

WELCOME!

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OMA
SÄÄSTÖPANKKI

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OmaSp today – profitable growth

OmaSp key highlights

- OmaSp is a widely operating bank in Finland
- More than 140 years of history
- Provides comprehensive banking services across 40 branches in Finland and through digital service channels
- About 135,000 private and business customers
- About 290 motivated and entrepreneurial experts
- Over 1,700 shareholders
- 60% of the employees are shareholders

OmaSp S&P credit rating	Covered bond rating
BBB+ / Stable / A-2	AAA

Strong financial profile

<i>Equity 2018, EUR million</i>	290.3
<i>Balance sheet total, average yearly growth 2015-2018</i>	15%
<i>Balance sheet total, EUR billion</i>	2.9
<i>Cost-income ratio 2018</i>	62.2%
<i>ROE 2018</i>	7.6%
<i>Core capital ratio (CET1) 2018</i>	18.4%

A bank local and close

Excellent customer service experience

- Personal and well accessible service
- Extensive branch network
- Well-developed digital channels
- Active approach to serve customer needs

Responsibility and customer-oriented approach

- Corporate social responsibility at the core of operations
- Product and service offering developed with a customer-oriented approach

Entrepreneurial and motivated personnel

- Career development supported with continuous development
- Versatile and responsible tasks
- Significant part of the employees are shareholders

High customer satisfaction

4.3/5¹⁾

Overall satisfaction

4.1/5¹⁾

Satisfaction with their own branch

4.7/5¹⁾

Satisfaction with their own contact person

High personnel satisfaction

4.3/5²⁾

Overall satisfaction

4.7/5²⁾

Personnel expects a positive future for OmaSp

4.7/5²⁾

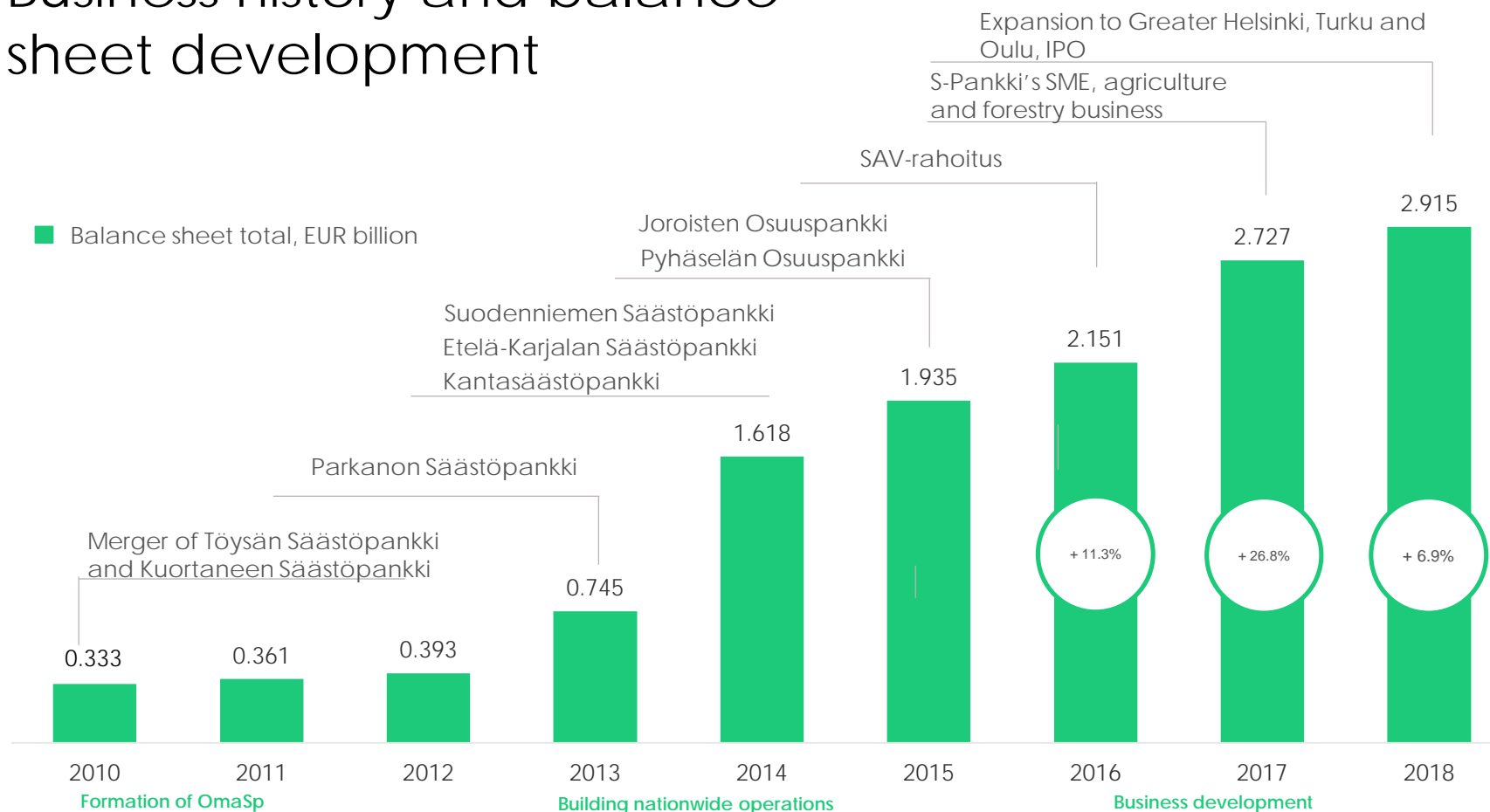
Personnel committed to change

1) OmaSp Parasta palvelua research 12/2018

2) OmaSp Personnel study 12/2018

Source: OmaSp

Business history and balance sheet development



Before year 2009

- Savings Bank operations commenced since 1875

2009-2012

- Operations continued under the Oma Säästöpankki brand

2013-2016

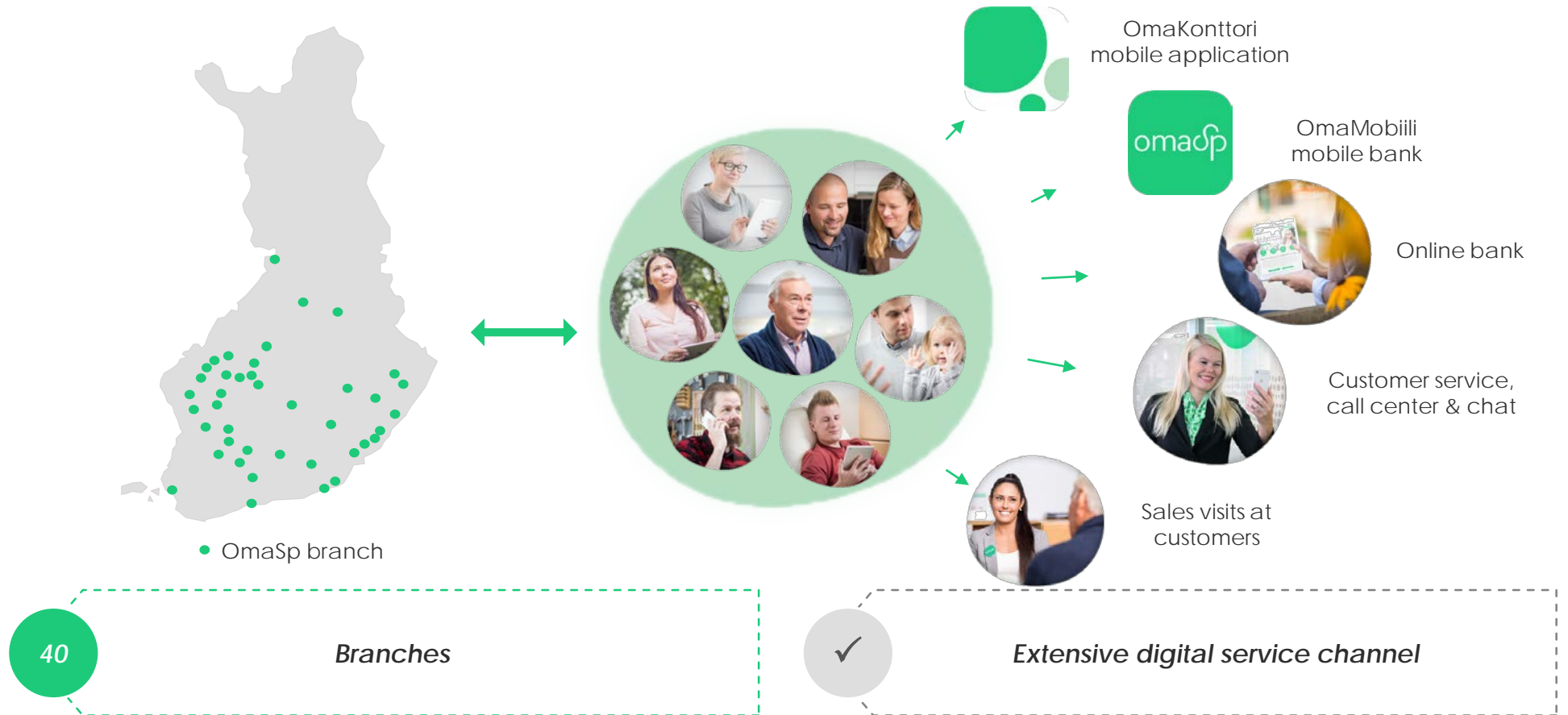
- Expansion into a nationwide bank in Finland through mergers and acquisitions
- OmaMobiili-mobile bank
- Strong development of digital customer services

2017-

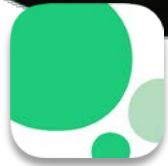
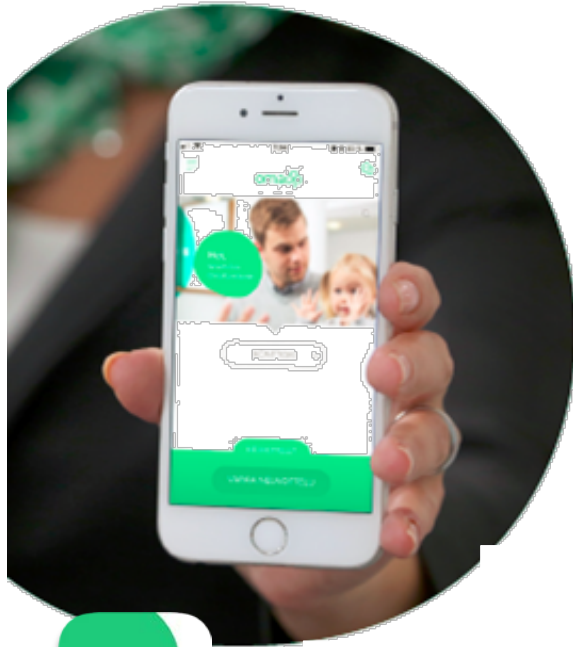
- 2017 International credit rating (S&P)
- 2017 Personnel offering
- 2017 Mortgage credit bank operations begin
- 2017 Starting trading with bonds on the Helsinki Stock Exchange
- 2018 Development of digital customer service, OmaKonttori- and OmaVahvistus-apps, OmaAllekirjoitus-service, electronic appointment
- 2018 Listing on the official list of Helsinki Stock Exchange

Efficient sales and service network

Local and close through its nationwide branch network and digital service channels



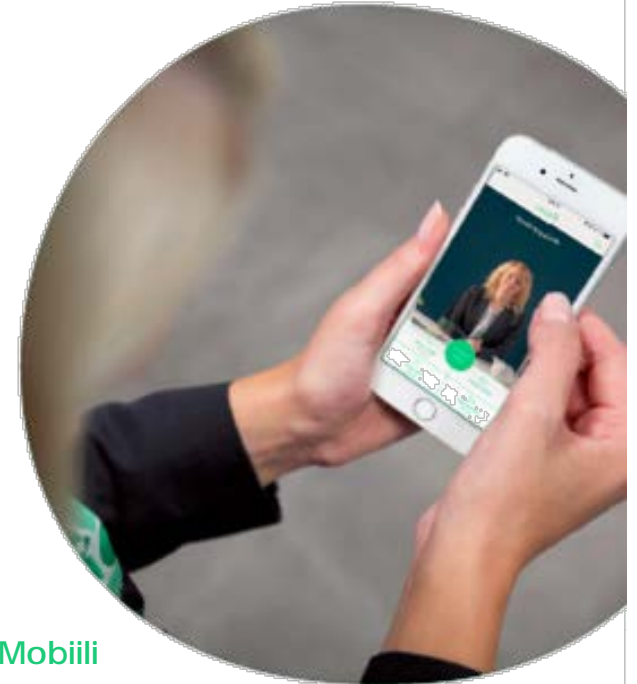
Extensive digital services bring a personalized service to the customer and allow you to use banking services remotely



OmaKonttori
Smobile application



OmaMobiiili
Mobile bank



- Brings your banking agent and office visits to your smartphone
- Allows bank negotiations through chat, voice and video calls

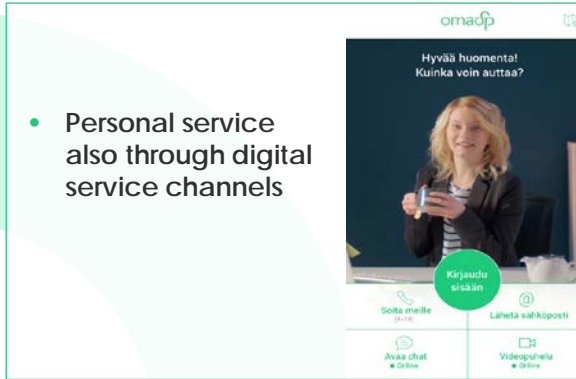
- Allows to access your bank regardless location
- Combining with OmaVahvistus bank code app it enables logging in to online bank without code lists

High service accessibility ensures customer satisfaction and loyalty

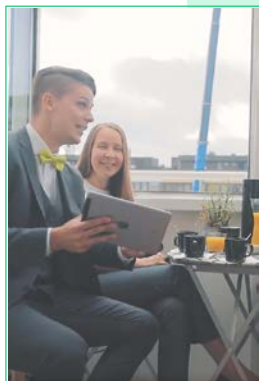
The goal is the highest customer satisfaction within the industry



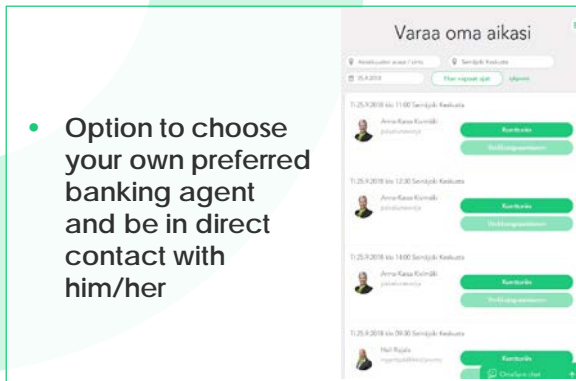
- Extensive opening hours in branches on weekday evenings and Saturdays



- Personal service also through digital service channels



- Meetings at customers' preferred locations



- Option to choose your own preferred banking agent and be in direct contact with him/her

Customers value the service

4.0/5¹⁾ "I get decisions (for example mortgage) fast"

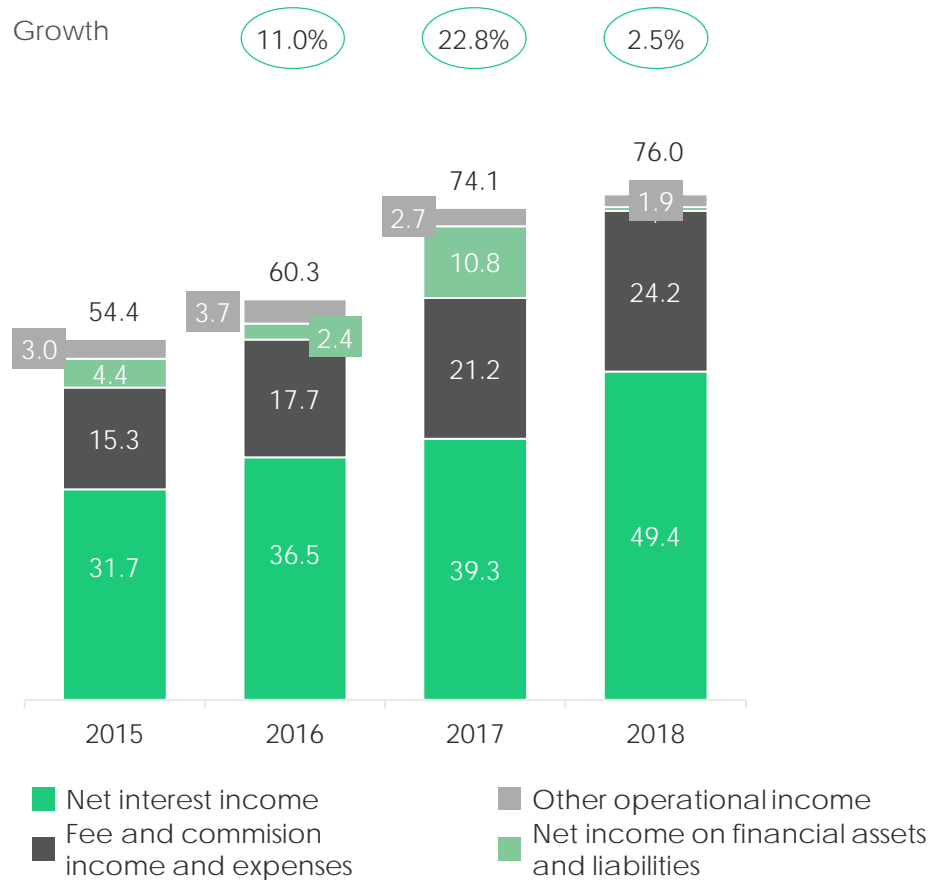
4.2/5¹⁾ "I receive personalised service"

4.2/5¹⁾ "I receive service easily"

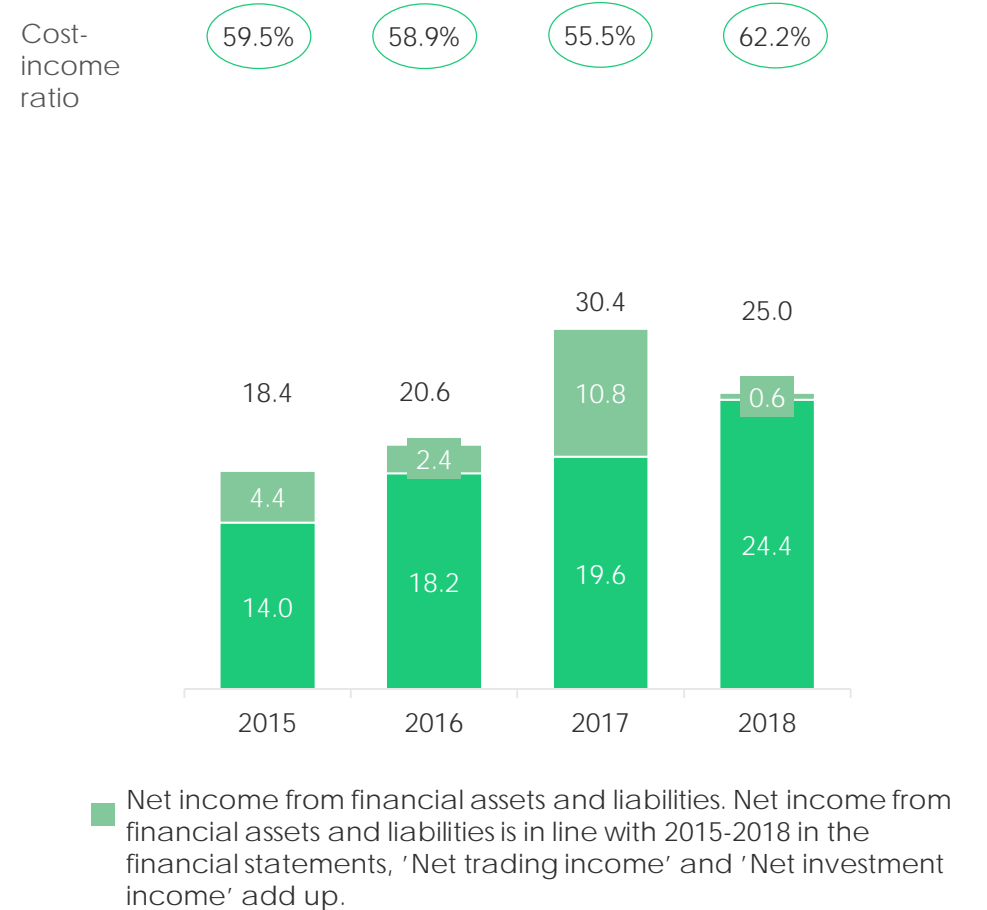
1) OmaSp Parasta palvelua –study 12/2018
Source: OmaSp

Developments in overall operating income and profitability

Total operating income, EUR mill.



Profit before taxes, EUR mill.



Oma Savings Bank Group's key figures

The Group's key figures (1000 euros)	1-12/2018	1-12/2017	2018 Q4	2017 Q4
³⁾ Operating income/loss	88,092	84,921	22,287	26,949
Net interest income	49,351	39,317	13,426	10,574
% of operating income/loss	56.0%	46.3%	60.2%	39.2%
Total operating income	75,958	74,091	18,152	24,132
Total operating expenses	47,237	41,112	13,439	11,897
³⁾ Cost/income ratio, %	62.2%	55.5%	74.0%	49.3%
Impairment losses on financial assets, net*	- 3,746	- 2,600	- 196	- 1,765
Profit before taxes	24,976	30,379	4,516	10,469
% of operating income/loss	28.4%	35.8%	20.3%	38.8%
Profit/loss for the accounting period	20,322	24,087	3,719	8,047
Balance sheet total	2,914,661	2,726,567	2,914,661	2,726,567
Equity	290,330	241,484	290,330	241,484
³⁾ Return on assets (ROA) %	0.7%	1.0%	0.5%	1.3%
³⁾ Return on equity (ROE) %	7.6%	10.4%	5.5%	13.4%
³⁾ Earnings per share (EPS), euro**	0.78	0.98	0.13	0.33
Alternative performance measures excluding items affecting comparability:				
³⁾ Comparable profit before taxes	26,210	19,599	6,583	2 594
³⁾ Comparable cost-to-income ratio	61.1%	64.9%	66,1%	73,2%
³⁾ Comparable earnings per share (EPS), euro**	0.82	0.63	0.19	0.07
³⁾ Comparable return on equity (ROE) %	8.0%	6.7%	7.9%	2,9%

* IFRS 9 Financial Instruments standard implementation 1 January 2018. The comparable figures have not been adjusted. ** The number of shares in the comparable periods take into account the 50:1 stock split carried out on 9 November 2018.*** Solvency calculation begun at the Group level on 31 March 2018. 1) Calculated at the parent company level. 2) The key figure does not correspond to the figure presented in the published interim report or financial statements. 3) The calculation principles of the key figures and alternative key figures are presented in note G16 of the financial statements. The items related to the comparability of key figures and the actual calculation are presented on pages 18-19.

Financial goals, dividend policy and guidance for 2019

Board of Directors approved the following financial goals in September 2018:

Growth	<ul style="list-style-type: none">• 10–15% annual growth in total operating income under the current market conditions (actual figure for 2018 3%)
Profitability	<ul style="list-style-type: none">• Cost/income ratio less than 55% (actual figure for 2018 62%)
Return on equity	<ul style="list-style-type: none">• Long-term return on equity (ROE) over 10% (actual figure for 2018 8%)
Solvency	<ul style="list-style-type: none">• Core capital ratio (CET1) at least 16% (actual figure for 2018 18%)

Dividend policy

- The company's goal is to pay a steady and growing dividend of at least 20 percent of net profit.
- The Board of Directors proposes that, based on the financial statements to be approved for 2018, a dividend of EUR 0.14 be paid from the parent company's distributable profits for each share entitling the shareholder to dividend for 2018.

Tulosohjeistus vuodelle 2019

- Provided that profitable growth continues, the company estimates that the Group's comparable profit before taxes for 2019 will grow compared to the previous accounting period. At the same time, the profit before taxes for 2019 is estimated to grow compared to the previous accounting period.

Key figures

<p>Total operating income</p> <p>76.0 EUR mill.</p> <p>Accounting period 1-12/2018</p>	<p>Profit before taxes</p> <p>25.0 EUR mill.</p> <p>Accounting period 1-12/2018</p>	<p>Comparable profit before taxes</p> <p>26.2 EUR mill.</p> <p>Accounting period 1-12/2018</p>
<p>Cost-income ratio</p> <p>62.2%</p> <p>Accounting period 1-12/2018</p>	<p>Balance sheet total</p> <p>2,915 EUR mill.</p> <p>Accounting period 1-12/2018</p>	<p>Number of employees</p> <p>288</p> <p>Average, Accounting period 1-12/2018</p>
<p>Employee satisfaction</p> <p>4.3/5</p> <p>Satisfaction in the bank as a whole 12/2018 –personnel survey</p>	<p>Customers</p> <p>136,100</p> <p>Private customers 83 %, business customers 17 %</p>	<p>Customer satisfaction</p> <p>4.3/5</p> <p>Satisfaction in the bank as a whole Parasta palvelua 12/2018-survey</p>



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Lähellä ja läsnä

THANK YOU 

5.3.2019