

FINAL TERMS OF THE NOTES

Terms and Conditions

PROHIBITION OF SALES TO EEA RETAIL INVESTORS: The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “**EEA**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (“**MiFID II**”); (ii) a customer within the meaning of Directive (EU) 2016/97 (the “**Insurance Distribution Directive**”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation. Consequently, no key information document required by Regulation (EU) No 1286/2014 (the “**PRIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIPs Regulation.

MiFID II product governance / Professional investors and eligible counterparties only target market – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II/Directive 2014/65/EU (as amended, “**MiFID II**”); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a “**distributor**”) should take into consideration the manufacturers’ target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

These Final Terms have been drawn in accordance with the Prospectus Regulation and they are to be read together with the Base Prospectus regarding programme, including the General Terms and Conditions of the Programme, for the Issuance of Notes by Oma Savings Bank Plc dated 27 May 2025 and the supplements to it dated 20 August 2025 and 19 September 2025 (the “**Base Prospectus**”) (the “**Programme**”) in order to obtain all the relevant information. Unless otherwise stated in these Final Terms, the General Terms and Conditions of the Programme shall apply.

The complete information regarding the Issuer and the Notes can be found in the Base Prospectus, including documents incorporated into it by reference, and in these Final Terms.

The Base Prospectus, the supplements dated 20 August 2025 and 19 September 2025 and the Final Terms are available at the web page of Oma Savings Bank Plc at <https://www.omasp.fi/en/investors/debt-investors/bonds> and at request from Oma Savings Bank Plc or at the subscription places mentioned in the Final Terms.

EVEN THOUGH THE AMOUNT TO BE REPAYED IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE NOTES IS THE NOMINAL VALUE OF THE NOTES, THE INVESTOR MAY LOSE PART OF THE SUBSCRIPTION PRICE, IF THE NOTES ARE SUBSCRIBED ABOVE NOMINAL VALUE.

Name and number of the Series of Notes:	Oma Savings Bank Plc’s Senior Preferred Notes 1/2025
Notes and their form:	Senior Preferred Notes
Tranche number:	1
Lead Manager(s):	Tranche 1: Danske Bank A/S, Bernstorffsgade 40, DK-1577 Copenhagen V, Denmark DekaBank Deutsche Girozentrale, Große Gallusstraße 14, 60315 Frankfurt am Main, Germany

	Erste Group Bank AG, Am Belvedere 1, 1100 Vienna, Austria
	Skandinaviska Enskilda Banken AB (publ), Kungsträdgårdsgatan 8, Stockholm, 106 40, Sverige
Subscription place(s) of each Tranche of Notes:	Tranche 1: Not applicable
Issuer Agent and Paying Agent:	Danske Bank A/S, Finland Branch, Televisiokatu 1, 00240 Helsinki, Finland
Calculation Agent	The Issuer acts as the calculation agent
Interests of the Lead Manager(s)/other subscription place/other parties taking part in the issue:	Tranche 1: The customary sector connected commercial interest / possible other interest
Specified Currency of the Notes:	EUR
Maximum principal amount of this Series of Notes:	EUR 200,000,000
Principal amount of each Tranche of Notes:	Tranche 1: EUR 200,000,000
Number of book-entry units of each Tranche of Notes:	Tranche 1: 2,000
Priority of the Notes:	Senior Preferred Notes – Condition 1. (a) will apply
Form of the Notes:	Book-entry securities of Euroclear Finland Oy's central securities depository system.
Denomination of book-entry unit:	EUR 100,000
Payment of subscription:	Subscriptions shall be paid for as instructed in connection with the subscription
Issue Date of each Tranche of Notes:	Tranche 1: 2 October 2025
Issue Price of each Tranche of Notes:	Tranche 1: 100%
Amount and manner of redemption:	The nominal amount of principal of the Notes. The Notes will be repaid in one instalment.
Maturity Date:	2 October 2029
Issuer Call	Applicable
(i) Optional redemption date(s)	2 October 2028
(ii) Redeemable in part	Applicable
a. Minimum Redemption Amount	EUR 100,000
b. Maximum Redemption Amount	EUR 200,000,000
(iii) Early Redemption Amount	100 per cent of the relevant proportion of the outstanding principal amount being redeemed
(iv) Notice periods	Minimum period: 15 days Maximum period: 30 days
Extended Final Maturity:	Not applicable

Extended Final Maturity Date:	Not applicable
Substitution and variation:	Applicable
Interest:	<p>Condition 9.2 (Floating reference rate interest):</p> <p>In respect of the period from (and including) the Issue Date to (but excluding) the first Optional redemption date:</p> <p>EURIBOR of 3 months</p> <p>Margin plus 2.3 per cent per annum</p> <p>Interest Payment Date(s) 2 January, 2 April, 2 July, 2 October, with a first coupon on 2 January 2026</p> <p>In respect of the period from (and including) the first Optional redemption date to (but excluding) the Maturity Date:</p> <p>EURIBOR of 3 months</p> <p>Margin plus 2.3 per cent per annum</p>
Day Count Fraction:	Actual/360 (ICMA)
Minimum/maximum amount of interest:	Not applicable
Business Day Convention:	Modified Following, adjusted
Delivery of book-entry securities:	<p>The time when the book-entry securities are recorded in the book-entry security accounts specified by the subscribers is estimated to be:</p> <p>Tranche 1: 2 October 2025</p>
ISIN code of the Series of Notes:	FI4000592340
Extended Final Maturity Interest Provisions:	Not Applicable
a) Fixed Rate Provisions:	Not Applicable
b) Floating Rate Provisions:	Not Applicable

Other Information

This information of the Series of the Notes is presented in connection with the issue of each Tranche of the Series of Notes.

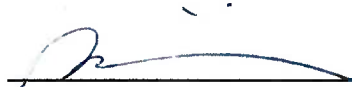
Decisions and authority based on which Notes are issued:	Based on the authorisation dated 28 August 2025 of the Issuer's Board of Directors in respect of Tranche 1
Subscription period:	Tranche 1: 25 September 2025
Yield:	Tranche 1: The effective interest yield to the investor on the Issue Date, when the issue price is 100 per cent, is EURIBOR of 3 months plus 2.3 per cent

Credit rating of the Notes:	BBB (S&P) Expected
Listing:	Shall be applied for listing on the Helsinki Stock Exchange
Estimated net proceeds:	EUR 199,550,000
Use of Proceeds:	General corporate purposes and to cover the Issuer's MREL requirement
Estimated time of listing:	Tranche 1: October 2025
Estimate of the total expenses related to the admission to trading: In Helsinki, on 26 September 2025	Tranche 1: EUR 1,500 + VAT

OMA SAVINGS BANK PLC



Sarianna Liiri
CFO



Hanna Sirkiä
CLO