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Correction to the English translation version of The Mortgage Society of Finland's Half-year Report 1 January - 30 June 2025

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The Mortgage Society of Finland

Half Year Financial Report

Helsinki 12.8.2025 1:53 p.m.

The Mortgage Society of Finland's English translation version of the Half-year Report 1 January - 30 June 2025, which was published on 8 August 2025, contains errors on page 9. The balance sheet figures for liabilities section for the comparison period (30.6.2024) are incorrect. Below is the revised balance sheet liabilities section in its entirety:

CONSOLIDATED BALANCE SHEET			
(1000 €)	30.6.2025	31.12.2024	30.6.2024
LIABILITIES			
Liabilities to credit institutions			
To central banks		0	52 354
To credit institutions	19 998	20 000	19 999
	19 998	20 000	72 352
Liabilities to the public and public sector entities			
Deposits	1 521 716	1 551 254	1 649 148
Other liabilities	2 923	4 572	5 641
	1 524 639	1 555 826	1 654 789
Debt securities issued to the public	1 711 575	1 653 818	1 642 334
Derivative contracts	33 412	36 266	70 079
Other liabilities	98 425	34 655	51 574
Deferred expenses and advances received	2 853	2 290	2 678
Deferred tax liabilities	10 080	10 055	9 943
EQUITY			
Basic capital	5 000	5 000	5 000
Other restricted reserves			
Reserve fund	38 645	37 712	37 712
Fair value reserve			
From valuation at fair value	105	106	-94

Defined benefit pension plans			
Actuarial gains/ losses	6 224	6 241	5 991
Unrestricted reserves			
Other reserves	22 924	22 924	22 924
Retained earnings	92 768	87 038	87 038
Profit for the period	4 223	6 662	2 622
	169 888	165 683	161 193
TOTAL LIABILITIES AND EQUITY	3 570 870	3 478 594	3 664 942

The corrected Half-year Report is attached.

Distribution: Nasdaq Helsinki Ltd, Main Media, www.hypo.fi

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About Suomen Hypoteekkiyhdistys

The Mortgage Society of Finland Group is the only nationwide expert organization specialized in home financing and housing in Finland. Hypo Group grants mortgages as well as renovation loans and consumer loans, both secured by residential property collateral, for first-time and other homebuyers. Hypo Group continuously develops new ways and models for housing and home financing.

Read more: www.hypo.fi

Attachments

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