873**	**408,384**	**127,038**	**3,723,295**	**3,771,165**	**3,827,226**

Loss allowance (ECL) (1,000 euros)	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	803	853	872	894	952
Stage 2	5,811	6,015	5,916	6,421	7,263
Stage 3	32,386	30,269	27,564	24,128	22,804
Total	**39,000**	**37,138**	**34,352**	**31,443**	**31,019**

Coverage ratio, %	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	0.03	0.03	0.03	0.03	0.03
Stage 2	1.4	1.4	1.4	1.7	1.9
Stage 3	20.3	19.5	18.7	17.9	17.8

SMEs

Loans and receivables and off-balance sheet commitments (1,000 euros)	30 Jun 2026 Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	30 Jun 2025
Risk rating 1	418,386	10,369	-	428,754	415,810	443,518
Risk rating 2	290,205	96,409	-	386,614	416,906	427,693
Risk rating 3	25,742	88,361	-	114,104	103,068	153,938
Risk rating 4	365	16,028	220,046	236,439	227,293	251,419
No rating	27	672	-	699	656	572
Capital items by risk category, total	**734,724**	**211,840**	**220,046**	**1,166,609**	**1,163,733**	**1,277,140**
Loss allowance (ECL)	273	1,305	65,723	67,301	60,151	53,403
Total	**734,451**	**210,535**	**154,322**	**1,099,308**	**1,103,583**	**1,223,737**

Loss allowance (ECL) (1,000 euros)	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	273	242	243	268	337
Stage 2	1,305	1,393	1,620	2,200	2,956
Stage 3	65,723	62,416	58,288	59,272	50,110
Total	**67,301**	**64,051**	**60,151**	**61,740**	**53,403**

Coverage ratio, %	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	0.04	0.03	0.03	0.03	0.04
Stage 2	0.6	0.7	0.8	1.1	1.6
Stage 3	29.9	28.1	27.1	25.9	21.5

Housing associations

Loans and receivables and off-balance sheet commitments (1,000 euros)	30 Jun 2026 Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	30 Jun 2025
Risk rating 1	454,764	1,604	-	456,368	542,233	515,809
Risk rating 2	99,594	17,928	-	117,522	44,673	73,035
Risk rating 3	3,434	12,733	-	16,168	12,687	9,118
Risk rating 4	2	277	68,171	68,450	69,402	68,719
No rating	-	-	-	-	-	5
Capital items by risk category, total	**557,795**	**32,543**	**68,171**	**658,508**	**668,995**	**666,686**
Loss allowance (ECL)	115	232	23,665	24,012	23,450	23,577
Total	**557,680**	**32,311**	**44,506**	**634,497**	**645,545**	**643,109**

Loss allowance (ECL) (1,000 euros)	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	115	90	229	221	235
Stage 2	232	81	92	267	306
Stage 3	23,665	23,330	23,129	22,579	23,037
Total	**24,012**	**23,501**	**23,450**	**23,067**	**23,577**

Coverage ratio, %	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	0.02	0.02	0.04	0.04	0.04
Stage 2	0.7	0.5	0.5	1.7	2.3
Stage 3	34.7	33.6	33.3	33.1	34.6

Agriculture

Loans and receivables and off-balance sheet commitments (1,000 euros)	30 Jun 2026 Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	30 Jun 2025
Risk rating 1	97,477	2,990	-	100,467	89,861	100,728
Risk rating 2	109,746	10,569	-	120,315	138,113	129,407
Risk rating 3	8,314	14,803	-	23,117	22,834	31,302
Risk rating 4	12	9,398	22,616	32,026	30,301	28,849
No rating	155	17,273	-	17,428	16,454	16,274
Capital items by risk category, total	**215,704**	**55,033**	**22,616**	**293,353**	**297,563**	**306,560**
Loss allowance (ECL)	181	814	9,469	10,463	9,815	8,733
Total	**215,523**	**54,219**	**13,148**	**282,889**	**287,748**	**297,827**

Loss allowance (ECL) (1,000 euros)	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	181	169	177	237	253
Stage 2	814	593	552	539	674
Stage 3	9,469	9,459	9,086	8,843	7,806
Total	**10,463**	**10,221**	**9,815**	**9,619**	**8,733**

Coverage ratio, %	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	0.08	0.08	0.08	0.10	0.10
Stage 2	1.5	1.2	1.1	1.5	1.9
Stage 3	41.9	40.3	40.4	39.3	40.2

Others

Loans and receivables and off-balance sheet commitments (1,000 euros)	30 Jun 2026 Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	30 Jun 2025
Risk rating 1	67,388	4,882	-	72,271	33,777	38,053
Risk rating 2	68,686	39,466	-	108,152	117,164	120,290
Risk rating 3	220	1,754	-	1,974	2,538	1,663
Risk rating 4	3	2	62,779	62,784	58,333	50,150
No rating	4	26	-	30	87	10
Capital items by risk category, total	**136,302**	**46,131**	**62,779**	**245,211**	**211,900**	**210,166**
Loss allowance (ECL)	49	184	26,962	27,195	26,464	23,679
Total	**136,253**	**45,947**	**35,817**	**218,017**	**185,436**	**186,486**

Loss allowance (ECL) (1,000 euros)	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	49	112	109	133	152
Stage 2	184	147	87	29	29
Stage 3	26,962	26,184	26,268	23,596	23,498
Total	**27,195**	**26,444**	**26,464**	**23,758**	**23,679**

Coverage ratio, %	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Stage 1	0.04	0.08	0.08	0.09	0.10
Stage 2	0.4	0.5	0.9	0.7	0.8
Stage 3	42.9	45.3	45.1	48.1	46.9

Debt securities

Debt securities (1,000 euros)	30 Jun 2026 Stage 1	Stage 2	Stage 3	Total	31 Dec 2025	30 Jun 2025
Risk rating 1	469,112	891	-	470,002	476,549	477,318
Risk rating 2	-	-	-	-	1,027	198
Risk rating 3	-	936	-	936	-	-
No rating	16,435	2,855	-	19,289	15,501	15,441
Capital items by risk category, total	**485,546**	**4,681**	**-**	**490,227**	**493,077**	**492,957**

Loss allowance (ECL)	234	33	-	268	275	310
Total	**485,312**	**4,647**	**-**	**489,959**	**492,802**	**492,646**

Loss allowance (ECL) (1,000 euros)	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**	**30 Jun 2025**
Stage 1	234	240	260	279	267
Stage 2	33	36	15	7	43
Total	**268**	**276**	**275**	**286**	**310**

Coverage ratio, %	**30 Jun 2026**	**31 Mar 2026**	**31 Dec 2025**	**30 Sep 2025**	**30 Jun 2025**
Stage 1	0.05	0.05	0.05	0.06	0.06
Stage 2	0.7	0.8	0.7	0.6	0.4

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**	**30 Jun 2026**	**31 Dec 2025**	**30 Jun 2025**
Enterprises	888,201	558,700	127,971	318,990	17,491	**1,911,353**	**1,919,730**	**2,019,938**
Real estate	555,813	303,578	56,724	197,905	24	**1,114,044**	**1,094,883**	**1,115,908**
Agriculture	959	48,408	287	1,261	16,846	**67,760**	**68,023**	**70,112**
Construction	53,694	32,165	14,396	14,858	89	**115,202**	**126,757**	**139,840**
Accommodation and food service activities	8,069	19,744	8,082	13,984	63	**49,941**	**56,092**	**61,572**
Wholesale and retail	37,892	37,670	8,583	25,576	50	**109,772**	**131,821**	**139,261**
Finance and insurance	19,469	19,181	6,197	11,478	1	**56,326**	**49,048**	**56,720**
Others	212,304	97,956	33,703	53,928	418	**398,308**	**393,106**	**436,524**
Public entities	140	15,628	-	-	-	**15,768**	**15,997**	**15,770**
Non-profit communities	58,282	7,244	1,835	1,631	19	**69,010**	**71,351**	**75,299**
Financial and insurance institutions	8,333	73,181	135	47,349	5	**129,002**	**91,627**	**96,226**
Households	1,634,730	1,959,091	151,773	248,977	6,270	**4,000,842**	**4,049,003**	**4,111,563**
Total	**2,589,687**	**2,613,844**	**281,714**	**616,946**	**23,786**	**6,125,976**	**6,147,709**	**6,318,797**

Operational risk

Operational risks cover, among other things, risks related to manual processes, internal controls systems and personnel dependencies, among other things. 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.

The Finnish Financial Supervisory Authority (FIN-FSA) imposed a penalty fee of EUR 0.4 million on the Company in connection with previous deficiencies in insider management (relating to 7 January 2021 to 23 June 2021 and 13 April 2022 to 13 May 2022). Defects detected have been corrected by developing processes, guidance and system support to meet the requirements.

Note 4 Classification of financial assets and liabilities

Assets (1,000 euros) 30 Jun 2026	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and central bank deposits	857,894	-	-	-	857,894	857,894
Loans and receivables to credit institutions	66,935	-	-	-	66,935	66,935
Loans and receivables to customers*	5,631,507	-	-	-	5,631,507	5,631,507
Derivatives, hedge accounting	-	-	-	40,981	40,981	40,981
Debt instruments	-	493,044	1,181	-	494,225	494,225
Equity instruments	-	-	7,142	-	7,142	7,142
Financial assets, total	**6,556,335**	**493,044**	**8,323**	**40,981**	**7,098,684**	**7,098,684**
Investments in associated companies					14,788	14,788
Investment properties					1,103	1,103
Other assets					115,283	115,283
Assets, total	**6,556,335**	**493,044**	**8,323**	**40,981**	**7,229,858**	**7,229,858**

Liabilities (1,000 euros) 30 Jun 2026	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions*	103,039	-	103,039	103,039
Liabilities to customers*	3,816,672	-	3,816,672	3,816,672
Derivatives, hedge accounting	-	5,803	5,803	5,803
Debt securities issued to the public	2,549,114	-	2,549,114	2,522,770
Subordinated liabilities	61,343	-	61,343	61,343
Financial liabilities, total	**6,530,168**	**5,803**	**6,535,971**	**6,509,627**
Non-financial liabilities			70,694	70,694
Liabilities, total	**6,530,168**	**5,803**	**6,606,665**	**6,580,321**

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

Assets (1,000 euros) 31 Dec 2025	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and 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
Financial assets, total	**6,777,120**	**496,588**	**8,729**	**55,180**	**7,337,617**	**7,337,617**
Investments in associated companies					15,068	15,068
Investment properties					1,181	1,181
Other assets					108,496	108,496
Assets, total	**6,777,120**	**496,588**	**8,729**	**55,180**	**7,462,363**	**7,462,363**

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
Financial liabilities, total	**6,760,957**	**3,954**	**6,764,910**	**6,764,910**
Non-financial liabilities			78,623	78,623
Liabilities, total	**6,760,957**	**3,954**	**6,843,533**	**6,843,533**

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

Assets (1,000 euros) 30 Jun 2025	Amortised cost	Fair value through other comprehensive income	Fair value through profit or loss	Hedging derivatives	Carrying value, total	Fair value
Cash and central bank deposits	575,110	-	-	-	575,110	575,110
Loans and receivables to credit institutions	167,717	-	-	-	167,717	167,717
Loans and receivables to customers*	5,904,086	-	-	-	5,904,086	5,904,086
Derivatives, hedge accounting	-	-	-	81,363	81,363	81,363
Debt instruments	-	495,592	1,054	-	496,646	496,646
Equity instruments	-	-	12,567	-	12,567	12,567
Financial assets, total	**6,646,913**	**495,592**	**13,621**	**81,363**	**7,237,489**	**7,237,489**
Investments in associated companies					18,759	18,759
Investment properties					911	911
Other assets					96,633	96,633
Assets, total	**6,646,913**	**495,592**	**13,621**	**81,363**	**7,353,792**	**7,353,792**

Liabilities (1,000 euros) 30 Jun 2025	Other liabilities	Hedging derivatives	Carrying value, total	Fair value
Liabilities to credit institutions*	191,983	-	191,983	191,983
Liabilities to customers*	3,936,915	-	3,936,915	3,936,915
Derivatives, hedge accounting	-	10,673	10,673	10,673
Debt securities issued to the public	2,473,451	-	2,473,451	2,473,451
Subordinated liabilities	61,341	-	61,341	61,341
Financial liabilities, total	**6,663,690**	**10,673**	**6,674,363**	**6,674,363**
Non-financial liabilities			88,687	88,687
Liabilities, total	**6,663,690**	**10,673**	**6,763,050**	**6,763,050**

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

Note 5 Loans and receivables

(1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Loans and receivables to credit institutions			
Deposits	66,435	102,815	167,217
Other	500	500	500
Loans and receivables to credit institutions, total	**66,935**	**103,315**	**167,717**
Loans and receivables to the public and public sector entities			
Loans	5,512,333	5,607,701	5,779,369
Utilised overdraft facilities	59,881	65,121	65,100
Loans intermediated through the State's assets	7	7	10
Credit cards	58,411	58,983	58,701
Bank guarantee receivables	875	891	906
Loans and receivables to the public and public sector entities, total	**5,631,507**	**5,732,702**	**5,904,086**
Loans and receivables, total	**5,698,442**	**5,836,017**	**6,071,803**

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)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Fair value hedge			
Interest rate derivatives	40,981	55,180	81,363
Derivative assets, total	**40,981**	**55,180**	**81,363**

Liabilities (1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Fair value hedge			
Interest rate derivatives	5,803	3,954	10,673
Derivative liabilities, total	**5,803**	**3,954**	**10,673**

Fair value of hedge items on hedge accounting (1,000 euros)	30 Jun 2026		31 Dec 2025		30 Jun 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
Fair value portfolio hedge						
Loans and receivables to credit institutions	187,537	2,537	187,836	2,836	225,026	7,026
Assets, total	**187,537**	**2,537**	**187,836**	**2,836**	**225,026**	**7,026**
Liabilities to the public and public sector entities	2,067,479	17,479	2,182,568	32,568	2,206,459	56,459
Liabilities, total	**2,067,479**	**17,479**	**2,182,568**	**32,568**	**2,206,459**	**56,459**

Nominal values of underlying items and fair values of derivatives (1,000 euros)		Remaining maturity			Fair values	
30 Jun 2026	Less than 1 year	1-5 years	Over 5 years	Total	Assets	Liabilities
Fair value hedge	**100,000**	**1,740,000**	**395,000**	**2,235,000**	**40,981**	**5,803**
Interest rate swaps	100,000	1,740,000	395,000	2,235,000	40,981	5,803
Derivatives, total	**100,000**	**1,740,000**	**395,000**	**2,235,000**	**40,981**	**5,803**

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

Nominal values of underlying items and fair values of derivatives (1,000 euros)		Remaining maturity			Fair values	
30 Jun 2025	**Less than 1 year**	**1-5 years**	**Over 5 years**	**Total**	**Assets**	**Liabilities**
Fair value hedge	**33,000**	**1,640,000**	**695,000**	**2,368,000**	**81,363**	**10,673**
Interest rate swaps	33,000	1,640,000	695,000	2,368,000	81,363	10,673
Derivatives, total	**33,000**	**1,640,000**	**695,000**	**2,368,000**	**81,363**	**10,673**

Profit and loss from hedge accounting and ineffectiveness of hedge accounting (1, 000 euros)	Interest rate risk		
	Fair value hedge		
	30 Jun 2026	**31 Dec 2025**	**30 Jun 2025**
Derivative assets fair value change *	-15,303	-26,651	-3,594
Derivative liabilities fair value change *	910	7,210	3,888
Derivative contracts fair value change *	**-14,393**	**-19,441**	**294**
Debt securities entitling to Central Bank funding change in book value adjustment	-300	-8,063	-3,873
Liabilities to the public and public sector entities change in book value adjustment	14,891	28,225	4,334
Change in book value adjustment of hedge item	**14,591**	**20,161**	**461**
Ineffectiveness of hedge recognised in the net profit of the income statement hedge accounting	**198**	**720**	**754**

* 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	30 Jun 2026	31 Dec 2025	30 Jun 2025
Measured at fair value through profit or loss			
Debt securities	1,181	1,116	1,054
Shares and other equity instruments	7,142	7,614	12,567
Assets measured at fair value through profit or loss, total	**8,323**	**8,729**	**13,621**
Measured at fair value through other comprehensive income			
Debt securities	493,044	496,588	495,592
Measured at fair value through other comprehensive income, total	**493,044**	**496,588**	**495,592**
Investment properties	**1,103**	**1,181**	**911**
Investment assets and investments properties, total	**502,470**	**506,498**	**510,124**

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)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Cost January 1	**4,118**	**3,785**	**3,785**
+ Increases	28	11	11
+/- Transfers	-111	323	-
Cost at the end of the period	**4,036**	**4,118**	**3,796**
Accumulated depreciation and impairment losses January 1	**-2,938**	**-2,865**	**-2,865**
+/- Accumulated depreciation of decreases and transfers	39	-25	-
- Depreciation	-35	-48	-20
Accumulated depreciation and impairment at the end of the period	**-2,933**	**-2,938**	**-2,885**
Opening balance January 1	**1,181**	**920**	**920**
Closing balance	**1,103**	**1,181**	**911**

30 Jun 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	**Total**	Fair value through other comprehensive income	Fair value through profit or loss	**Total**	**All total**
Quoted							
Public sector entities	-	-	-	163,602	-	163,602	163,602
From others	-	-	-	329,443	-	329,443	329,443
Non-quoted							
From others	-	7,142	7,142	-	1,181	1,181	8,323
Total	**-**	**7,142**	**7,142**	**493,044**	**1,181**	**494,225**	**501,368**

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	**Total**	Fair value through other comprehensive income	Fair value through profit or loss	**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
Total	**-**	**7,614**	**7,614**	**496,588**	**1,116**	**497,704**	**505,317**

30 Jun 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	**Total**	Fair value through other comprehensive income	Fair value through profit or loss	**Total**	**All total**
Quoted							
Public sector entities	-	-	-	165,343	-	165,343	165,343
From others	-	3,380	3,380	330,015	-	330,015	333,395
Non-quoted							
From others	-	9,186	9,186	235	1,054	1,289	10,475
Total	**-**	**12,567**	**12,567**	**495,592**	**1,054**	**496,646**	**509,213**

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

(1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Liabilities to credit institutions			
Liabilities to Central Banks	-	-	50,197
Repayable on demand	26,770	25,998	8,165
Other than repayable on demand	76,269	98,999	133,621
Liabilities to credit institutions, total	**103,039**	**124,996**	**191,983**
Liabilities to the public and public sector entities			
Deposits	3,799,189	3,831,724	3,880,446
Repayable on demand	3,192,448	3,206,062	3,210,100
Other	606,740	625,663	670,346
Other financial liabilities	5	7	9
Other than repayable on demand	5	7	9
Changes in fair value in terms of borrowing	17,479	32,568	56,459
Liabilities to the public and public sector entities, total	**3,816,672**	**3,864,300**	**3,936,915**
Liabilities to the public and public sector entities and liabilities to credit institutions, total	**3,919,711**	**3,989,296**	**4,128,898**

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

Note 9 Debt securities issued

(1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Bonds	2,539,278	2,695,709	2,473,451
Certificates of deposit	9,835	14,950	-
Debt securities issued to the public, total	**2,549,114**	**2,710,660**	**2,473,451**

(1,000 euros)	Nominal value				Closing balance*		
Bond	**30 Jun 2026**	**Interest**	**Year of issue**	**Due date**	**30 Jun 2026**	**31 Dec 2025**	**30 Jun 2025**
OmaSp Plc 25.11.2027, covered bond	650,000	0.01%/fixed	2020-2023	25/11/2027	639,518	635,905	632,367
OmaSp Plc 18.12.2026, covered bond**	500,000	1.5%/fixed	2022	18/12/2026	501,957	596,164	598,483
OmaSp Plc 15.6.2028, covered bond	600,000	3.125%/fixed	2023-2024	15/06/2028	598,097	606,838	596,805
OmaSp Plc 15.1.2029, covered bond	500,000	3.5%/fixed	2023	15/01/2029	506,268	514,858	505,674
OmaSp Plc 27.2.2026	-	0% (zero coupon)	2024	27/02/2026	-	49,645	48,536
OmaSp Plc 18.9.2026	50,000	4.28%/fixed	2024	18/09/2026	51,655	50,573	51,617
OmaSp Plc 30.9.2027	40,000	margin 2%/variable	2024	30/09/2027	39,983	39,981	39,970
OmaSp Plc 2.10.2029	200,000	margin 2,3%/variable	2025	02/10/2029	201,799	201,744	-
					2,539,278	**2,695,709**	**2,473,451**

* 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)

Maturity of deposit certificates	Less than 3 months	3-6 months	6-9 months	9-12 months	Closing balance, total
30 Jun 2026	-	-	9,835	-	**9,835**
31 Dec 2025	14,950	-	-	-	**14,950**

Note 10 Net interest income

(1,000 euros)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
Interest income					
Loans to credit institutions	8,409	5,707	13,537	3,895	2,806
Loans and receivables to the public and public sector entities	104,348	134,462	245,780	52,712	63,877
Debt securities	2,157	1,906	3,997	1,087	958
Net interest paid or received on derivatives in hedges of assets	-793	-437	-1,329	-325	-409
Other interest income	2,095	1,765	3,528	1,091	922
Interest income, total	**116,216**	**143,403**	**265,514**	**58,459**	**68,153**
Interest expenses					
Liabilities to credit institutions	-1,392	-3,536	-5,295	-669	-1,687
Liabilities to the public and public sector entities	-12,874	-14,726	-28,543	-6,295	-6,857
Debt securities issued to the public	-35,842	-35,116	-70,285	-17,775	-17,183
Net interest paid or received on derivatives in hedges of liabilities	7,389	2,449	10,375	3,244	2,368
Subordinated liabilities	-942	-942	-1,902	-474	-474
Other interest expenses	-457	-636	-1,228	-166	-305
Interest expenses, total	**-44,118**	**-52,507**	**-96,877**	**-22,135**	**-24,137**
Net interest income	**72,098**	**90,895**	**168,637**	**36,324**	**44,016**

Note 11 Fee and commission income and expenses

(1,000 euros)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
Fee and commission income					
Lending	4,389	4,670	9,375	2,252	2,624
Deposits	66	62	121	31	30
Card and payment transactions	19,276	17,788	36,791	9,467	8,777
Funds	4,304	3,989	8,091	2,162	1,927
Legal services	635	460	1,138	350	284
Brokered products	1,427	1,348	2,556	718	692
Granting of guarantees	639	749	1,500	331	386
Other fee and commission income	689	576	1,224	310	243
Fee and commission income, total	**31,425**	**29,642**	**60,796**	**15,620**	**14,963**
Fee and commission expenses					
Card and payment transactions	-3,969	-3,958	-8,260	-2,021	-2,111
Securities	-347	-325	-837	-150	-201
Other fee and commission expenses	-546	-506	-1,048	-242	-237
Fee and commission expenses, total	**-4,862**	**-4,788**	**-10,144**	**-2,413**	**-2,549**
Fee and commission income and expenses, net	**26,563**	**24,854**	**50,651**	**13,207**	**12,415**

Note 12 Net income on financial assets and financial liabilities

(1,000 euros)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
Net income on financial assets measured at fair value through profit or loss					
Debt securities					
Valuation gains and losses	65	-125	-44	59	-15
Debt securities, total	**65**	**-125**	**-44**	**59**	**-15**
Shares and other equity instruments					
Dividend income	4	234	237	4	173
Capital gains and losses	-	-31	-226	-	-31
Valuation gains and losses	-559	43	-4,307	-142	-332
Shares and other equity instruments, total	**-555**	**246**	**-4,296**	**-138**	**-190**
Net income on financial assets measured at fair value through profit or loss, total	**-489**	**121**	**-4,339**	**-79**	**-205**
Net income on financial assets measured at fair value through other comprehensive income					
Debt securities					
Capital gains and losses	75	100	124	75	11
Difference in valuation reclassified from the fair value reserve to the income statement	-72	-128	-293	-72	-31
Debt securities, total	**3**	**-28**	**-170**	**3**	**-20**
Net income on financial assets measured at fair value through other comprehensive income, total	**3**	**-28**	**-170**	**3**	**-20**
Net income on financial assets measured at amortised cost					
Debt securities					
Capital gains and losses	441	-	-	-	-
Debt securities, total	441	-	-	-	-
Total net income on financial assets recognised at amortised cost	**441**	**-**	**-**	**-**	**-**

Net income from investment properties (1,000 euros)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
Rent and dividend income	88	99	193	47	52
Other gains from investment properties	6	7	10	5	5
Maintenance expenses	-31	-51	-100	-10	-28
Depreciation and impairment on investment properties	-35	-20	-73	-17	-10
Rent expenses on investment properties	-	-	-6	-	-
Net income from investment properties, total	**28**	**35**	**24**	**25**	**19**
Net income on trading in foreign currencies	**86**	**-389**	**-401**	**32**	**-254**
Net income from hedge accounting*	**198**	**754**	**720**	**-227**	**417**
Net income on financial assets and financial liabilities, total	**268**	**494**	**-4,167**	**-246**	**-43**

* 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)	1-6/2026	1-6/2025	1-12/2025	2026 Q2	2025 Q2
ECL on receivables from customers and off-balance sheet items	-13,738	-27,561	-41,382	-6,616	-6,364
ECL from debt instruments	7	39	75	8	11
Expected credit losses, total	**-13,731**	**-27,522**	**-41,308**	**-6,608**	**-6,354**
Final credit losses					
Final credit losses	-1,365	-4,091	-6,138	-1,008	-2,800
Refunds on realised credit losses	156	203	335	77	66
Recognised credit losses, net	**-1,209**	**-3,888**	**-5,804**	**-931**	**-2,734**
Impairment on financial assets, total	**-14,940**	**-31,410**	**-47,111**	**-7,539**	**-9,088**

Reconciliations from the opening and closing balances of the expected credit losses have been formed from 1 January 2026 and 30 June 2026 on the basis of changes in euro denominated loan exposures and expected credit losses.

Expected credit losses, loans and receivables

Receivables from credit institutions and public and public entities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-6/2026 Total	1-6/2025 Total	1-12/2025 Total
Expected credit losses 1 January	**1,539**	**7,829**	**143,970**	**153,338**	**112,608**	**112,608**
Transfer to stage 1	97	-607	-86	-596	-3,057	-3,132
Transfer to stage 2	-117	1,936	-3,323	-1,504	1,495	661
Transfer to stage 3	-17	-1,409	5,899	4,473	14,129	22,855
New debt securities	67	277	1,629	1,973	2,583	4,814
Instalments and matured debt securities	-99	-557	-4,179	-4,835	-3,285	-5,230
Realised credit losses	-	-	-1,365	-1,365	-4,091	-6,138
Recoveries on previous realised credit losses	-	-	156	156	203	335
Changes in credit risk	-30	658	20,361	20,989	18,149	33,930
Changes in the ECL model parameters	-	-	-1,075	-1,075	8,454	8,734
Changes based on management estimates	-122	-258	-4,398	-4,778	-7,334	-16,097
Expected credit losses period end	**1,318**	**7,869**	**157,591**	**166,778**	**139,854**	**153,338**

The development of ECL items based on the management's estimate in the first half of the year reflected changes in both model-based and management-based ECL. During the first quarter, the number of management estimates decreased proportionately as a result of the growth of the model-based ECL, although the actual manual adjustments remained largely unchanged. In turn, adjustments made during the second quarter based on management's estimate increased the amount of ECL, as a result of which the line describing items based on management's estimate increased slightly in the flow calculation.

Off-balance sheet commitments (1,000 euros)	Stage 1	Stage 2	Stage 3	1-6/2026 Total	1-6/2025 Total	1-12/2025 Total
Expected credit losses 1 January	**91**	**438**	**366**	**895**	**243**	**243**
Transfer to stage 1	4	-34	-2	-31	-30	-25
Transfer to stage 2	-5	153	-17	130	74	243
Transfer to stage 3	-	-85	78	-7	-14	113
New debt securities	47	161	245	452	308	88
Instalments and matured debt securities	-21	-163	-69	-253	-85	-104
Realised credit losses	-	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-	-
Changes in credit risk	-12	6	17	10	44	-198
Changes in the ECL model parameters	-	-	-3	-3	17	536
Changes based on management estimates	-	-	-	-	-	-
Expected credit losses period end	**103**	**476**	**614**	**1,193**	**557**	**895**

Expected credit losses, investment assets

Debt securities (1,000 euros)	Stage 1	Stage 2	Stage 3	1-6/2026 Total	1-6/2025 Total	1-12/2025 Total
Expected credit losses 1 January	**260**	**15**	**-**	**275**	**350**	**350**
Transfer to stage 1	-	-	-	-	-18	-58
Transfer to stage 2	-15	17	-	2	7	15
Transfer to stage 3	-	-	-	-	-	-
New debt securities	5	-	-	5	10	24
Instalments and matured debt securities	-2	-	-	-2	-9	-23
Realised credit losses	-	-	-	-	-	-
Recoveries on previous realised credit losses	-	-	-	-	-	-
Changes in credit risk	2	2	-	4	-1	-7
Changes in the ECL model parameters	-	-	-	-	-	-
Changes based on management estimates	-17	-	-	-17	-28	-24
Expected credit losses period end	**234**	**33**	**-**	**268**	**310**	**275**

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

	30 Jun 2026			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Equity securities	-	3,054	4,088	7,142
Debt securities	744	-	437	1,181
Derivatives	-	40,981	-	40,981
At fair value through other comprehensive income				
Debt securities	493,044	-	-	493,044
Financial assets, total	**493,788**	**44,035**	**4,526**	**542,349**

	30 Jun 2026			
Financial liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
Derivatives	-	5,803	-	5,803
Financial liabilities, total	**-**	**5,803**	**-**	**5,803**

	30 Jun 2026			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss				
Payment liability related to business acquisition	-	-	6,454	6,454
Total	**-**	**-**	**6,454**	**6,454**

	31 Dec 2025				30 Jun 2025			
Financial assets (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
Measured at fair value through profit or loss								
Equity securities	-	3,028	4,586	7,614	3,380	3,110	6,076	12,567
Debt securities	678	-	437	1,116	617	-	437	1,054
Derivatives	**-**	**55,180**	**-**	**55,180**	**-**	**81,363**	**-**	**81,363**
Measured at fair value through other comprehensive income								
Debt securities	496,353	-	235	496,588	495,357	-	235	495,592
Financial assets, total	**497,031**	**58,208**	**5,258**	**560,498**	**499,354**	**84,473**	**6,748**	**590,576**

	31 Dec 2025				30 Jun 2025			
Financial liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
Derivatives	**-**	**3,954**	**-**	**3,954**	**-**	**10,673**	**-**	**10,673**
Financial liabilities, total	**-**	**3,954**	**-**	**3,954**	**-**	**10,673**	**-**	**10,673**

	31 Dec 2025				30 Jun 2025			
Other liabilities (1,000 euros)	**Level 1**	**Level 2**	**Level 3**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through profit or loss								
Payment liability related to business acquisition	-	-	8,658	8,658	-	-	10,808	10,808
Total	**-**	**-**	**8,658**	**8,658**	**-**	**-**	**10,808**	**10,808**

Investment transactions, categorised to Level 3

Financial assets at fair value through profit or loss (1,000 euros)	30 Jun 2026 Equity securities	30 Jun 2026 Debt securities	30 Jun 2026 Total	31 Dec 2025 Equity securities	31 Dec 2025 Debt securities*	31 Dec 2025 Total	30 Jun 2025 Equity securities	30 Jun 2025 Debt securities	30 Jun 2025 Total
Opening balance	**4,586**	**437**	**5,023**	**6,776**	**462**	**7,239**	**6,776**	**462**	**7,239**
+ 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	-498	-	-498	-2,190	-25	-2,215	-700	-25	-725
+ Transfers to Level 3	-	-	-	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-	-	-	-
Closing balance	**4,088**	**437**	**4,526**	**4,586**	**437**	**5,023**	**6,076**	**437**	**6,513**

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

At fair value through other comprehensive income (1,000 euros)	30 Jun 2026 Equity securities	30 Jun 2026 Debt securities	30 Jun 2026 Total	31 Dec 2025 Equity securities	31 Dec 2025 Debt securities	31 Dec 2025 Total	30 Jun 2025 Equity securities	30 Jun 2025 Debt securities	30 Jun 2025 Total
Opening balance	**-**	**235**	**235**	**-**	**929**	**929**	**-**	**929**	**929**
+ Acquisitions	-	-	-	-	-	-	-	-	-
- Sales	-	-	-	-	-	-	-	-	-
- Matured during the year	-	-303	-303	-	-765	-765	-	-765	-765
+/- Realised changes in value recognised on the income statement	-	69	69	-	54	54	-	54	54
+/- Unrealised changes in value recognised on the income statement	-	-	-	-	-	-	-	-	-
+/- Changes in value recognised in other comprehensive income	-	-	-	-	17	17	-	17	17
+ Transfers to Level 3	-	-	-	-	-	-	-	-	-
- Transfers to Level 1 and 2	-	-	-	-	-	-	-	-	-
Closing balance	**-**	**-**	**-**	**-**	**235**	**235**	**-**	**235**	**235**

Transactions in other liabilities, categorised to Level 3

	Other liabilities at fair value through profit or loss (1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Opening balance		**8,658**	**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	-2,204	-4,300	-2,150
+	Transfers to Level 3	-	-	-
-	Transfers to Level 1 and 2	-	-	-
Closing balance		**6,454**	**8,658**	**10,808**

Sensitivity analysis for financial assets on Level 3

(1,000 euros)		30 Jun 2026 Potential impact on equity			31 Dec 2025 Potential impact on equity			30 Jun 2025 Potential impact on equity		
Equity securities	**Hypo-thetical change**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**
At fair value through profit or loss	+/- 15%	4,088	613	-613	4,586	688	-688	6,076	911	-911
Total		**4,088**	**613**	**-613**	**4,586**	**688**	**-688**	**6,076**	**911**	**-911**

(1,000 euros)		30 Jun 2026 Potential impact on equity			31 Dec 2025 Potential impact on equity			30 Jun 2025 Potential impact on equity		
Debt securities	**Hypo-thetical change**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**	**Market value**	**Positive**	**Negative**
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
Total		**437**	**66**	**-66**	**672**	**101**	**-101**	**672**	**101**	**-101**

*The figures for 31 December 2025 do not include accrued interest on debt securities.

Note 15 Group's off-balance sheet commitments

(1,000 euros)	30 Jun 2026	31 Dec 2025	30 Jun 2025
Off-balance sheet commitments			
Guarantees and pledges	25,683	26,037	30,380
Commitments given to a third party on behalf of a customer	**25,683**	**26,037**	**30,380**
Undrawn credit facilities	373,569	301,851	315,445
Irrevocable commitments given in favour of a customer	**373,569**	**301,851**	**315,445**
Group's off-balance sheet commitments, total	**399,252**	**327,888**	**345,824**

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

	1-6/2026 Program 2026-2028	1-6/2026 Program 2024-2025	1-6/2026 Program 2022-2023	1-6/2026 Program 2020-2021	1-12/2025 Program 2024-2025	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	405,000	400,000	420,000
Date of issue	26/03/2026	29/02/2024	24/02/2022	17/02/2020	29/02/2024	24/02/2022	17/02/2020
Share price at issue, weighted average fair value	12.59	20.34	16.90	8.79	20.34	16.90	8.79
Earning period begins	01/01/2026	01/01/2024	01/01/2022	01/01/2020	01/01/2024	01/01/2022	01/01/2020
Earning period ends	31/12/2028	31/12/2025	31/12/2023	31/12/2021	31/12/2025	31/12/2023	31/12/2021
Persons at the close of the financial year	24	30	18	4	36	19	4

Events for the financial year (pcs) **01/01/2026**	**1-6/2026 Program 2026-2028**	**1-6/2026 Program 2024-2025**	**1-6/2026 Program 2022-2023**	**1-6/2026 Program 2020-2021**	**1-12/2025 Program 2024-2025**	**1-12/2025 Program 2022-2023**	**1-12/2025 Program 2020-2021**
Those who were out at the beginning of the period	-	**-**	**34,418**	**11,591**	**-**	**54,484**	**16,482**
Changes during the period							
Granted during the period	-	28,826	-	-	-	-	-
Lost during the period	-	-	-559	-	-	-10,711	-4,891
Implemented during the period	-	-11,530	-8,471	-11,591	-	-9,355	-
Expired during the period	-	-	-	-	-	-	-
Out at the end of the period	**-**	**17,296**	**25,388**	**-**	**-**	**34,418**	**11,591**

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

	1-6/2026 OmaOsake 2026-2029	**1-6/2026 OmaOsake 2025-2026**	**1-6/2026 OmaOsake 2024-2025**	**1-12/2025 OmaOsake 2025-2026**	**1-12/2025 OmaOsake 2024-2025**
Maximum estimated number of gross shares at the start of the scheme	134,000	138,000	56,500	138,000	56,500
Initial allocation date	01/04/2026	01/04/2025	01/04/2024	01/04/2025	01/04/2024
Release date	31/03/2027	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Eligibility conditions	Share ownership, employment relationship	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	3
Maturity time left, in years	2.75	1.75	0.75	2.25	1.25
Persons at the end of the financial year	191	227	225	230	224
Method of payment	Cash and shares	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	
	30 Jun 2026	**31 Dec 2025**		**30 Jun 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%
Book value (net)	**19,643**	**22,677**			

Shares in entities to be consolidated using the equity method

(1,000 euros)	30 Jun 2026	31 Dec 2025
Opening balance 1 January	**15,068**	**19,460**
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
Increases	**-**	**66**
Deleway Projects Oy	-	66
Share of profit from associated companies	**-280**	**-1,358**
Figure Taloushallinto Oy	4	41
GT Invest Oy	-60	-102
Deleway Projects Oy	-68	-468
City Kauppapaikat Oy	-157	-829
Impairment losses	**-**	**-3,100**
Deleway Projects Oy	-	-600
City Kauppapaikat Oy	-	-2,500
Closing balance at end of period	**14,788**	**15,068**

Report on review of consolidated interim financial information of Oma Savings Bank Plc for the three-month period ended 30 June 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 30 June 2026, condensed consolidated income statement, condensed statement of comprehensive income, condensed statement of changes in equity and condensed cash flow statement for the six-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 13 August 2026

PricewaterhouseCoopers Oy
Authorised Public Accountants

Heini Hänninen
Authorised Public Accountant (KHT)

omasp