

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 the 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 manufacturer’s 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 manufacturer’s 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 March 2024 and the supplements to it dated 24 May 2024 and 14 August 2024 (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 24 May 2024 and 14 August 2024 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 MREL Eligible Notes 1/2024
Notes and their form:	Senior Preferred MREL Eligible Notes
Tranche number:	1
Lead Manager:	Tranche 1: Danske Bank A/S, Bernstorffsgade 40 DK-1577 Copenhagen V Denmark
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
Specified Currency of the Notes:	EUR
Maximum principal amount of this Series of Notes:	EUR 50,000,000
Principal amount of each Tranche of Notes:	Tranche 1: EUR 50,000,000
Number of book-entry units of each Tranche of Notes:	Tranche 1: 500
Priority of the Notes:	Senior Preferred MREL Eligible 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: 28 August 2024
Issue Price of each Tranche of Notes:	Tranche 1: 93.552267%
Amount and manner of redemption:	The nominal amount of principal of the Notes. The Notes will be repaid in one instalment.
Maturity Date:	27 February 2026
Issuer Call	Not Applicable
Extended Final Maturity:	Not applicable
Extended Final Maturity Date:	Not applicable
Interest:	Interest rate 0% per annum payable in arrears on each Interest Payment Date (Zero Coupon Bond)
Day Count Fraction:	Actual/Actual (ICMA)
Minimum/maximum amount of interest:	Not applicable
Business Day Convention:	Following, unadjusted
Delivery of book-entry securities:	The time when the book-entry securities are recorded in the book-entry security accounts specified by the subscribers is estimated to be: Tranche 1: 28 August 2024
ISIN code of the Series of Notes:	FI4000577960
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 21 August 2024 of the Issuer's Board of Directors in respect of Tranche 1

Subscription period:

Tranche 1: 21 August 2024

Yield:

Tranche 1: The effective interest yield to the investor on the Issue Date, when the issue price is 93.552267 per cent, is 4.540 per cent

Credit rating of the Notes:

Not applicable

Listing:

Shall be applied for listing on the Helsinki Stock Exchange

Estimated net proceeds:

EUR 46,738,633.50

Use of Proceeds:

General corporate purposes

Estimated time of listing:

Tranche 1: August 2024

Estimate of the total expenses related to the admission to trading:

Tranche 1: EUR 1,500 + VAT

In Helsinki, on 22 August 2024

OMA SAVINGS BANK PLC

DocuSigned by:

Hanna Sirkiä

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Signed by:

Joonas Nurmi

AGAB177385F644B...

Certificate Of Completion

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	Helsinki, Etelä-Suomi 00130
	Ilona.Korhonen@borenius.com
	IP Address: 194.197.111.50

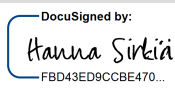
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Signer Events

Hanna Sirkkiä
 hanna.sirkkia@omasp.fi
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Signature


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Joonas Nurmi
 joonas.nurmi@omasp.fi
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 Joonas Nurmi
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Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
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