



THE MORTGAGE SOCIETY OF FINLAND GROUP

PILLAR 3 REPORT 2024

DISCLOSURES REQUIRED IN PART EIGHT OF THE CAPITAL
REQUIREMENTS REGULATION (EU 575/2013)

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Introduction

This report presents the disclosures required in Part Eight of the Capital Requirements Regulation (EU) 575/2013 (the so-called Pillar 3 information) of the Mortgage Society of Finland Group (Hypo Group or the Group). The Group consists of the parent company the Mortgage Society of Finland, the subsidiary Suomen AsuntoHypoPankki Oy and the housing company Bostadsaktiebolaget Taos, of which the group companies own 54.6 percent. In addition to this report, parts of the required Pillar 3 disclosures are presented in the Hypo Group's Board of Directors' report, Notes in the Financial Statements and Corporate Governance Statement and remuneration reports of the Group, which are published on Hypo's website at www.hypo.fi. The report is unaudited.

Hypo Group calculates its capital requirement by using the standard method for credit and counterparty risk and the basic method for operational risk. The Group does not apply the transitional arrangements of the EU Capital Requirements Regulation (EU 575/2013) Article 473a concerning the IFRS 9 Financial Instruments - standard implemented in 1.1.2018.

In addition to Part Eight of the Capital Requirements Regulation (EU) 575/2013 (the so-called CRR), the Group complies with Regulations and guidelines 5/2019 of the Finnish Financial Supervisory Authority (FSA) and applicable parts of the guidelines of the European Banking Authority EBA mentioned in the Regulations and guidelines 5/2019. In spring 2020, the Finnish FSA classified the Mortgage Society of Finland as a small and non-complex institution as defined in the Capital Requirements Regulation (EU) 2019/876 (the so-called CRR II) which entered into force on 28 June 2021. The classification enables the Hypo Group to benefit from the simplification of disclosure requirements of CRR II according to the principle of proportionality. Pillar 3 information for 2024 is disclosed according to CRR II and applying Commission Implementing Regulation (EU) 2021/637.

The minimum disclosure requirement for the Hypo Group is set in CRR article 433b(2), which concerns small and non-complex institutions., but the Group applies the the disclosure requirement for listed companies set in article 433b(1) by applicable parts, as the Group issues publicly traded bonds.

The Board of Directors of the Mortgage Society of Finland approves yearly the disclosure principles of capital adequacy information. The principles are applied on group level. Pillar 3 information is published yearly at the same time with the financial statements as a single, separate document. The document contains all disclosures on group level and information required from a significant subsidiary. The preparation of the principles and the Pillar 3 report is part of the financial departments' financial statements process. The numbers are produced by using the accounting and regulatory reporting systems and the data warehouse. Risk management acts as a control point and makes sure that the minimum requirements set by the regulation are met.

The evaluation of the information follows the principles of materiality, propriety and confidentiality according to Article 432 in Part Eight of the Capital Requirements Regulation (EU) 575/2013 and the EBA Guidelines 2014/14.

Disclosure Index

CRR 575/2013 article	Disclosure requirement	Reference to publication
435 (1) (a), (e), (f)	Qualitative information on operational risk (EU ORA)	Pillar 3 report yearly
435 (1) (a), (e), (f)	Institution risk management approach (EU OVA)	Pillar 3 report yearly
435 (1) (a), (e), (f)	General qualitative information about credit risk (EU CRA)	Pillar 3 report yearly
435(1) (a), (f)	Qualitative disclosure requirements related to market risk (EU MRA)	Pillar 3 report yearly
435(1)(a)	Operational risk own funds requirements and risk-weighted exposure amounts (EU ORA1)	Pillar 3 report yearly
437 (a)-(f)	Overview of total risk exposure amount (EU OV1)	Pillar 3 report yearly
438 (d)	Credit quality of forborne exposures (EU CQ1)	Pillar 3 report yearly
438 (d)	Credit quality of performing and non-performing exposures by past due days (EU CQ3)	Pillar 3 report yearly
442 (c), (e)-(f)	Performing and non-performing exposures and related provisions (EU CR1)	Pillar 3 report yearly
442 (d)	Encumbered and unencumbered assets (EU AE1)	Disclosed yearly by applicable parts in notes of the financial statements
442(c),(e)	Remuneration policy (EU REMA)	Disclosed yearly by applicable parts in remuneration reports
443	Liquidity risk management (EU LIQA)	Pillar 3 report yearly
450(1) (a)-(d), (j)	Remuneration awarded for the financial year (EU REM1)	Disclosed yearly by applicable parts in notes of the financial statements and in remuneration reports
450(1)(h)	Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff) (EU REM2)	Disclosed yearly by applicable parts in remuneration reports
450(1)(h)	Deferred remuneration (EU REM3)	Disclosed yearly by applicable parts in notes of the financial statements
450(1)(h)	Remuneration of 1 million EUR or more per year (EU REM4)	Does not apply, not disclosed.
450(1)(i)	Credit risk exposure and CRM effects (EU CR4)	Pillar 3 report yearly
453 (g)-(i)	Key metrics (EU KM1)	The table is disclosed yearly in Pillar 3 -report (the minimum disclosure requirement) and semi-annually in interim report. The obligatory minimum requirements are published quarterly in interim report. Disclosed yearly also on significant subsidiary level.
477 (a)-(g)	Composition of regulatory own funds (EU CC1)	Disclosed yearly only on significant subsidiary level

The Mortgage Society of Finland Group

Key metrics template (EU KM1)

(1,000 euros)		a	c	e
		31.12.2024	30.6.2024	31.12.2023
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	151 825	149 003	142 234
2	Tier 1 capital	151 825	149 003	142 234
3	Total capital	151 825	149 003	142 234
Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount	1 059 854	1 057 800	999 966
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	14,33 %	14,09 %	14,22 %
6	Tier 1 ratio (%)	14,33 %	14,09 %	14,22 %
7	Total capital ratio (%)	14,33 %	14,09 %	14,22 %
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,75 %	0,75 %	0,75 %
EU 7b	of which: to be made up of CET1 capital (percentage points)	0,42 %	0,42 %	0,42 %
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0,56 %	0,39 %	0,56 %
EU 7d	Total SREP own funds requirements (%)	8,75 %	8,75 %	8,75 %
Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2,50 %	2,50 %	2,50 %
9	Institution specific countercyclical capital buffer (%)	0,00 %	0,01 %	0,00 %
11	Combined buffer requirement (%)	3,52 %	3,51 %	2,50 %
EU 11a	Overall capital requirements (%)	12,27 %	12,26 %	11,25 %
12	CET1 available after meeting the total SREP own funds requirements (%)	5,58 %	5,34 %	5,47 %
Leverage ratio				
13	Total exposure measure	3 536 698	3 723 011	3 669 550
14	Leverage ratio (%)	4,29 %	4,00 %	3,88 %
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)				
EU 14c	Total SREP leverage ratio requirements (%)	3,00 %	3,00 %	3,00 %
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)				
EU 14e	Overall leverage ratio requirements (%)	3,00 %	3,00 %	3,00 %
Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	474 311	620 485	641 818
EU 16a	Cash outflows - Total weighted value	271 042	258 393	218 437
EU 16b	Cash inflows - Total weighted value	12 856	69 227	21 783
16	Total net cash outflows (adjusted value)	258 185	189 166	196 654
17	Liquidity coverage ratio (%)	183,71 %	328,01 %	326,37 %
Net Stable Funding Ratio				
18	Total available stable funding	2 649 305	2 687 806	2 399 788
19	Total required stable funding	2 301 991	2 318 478	2 143 506
20	NSFR ratio (%)	115,09 %	115,93 %	111,96 %

The form does not provide lines EU 8a, EU 9a, 10, EU 10a, EU 14a, EU 14b, EU 14d, nor column b and d, as there is nothing to report.

Overview of total risk exposure amounts (EU OV1)

(1,000 euros)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		31.12.2024	31.12.2023	31.12.2024
1	Credit risk (excluding CCR)	1 007 298	932 467	80 584
2	Of which the standardised approach	1 007 298	932 467	80 584
6	Counterparty credit risk - CCR	37 464	15 420	2 997
7	Of which the standardised approach	8 862	5 678	709
EU 8b	Of which credit valuation adjustment - CVA	7 849	19 755	628
23	Operational risk	48 514	47 743	3 881
EU 23a	Of which basic indicator approach	48 514	47 743	3 881
29	Total	1 093 276	995 630	87 462

The form does not provide lines 3, 4, EU 4a, 5, 8, EU 8a, 9-19, EU 19a, 20, 21, 22, EU 22a, EU 23b, EU 23c, 24-28, as there is nothing to report.

Institution risk management approach (EU OVA)

Disclosure of concise risk statement approved by the management body

In a materiality evaluation assessment performed under Capital Adequacy Regulation (EU) 575/2013, Part Eight, Article 432(1), taking into account the scope and nature of the Groups' operations, the information disclosed in this Pillar 3 report and in the Financial Statements and the Board of Directors' Report conveys comprehensively the risk profile of the Group.

Declaration approved by the management body on the adequacy of the risk management arrangements.

The boards of directors of the group companies have assessed that the risk management systems used are sufficient in relation to profiles and strategies of the Group and group companies.

In the light of the figures concerning the Group's risk position presented in this Pillar 3 report and in the Board of Directors' report as well as other risk reports, the Group's overall risk profile is regarded as moderate. Risk-taking in the Group is cautious. The management of various risk areas is based on separately confirmed risk management principles in each risk area. Lending is the Group's most important business area, and it is carried out only against individually valued collateral, and other credit and counterparty risk counterparties are selected carefully within confirmed limits. The probability of the continuity of Group's business operations being jeopardized in a negative development scenario has been determined to be small based on stress testing. Compliance with the limits set for risk-taking is actively monitored. The limited scope of the services offered by the Group enables it to maintain a favorable risk position. Considering the risk profile of group companies, the risk tolerance in different risk areas have been assessed to be reasonable and sufficient in relation to one another.

Strategies and processes to manage risks for each separate category of risk.

Information on the most relevant risks affecting the Groups' business and ways to manage them are presented in the Board of Directors' Report of the Group and in the Financial Statement of the Group.

Information on the strategies and processes to manage, hedge and mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants.

Information on the most relevant risks affecting the Groups' business and ways to manage them are presented in the Board of Directors' Report of the Group and in the Financial Statement of the Group.

Liquidity risk management (EU LIQA)

Strategies and processes in the management of liquidity risk

Group's liquidity risk strategy is based on the principles on liquidity risk management which are updated regularly. The strategy consists of identification, measuring, management and coordination of structural funding risk, short-term liquidity risk and refinancing risk on the balance sheet.

Management declaration concerning liquidity risk management

Management of the group deems the arrangements and processes in place regarding liquidity risk management as being on an adequate level considering the group's risk profile and business strategy.

Management statement on liquidity risk

Management of the Group states, based on the quantitative information disclosed in this report and the financial statements that the liquidity risk profile is consistent and controlled in relation to the business strategy and risk tolerance of the group.

General qualitative information about credit risk (EU CRA)

Business model and credit risk profile

The risk-taking of the Group on the main business area, lending, is cautious. The credit risk management is based on general terms in lending, principles of credit risk management and supplemental operational instructions. Lending is conservative by nature; it focuses on low-risk financing of house owning and is entirely collateralized by residential property. Lending is carried out only against individually valued collateral, and other credit and counterparty risk counterparties are selected carefully within confirmed limits.

The strategies and processes to manage credit risk and the policies for hedging and mitigating that risk, the criteria and approach used for defining the credit risk management policy and for setting credit risk limits

Lending focuses on loans granted to household (private customers) and housing companies against housing or residential property collateral. Loans are not granted without collateral. Lending is based on assessment and monitoring of the customer's creditworthiness, sufficient ability to service the loan and securing housing collateral. In addition to housing collaterals, guarantees given by the state of Finland or by an insurance company with adequate credit rating and deposit collaterals are the most commonly used credit risk mitigation techniques. The monitoring of credit risk is based on the quality and distribution of the loan portfolio.

Qualitative disclosure requirements related to market risk (EU MRA)

A description of the institution's strategies and processes to manage market risk

The Group does not have a trading book, foreign exchange risk or commodity risk. The interest rate risk of the Group consists solely of interest rate risk of the banking book, which consists of the effect which changing interest rates have on the net interest income (net interest income risk) and on the economic value of balance sheet items (economic value risk). Net interest income risk and economic value risk are monitored regularly in alternative future interest rate scenarios, and they are limited to keep risks on a moderate level. Derivatives are used in the Group to hedge assets and liabilities in the balance sheet and their cash flows from interest rate risks. Only simple and general derivatives are allowed. Derivatives are only used in hedging purposes and to adjust the total risk position. The effectiveness of limits and hedges are continuously monitored as a part of business and risk management processes.

Qualitative information on operational risk (EU ORA)

Disclosure of the risk management objectives and policies

Operational risk management and reporting in the Group are based on separate operational risk management principles confirmed on group level. Operational risks related to Group's business operations are identified, measured, and assessed by means of continuous monitoring and event reports. Continuity planning and preparedness for exceptional circumstances are part of operational risk management. The capital adequacy requirement for operational risk is calculated with the basic method. The goal of operational risk management is to reserve enough capital for operative risks and that the potential losses caused by them do not jeopardize the profitability of the Group.

Operational risk own funds requirements and risk-weighted exposure amounts (EU OR1)

Banking activities 31.12.2024 (1,000 euros)		a	b	c	d	e
		Relevant indicator			Own funds requirements	Risk exposure amount
		Year-3	Year-2	Last year		
1	Banking activities subject to basic indicator approach (BIA)	22 557	28 430	26 635	3 881	48 514

The form does not provide lines 2-5 as there is no reporting in them.

Information on remuneration

Information on remuneration policy according to the applicable parts of Article 450 of EU's Capital Requirements Regulation (575/2013) is published separately in the Group's reports "Remuneration Policy for Governing Bodies", "Other Remuneration Information" and "Remuneration statement of the Governing Bodies" found from www.hypo.fi.

Credit quality of forborne exposures (EU CQ1)

31.12.2024 (1,000 euros)		a	b	c	d	e	f	g	h
		Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures	
010	Loans and advances		16 974	963					
060	Non-financial corporations	4 509						4 509	
070	Households	4 509						4 509	
100	Total	16 974	963	963		-22	-69	17 846	894

The form does not provide lines 005, 020, 030, 040, 050, 080, 090, nor column b and d, as there is nothing to report.

Credit quality of performing and non-performing exposures by past due days (EU CQ3)

31.12.2024 (1,000 euros)		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount / Nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or Past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 2 years	Past due > 2 year < = 5 years	Past due > 5 year < = 7 years	Past due > 7 years	Of which defaulted	
005	Cash balances at central banks and other demand deposits	394 694	394 694										
010	Loans and advances	2 779 888	2 773 586	6 303	12 230	3 647	3 798	3 937	425	377	1	46	12 230
050	Other financial corporations	2 046	2 046										
060	Non-financial corporations	1 945 880	1 945 880		1 993	1 285	708						1 993
070	Of which SMEs	1 895 027	1 895 027		1 993	1 285	708						1 993
080	Households	831 963	825 660	6 303	10 237	2 362	3 090	3 937	425	377	1	46	10 237
090	Debt Securities	142 798	142 798										
110	General governments	54 812	54 812										
120	Credit institutions	66 897	66 897										
140	Non-financial corporations	21 088	21 088										
150	Off-balance sheet exposures	225 031			114								114
200	Non-financial corporations	202 699											
210	Households	22 332			114								114
220	Total	3 542 411	3 311 077	6 303	12 344	3 647	3 798	3 937	425	377	1	46	12 344

The form does not provide lines 020, 030, 040, 100, 130, 160, 170, 180, 190, nor column b and d, as there is nothing to report.

Performing and non-performing exposures and related provisions (EU CR1)

31.12.2024 (1,000 euros)		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures				Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3				
005	Cash balances at central banks and other demand deposits	394 694	394 694														
010	Loans and advances	2 779 888	2 756 457	23 432	12 230		12 230	-55	-16	-39	-253		-253		2 775 994	11 977	
050	Other financial corporations	2 046	2 046												2 046		
060	Non-financial corporations	1 945 880	1 942 179	3 702	1 993		1 993								1 942 623	1 993	
070	Of which: SMEs	1 895 027	1 891 325	3 702	1 993		1 993								1 891 770	1 993	
080	Households	831 963	812 233	19 730	10 237		10 237	-55	-16	-39	-253		-253		831 325	9 984	
090	Debt Securities	142 798	52 151					-23	-23								
110	General governments	54 812	20 440														
120	Credit institutions	66 897	18 513					-13	-13								
140	Non-financial corporations	21 088	13 198					-10	-10								
150	Off-balance sheet exposures	225 031	225 003	28	114		114								221 191	114	
200	Non-financial corporations	202 699	202 699												198 859		
210	Households	22 332	22 304	28	114		114								22 332	114	
220	Total	3 542 411	3 428 306	23 460	12 344		12 344	-78	-39	-39	-253		-253		2 997 185	12 091	

The form does not provide lines 020, 030, 040, 100, 130, 160, 170, 180, 190, as there is nothing to report.

Credit risk exposure and CRM effects (EU CR4)

Exposure classes 31.12.2024 (1,000 euros)		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
		a	b	c	d	e	f
1	Central governments or central banks	446 675		486 964	452		0,00 %
2	Regional government or local authorities			4 971			0,00 %
5	International organisations	2 195		2 195			0,00 %
6	Institutions	59 793		42 385	394	19 210	44,90 %
7	Corporates	47 147	3 840	15 364	1 920	17 193	99,47 %
8	Retail	49 745	13 104	17 337	4 856	15 510	69,89 %
9	Secured by mortgages on immovable property	2 696 261	208 088	2 696 261	99 652	821 280	29,37 %
10	Exposures in default	11 961	114	11 757	57	12 374	104,74 %
12	Covered bonds	52 534		52 534		5 253	10,00 %
15	Equity	31		31		31	100,00 %
16	Other items	83 026		83 026		83 026	100,00 %
17	TOTAL	3 449 368	225 146	3 412 825	107 330	973 876	27,67 %

The form does not provide lines 3, 4, 11, 13, 14, nor column b and d, as there is nothing to report.

Information required from a significant subsidiary

Suomen Asuntopankki Oy

Suomen Asuntopankki Oy is a deposit bank wholly owned by the parent company, offers its customers deposit products and trustee services.

Key metrics template (EU KM1)

(1,000 euros)		a	c	e
		31.12.2024	30.6.2024	31.12.2023
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	64 867	63 743	61 459
2	Tier 1 capital	64 867	63 743	61 459
3	Total capital	64 867	63 743	61 459
Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount	40 159	29 855	14 786
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	161,53 %	213,51 %	415,66 %
6	Tier 1 ratio (%)	161,53 %	213,51 %	415,66 %
7	Total capital ratio (%)	161,53 %	213,51 %	415,66 %
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,00 %	0,00 %	0,00 %
EU 7b	of which: to be made up of CET1 capital (percentage points)	0,00 %	0,00 %	0,00 %
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0,00 %	0,00 %	0,00 %
EU 7d	Total SREP own funds requirements (%)	8,00 %	8,00 %	8,00 %
Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2,50 %	2,50 %	2,50 %
9	Institution specific countercyclical capital buffer (%)	0,00 %	0,00 %	0,00 %
11	Combined buffer requirement (%)	2,50 %	2,50 %	2,50 %
EU 11a	Overall capital requirements (%)	10,50 %	10,50 %	10,50 %
12	CET1 available after meeting the total SREP own funds requirements (%)	153,53 %	205,51 %	407,66 %
Leverage ratio				
13	Total exposure measure	1 626 548	1 731 144	1 634 307
14	Leverage ratio (%)	3,99 %	3,68 %	3,76 %
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)				
EU 14c	Total SREP leverage ratio requirements (%)	3,00 %	3,00 %	3,00 %
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)				
EU 14e	Overall leverage ratio requirements (%)	3,00 %	3,00 %	3,00 %

The form does not provide lines EU 8a, EU 9a, 10, EU 10a, EU 14a, EU 14b, EU 14d, 15, EU 16a, EU 16b, 16-20, nor column b and d, as there is nothing to report.

Composition of regulatory own funds (EU CC1)

31.12.2024 (1,000 euros)		(a)
		Amounts
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	6 500
2	Retained earnings	24 791
3	Accumulated other comprehensive income (and other reserves)	30 168
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	3 408
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	64 867
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
29	Common Equity Tier 1 (CET1) capital	64 867
Capital ratios and requirements including buffers		
61	Common Equity Tier 1	161,53 %
62	Tier 1	161,53 %
63	Total capital	161,53 %
64	Institution CET1 overall capital requirements	7,00 %
65	of which: capital conservation buffer requirement	2,50 %
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	153,53 %

The form does not provide lines EU-3a4, 5, 7-28, 30-60, 66, 67, EU-67a, EU-67b, 69-85, nor column b, as there is nothing to report.