



S-BANK'S MEDIA AND INVESTOR BRIEFING

9 JULY 2026



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Shareholders of Oma Savings Bank in the United States are advised that the Shares are not listed on a U.S. securities exchange and that Oma Savings Bank is not subject to the periodic reporting requirements of the U.S. Securities Exchange Act of 1934, as amended (the "**Exchange Act**"), and is not required to, and does not, file any reports with the U.S. Securities and Exchange Commission (the "**SEC**") thereunder. The Tender Offer is made for the issued and outstanding Shares of Oma Savings Bank, which is domiciled in Finland, and is subject to Finnish disclosure and procedural requirements. The Tender Offer is made in the United States pursuant to Section 14(e) and Regulation 14E under the Exchange Act, subject to the exemption provided under Rule 14d-1(c) under the Exchange Act, for a Tier I tender offer, and otherwise in accordance with the disclosure and procedural requirements of Finnish law, including with respect to the Tender Offer timetable, settlement procedures, withdrawal, waiver of conditions and timing of payments, which are different from those of the United States. In particular, the financial information included in this presentation has been prepared in accordance with applicable accounting standards in Finland, which may not be comparable to the financial statements or financial information of U.S. companies.

You should note that the Offeror's ability to waive the conditions to the Tender Offer (both during and after the end of the acceptance period) and the shareholders' ability to withdraw their acceptances, are not the same under a tender offer governed by Finnish law as under a tender offer governed by U.S. law. U.S. shareholders are encouraged to consult with their own advisors regarding the Tender Offer. In particular, the Offeror may waive conditions to the Tender Offer without offering withdrawal rights, to the extent not required by applicable law.

The Tender Offer is made to Oma Savings Bank's shareholders resident in the United States on the same terms and conditions as those made to all other shareholders of Oma Savings Bank to whom an offer is made. Any informational documents, including the information in this presentation, are being disseminated to U.S. shareholders on a basis comparable to the method that such documents are provided to Oma Savings Bank's other shareholders. To the extent permissible under applicable law or regulations, the Offeror and its affiliates or its brokers and its brokers' affiliates (acting as agents for the Offeror or its affiliates, as applicable) may from time to time after the date hereof and during the pendency of the Tender Offer, and other than pursuant to the Tender Offer, directly or indirectly purchase or arrange to purchase Shares or any securities that are convertible into, exchangeable for or exercisable for Shares. These purchases may occur either in the open market at prevailing prices or in private transactions at negotiated prices. To the extent information about such purchases or arrangements to purchase is made public in Finland, such information will be disclosed by means of a press release or other means reasonably calculated to inform U.S. shareholders of Oma Savings Bank of such information. In addition, the financial advisers to the Offeror may also engage in ordinary course trading activities in securities of Oma Savings Bank, which may include purchases or arrangements to purchase such securities. To the extent required in Finland, any information about such purchases will be made public in Finland in the manner required by Finnish law. Neither the SEC nor any U.S. state securities commission has approved or disapproved the Tender Offer, passed upon the merits or fairness of the Tender Offer, or passed any comment upon the adequacy, accuracy or completeness of the disclosure in relation to the Tender Offer. Any representation to the contrary is a criminal offence in the United States. The receipt of cash pursuant to the Tender Offer by a U.S. holder of Shares may be a taxable transaction for U.S. federal income tax purposes and under applicable U.S. state and local, as well as foreign and other, tax laws. Each holder of Shares is urged to consult its independent professional advisers immediately regarding the tax and other consequences of accepting the Tender Offer. To the extent the Tender Offer is subject to U.S. securities laws, those laws only apply to U.S. holders of Shares and will not give rise to claims on the part of any other person. It may be difficult for Oma Savings Bank's shareholders to enforce their rights and any claims they may have arising under the U.S. federal securities laws, since the Offeror and Oma Savings Bank are located in non-U.S. jurisdictions and some or all of their respective officers and directors may be residents of non-U.S. jurisdictions. Oma Savings Bank's shareholders may not be able to sue the Offeror or Oma Savings Bank or their respective officers or directors in a non-U.S. court for violations of the U.S. federal securities laws. It may be difficult to compel the Offeror and Oma Savings Bank and their respective affiliates to subject themselves to a U.S. court's judgment.

Presenters

Jari Annala

Chairman of the Board of Directors

Riikka Laine-Tolonen

CEO of S-Bank



NEXT STEP IN S-BANK'S GROWTH STORY



The background of the image is a dense field of vibrant green leaves, likely clover, with visible veins and a slightly blurred effect. The text is overlaid on this background in a bold, white, sans-serif font. The text is centered and reads: "We want to offer our co-op members a chance to achieve a slightly more affluent tomorrow by providing the market's most convenient banking services, and superior ease and benefits." The words "the market's most convenient banking services" are highlighted in a light green color, matching the background's color palette.

We want to offer our co-op members a chance to achieve a slightly more affluent tomorrow by providing the market's most convenient banking services, and superior ease and benefits.

GROWING INTO A FULL-SERVICE BANK THROUGH FOCUS AND STRATEGIC ACQUISITIONS



ACQUISITION OF CITIBANK'S HOUSEHOLD CUSTOMER OPERATIONS

Further growth in consumer credit and first M&A.

2009



2013

S-MOBIILI LAUNCH

Mobile app combining S-Bank and S Group services.

2014



MERGER OF LÄHITAPIOLA BANK

Significant growth and expansion into mortgage lending.

2017

S-Bank sold its SME and agricultural and forestry business to Oma Savings Bank

FIM ACQUISITION

FIM

Expansion into wealth management services.

2020

S-Bank streamlined its services by discontinuing its own securities brokerage and custody offerings

S group becomes 100% owner of S-Bank

2021

Handelsbanken

ACQUISITION OF HANDELSBANKEN'S PERSONAL CUSTOMERS IN FINLAND

S-Bank becomes Finland's fourth largest household customer bank.

2024

2026

Tender offer for all the shares in Oma Savings Bank

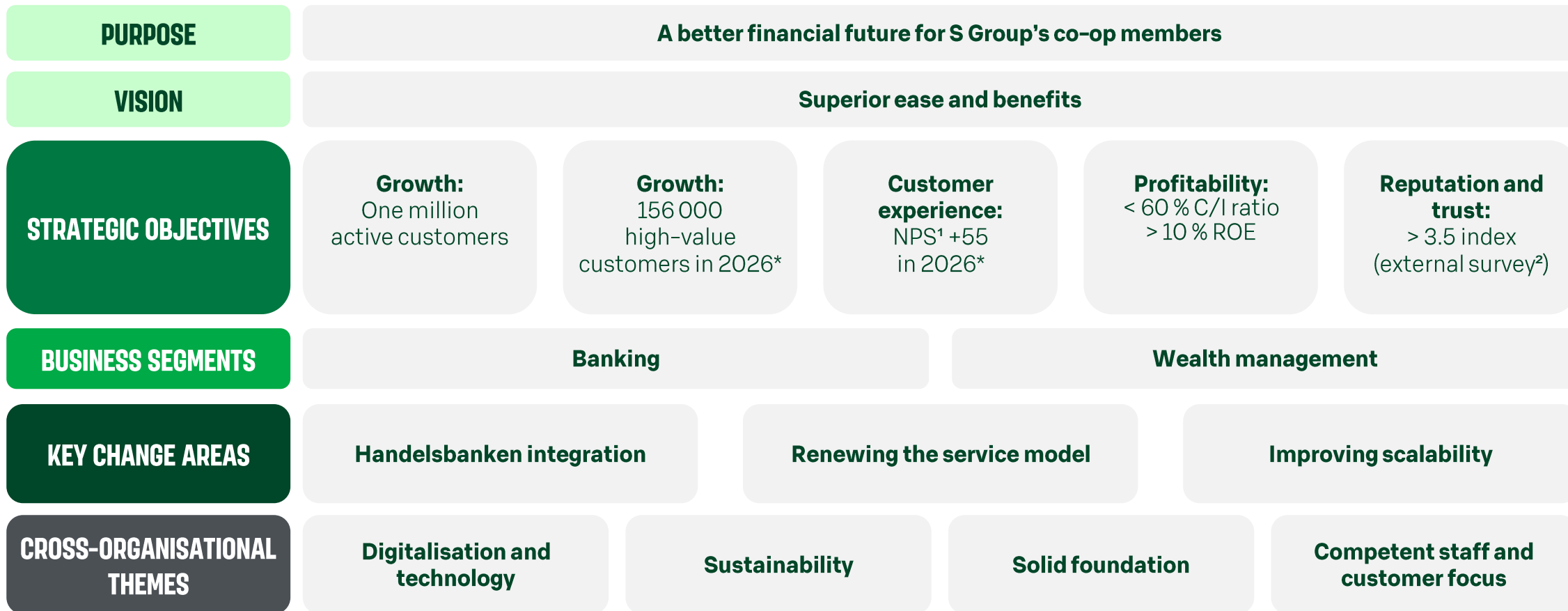
2026

If the potential transaction is completed, Oma Savings Bank would continue as an S-Bank subsidiary.



S-BANK'S STRATEGY 2024-2027

THE STORY CONTINUES TOWARDS A MORE CUSTOMER-FOCUSED AND DIGITAL BANK



*More information on targets for 2027 to be announced later.

1) Target based on S-Banks' customer survey conducted by Feelback quarterly

2) The annual Reputation and Trust survey by Reputation and Trust Analytcs, the general public's view of S-Bank.





STRATEGIC RATIONALE

- Banking services are an integral part of everyday life in Finland and strengthening them is in the best interests of the S Group's co-op members.
- The objective is to grow into a new size category and increase the number of active customers and the number of customers who consolidate their banking with us.
- A stronger, more competitive bank would be better positioned to develop its services, serve its customers and respond to the growing demands of the operating environment.
- S-Bank and Oma Savings Bank share a significant role in the financial lives of people in Finland, as well as a shared ambition to conduct business in a customer-centric, responsible and trustworthy manner.
- With a history spanning more than 150 years, Oma Savings Bank has a strong position in the banking sector and valuable expertise. S-Bank would provide a solid platform to build on that success and support its continued growth.

S-BANK HAS A TRACK RECORD OF TRANSACTIONS

In a major transaction completed in December 2024, Handelsbanken's Finnish household customer and wealth management businesses were transferred to S-Bank. As a result of one of the largest integration projects in the history of the Finnish banking sector, S-Bank moved up to a new size category and strengthened its position as a challenger in the market.

Following the transaction, S-Bank has

- Successfully integrated the businesses into S-Bank
- Further developed its service model
- Strengthened its ability to serve a demanding customer base
- Enhanced its digital services and increased their use: for example, more than 1.6 million customers use the S-mobiili app each week.
- Further strengthened its risk culture





S-BANK HAS ANNOUNCED A TENDER OFFER

PUBLIC TENDER OFFER IN BRIEF

- Today, on 9 July, S-Bank has announced a public tender offer for Oma Savings Bank Plc.
- S-Bank is offering every Oma Savings Bank shareholder EUR 17.20 for each share in Oma Savings Bank.
- The offer period is expected to commence on or about 17 July 2026 and to expire on or about 25 September 2026.
- The potential transaction is expected to be completed during the fourth quarter of 2026.
- If the potential transaction is completed, Oma Savings Bank will continue to operate as a subsidiary of S-Bank.

If completed, the transaction would strengthen S-Bank's market position and accelerate its growth to a new level, making S-Bank an even stronger alternative for a growing number of customers.



SHAREHOLDERS ARE OFFERED A PREMIUM

- S-Bank is offering shareholders of Oma Savings Bank Plc EUR 17.20 for each Oma Savings Bank share
- The total issued share capital of Oma Savings bank is valued at approximately EUR 571.4 million.
- The offer price represents a premium of approximately 47,0 % compared to the closing price of Oma Savings Bank shares on 8 July 2026, prior to the announcement of the tender offer.
- Completion of the transaction is subject to the customary conditions for public tender, including:
 - acceptance of the tender offer by shareholders representing more than 90% of Oma Savings Bank’s shares, and
 - receipt of the required regulatory approvals
- The transaction is expected to be financed through a share issue of up to EUR 400 million to the existing owners and through S-Bank’s retained earnings.

17.20

euros
Offer price,
cash consideration per share
("Offer price")

47.0%

Premium
compared with the closing price
as of 8.7.2026

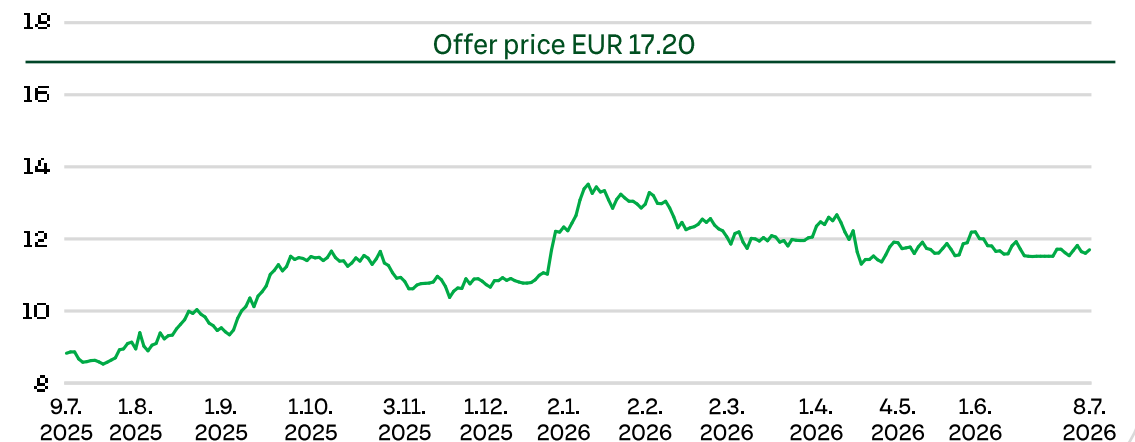
52.5%

Premium
compared to the volume-weighted
average trading price
during a
twelve-month period

46.0%

Premium
compared to the volume-weighted
average trading price
over a
three-month period

Oma Savings Bank share price performance, 9 July 2025 – 8 July 2026





RECOMMENDED TENDER OFFER

- S-Bank and Oma Savings Bank have, on 9 July 2026, entered into a combination agreement pursuant to which S-Bank makes a tender offer for all issued and outstanding shares in Oma Savings Bank.
- Etelä-Karjalan Säästöpankkisäätiö sr, Parkanon Säästöpankkisäätiö sr, Liedon Säästöpankkisäätiö sr, Töysän Säästöpankkisäätiö sr and Kuortaneen Säästöpankkisäätiö sr, which in aggregate hold approximately 59.9 per cent of the outstanding shares and votes in Oma Savings Bank Plc, have undertaken to accept the tender offer.

RECOMMENDATION

The Board of Directors of Oma Savings Bank, 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.

IMPORTANT DATES



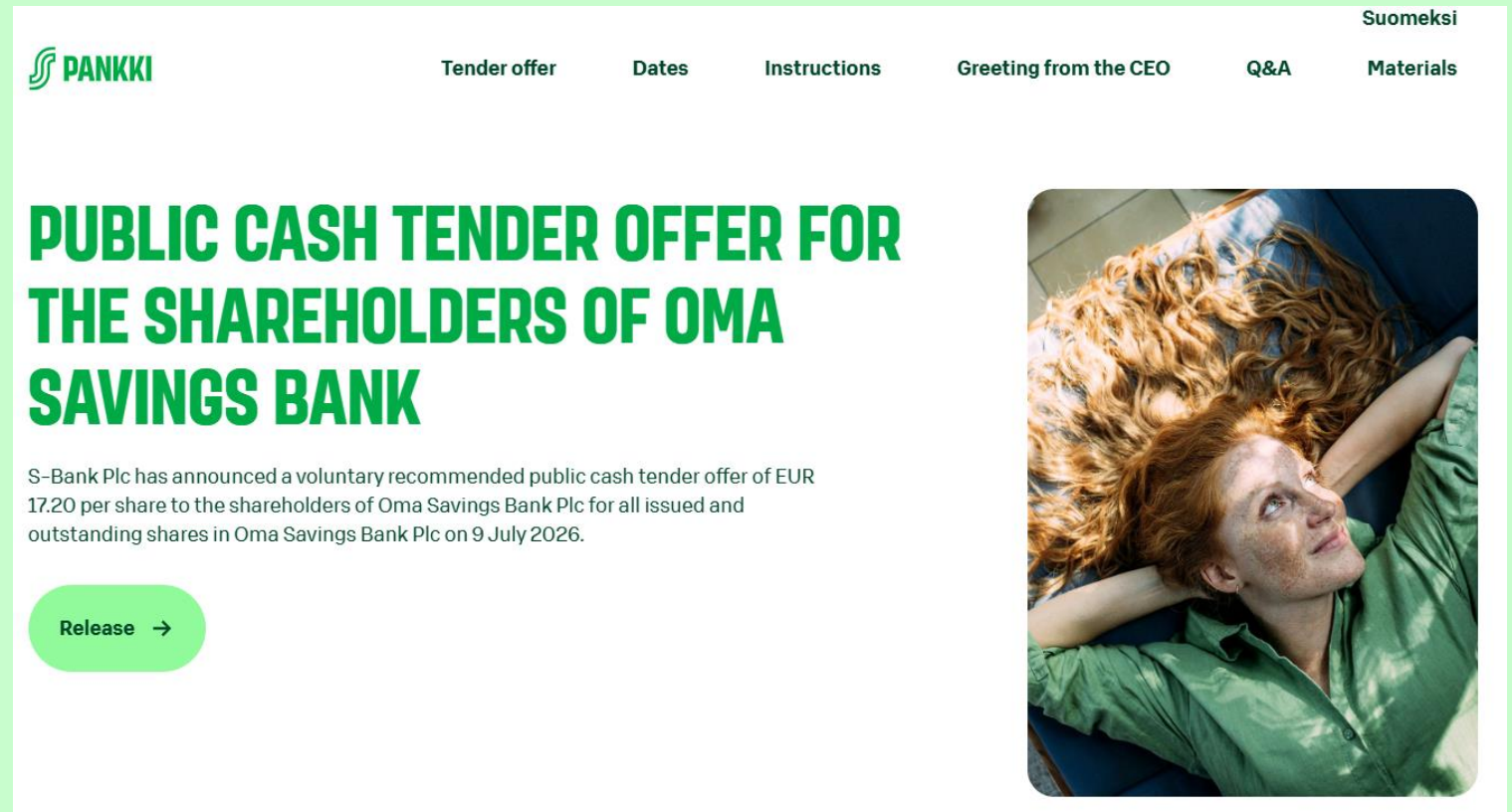
- The offer is valid for a specific period, during which shareholders must decide whether to accept the offer.
- The actual offer period is expected to begin on 17 July and is expected to last for 10 weeks
- The tender offer document is expected to be published on 16 July 2026. It will contain detailed information about the tender offer and its terms and conditions. The tender offer document will be available at a later date on S-Bank's tender offer website.
- Each shareholder will receive information on this matter from their account operator (i.e. the bank or securities broker that maintains their book-entry account and processes transactions relating to Oma Saving Bank's securities)
- Account operators will send shareholders a notice of the tender offer, detailed instructions and an acceptance form.
- The notice will be sent to those shareholders who are entered in the shareholders' register maintained by Euroclear Finland Ltd.



S-PANKKI.FI/TENDEROFFER

INFORMATION AND MATERIALS CONCERNING THE TRANSACTION WILL BE PUBLISHED ON THE TENDER OFFER WEBSITE.

- [Dates](#)
- [Instructions](#)
- [Q&A](#)
- The prospectus and offer document will be published at a later date.



The screenshot shows the S-Pankki website's tender offer page. At the top right, there is a language selector for 'Suomeksi' and a navigation menu with links for 'Tender offer', 'Dates', 'Instructions', 'Greeting from the CEO', 'Q&A', and 'Materials'. The main heading reads 'PUBLIC CASH TENDER OFFER FOR THE SHAREHOLDERS OF OMA SAVINGS BANK'. Below this, a text block states: 'S-Bank Plc has announced a voluntary recommended public cash tender offer of EUR 17.20 per share to the shareholders of Oma Savings Bank Plc for all issued and outstanding shares in Oma Savings Bank Plc on 9 July 2026.' A green button labeled 'Release →' is positioned below the text. On the right side of the page, there is a photograph of a woman with long, wavy red hair, wearing a green shirt, lying down and looking upwards.



NEW **SIZE CATEGORY**

- Growth towards a new size category
- Stronger position in corporate banking
- Complementary strengths
- Enhanced competitiveness
- Broader customer base
- Synergy benefits

AN EVEN STRONGER ALTERNATIVE FOR CUSTOMERS

S-BANK'S CORPORATE BANKING OPERATIONS WOULD BE EXPANDED TO SERVE SME'S AND AGRICULTURAL CUSTOMERS

THE TRANSACTION WOULD CREATE THE OPPORTUNITY TO FURTHER DEVELOP OUR SERVICES BY COMBINING DIGITAL CAPABILITIES, PERSONAL SERVICES AND A LOCAL FOCUS

OUR ABILITY TO DELIVER COMPLEX INTEGRATIONS TO A HIGH STANDARD SUPPORTS THE REALISATION OF SYNERGIES



- The transaction would provide an excellent opportunity to expand the company's corporate banking business operations and establish itself as a strong alternative for an even broader range of corporate customers.
- Expanding corporate banking services would respond to the needs and expectations of S-Bank's customers while also diversifying S-Bank's revenue structure.
- A larger size category would enable greater investments in services, technology and customer experience, while allowing the bank to respond more effectively to increasing regulation and competition.
- Stronger household customer services and broader corporate banking services would enhance the overall service provided to co-op members.
- Our strong financial position, our shareholders' willingness to support our growth and our proven ability to execute major transformation projects provide an excellent foundation for completing the transaction.



STRONG FINNISH BANKS



- A Finnish banking group providing banking, financing and wealth management services.
- S-Bank is part of the S Group, a customer-owned Finnish network of companies in the retail and service sectors.
- Uniquely combines retail and banking services through the popular S-mobiili app
- Has built a strong position in the Finnish banking sector over the past 18 years through both organic growth and acquisitions
- Service model combines digital services with personal customer service.
- National service network
- Strong credit rating (S&P A-), which supports the bank's growth strategy



- A Finnish savings bank listed on the main market of Nasdaq Helsinki. Its operations are focused primarily on retail banking.
- Serves customers across Finland through an extensive network of local branches and digital channels.
- With a history spanning more than 150 years, Oma Savings Bank has a strong market position and valuable expertise.
- Its customer base consists primarily of private customers, SMEs, and agricultural and forestry entrepreneurs
- Comprehensive corporate banking services
- Known in particular for its personal service



OVER ONE MILLION ACTIVE CUSTOMERS IN TOTAL

Over 1 000 000
Active customers

~1 800 Banking professionals

Illustrative combined financial data for 2025 (S-Bank + Oma Savings Bank)*

EUR billion (unless otherwise stated)	S-Bank (2025)	Oma Savings Bank (2025)	Illustrative combination 2025
Net interest income	278.6	168.6	447.2
Operating income, total	392.7	221.4	614.1
Operating profit / profit before tax	106.4	49.2	155.6
Deposits (EUR bn)	10.2	3.8	14.0
Lending (EUR bn)	9.4	5.9	15.3
Assets under management (EUR bn)	8.9	1.1**	10
Customers	858 000 active customers	Over 200 000	> 1 million

* The figures are based on the companies' reported financial information for 2025 and are simple aggregate figures. The figures do not constitute IFRS-compliant pro forma financial information and do not reflect the effects of purchase price allocation, any fair value adjustments, synergy benefits, integration costs, the effects of financing arrangements or other transaction-related adjustments. Therefore, the figures do not represent the actual or future financial position or results of the combined company.

**According to Oma Saving Bank's 2025 annual report, "customers held fund and insurance savings intermediated by the company totalling EUR 1,133 million."



A STRONGER ALTERNATIVE IN THE MARKET

- If the transaction is completed, S-Bank will move up to the next level and is even stronger alternative
- The combination would create an entity that would have:
 - an approximately 9% market share in housing loans
 - a 2% market share in corporate loans
 - a 7% market share in deposits

Bank	Total loans	Housing loans	Corporate loans	Deposits total
OP	34%	39%	37%	41%
Nordea	24%	30%	29%	28%
Danske Bank	10%	9%	14%	10%
Savings Banks Group	4%	6%	3%	3%
S-Bank	3%	6%	~0%	5%
Oma Savings Bank	2%	3%	2%	2%
POP Bank	2%	2%	1%	2%
Aktia	3%	4%	2%	2%
Bank of Åland	1%	1%	1%	1%



Source: Bank of Finland, Market shares of credit institutions operating in Finland 31 December 2025





**TOWARDS AN
EVEN STRONGER
ALTERNATIVE**