



OMA SAVINGS BANK PLC
Programme for the Issuance of Senior Unsecured Notes and Covered Bonds
EUR 1,500,000,000

This supplement (the “**Supplement**”) comprises a supplement for Oma Savings Bank Plc (the “**Issuer**”) to the Base Prospectus (the “**Base Prospectus**”) dated 12 March 2019. This supplement should be read in conjunction with the Base Prospectus.

In this Supplement, “**OmaSp**” refers to Oma Savings Bank Plc and its consolidated subsidiaries, except where context may otherwise require. All references to the “**Issuer**” refer to Oma Savings Bank Plc.

The purpose of this Supplement is to (i) incorporate by reference the audited consolidated financial statements for the twelve months ended 31 December 2018 of the Issuer into the Base Prospectus and (ii) incorporate by reference OmaSp’s Pillar III - Solvency and Risk Management report 2018 into the Base Prospectus.

1. Trend Information

The following information replaces information in section “**Trend Information**” under the heading “**FINANCIAL AND TREND INFORMATION**” on page 68.

“Since 31 December 2018, the last day of the financial year in respect of which the most recent audited financial statements of the Issuer have been prepared, there has been no material adverse change in the prospects of the Issuer and its subsidiaries taken as a whole.”

2. Information Incorporated by Reference

The following information is added into the list of documents on page 77.

Document	Information incorporated by reference
OmaSp’s 2018 Annual Report, pages 46–202	Audited consolidated financial statements of OmaSp as of and for the year ended 31 December 2018.
OmaSp’s 2018 Annual Report, pages 203–207	Auditor’s report for OmaSp as of and for the year ended 31 December 2018.
OmaSp’s Pillar III - Solvency and Risk Management report 2018.	OmaSp’s Pillar III - Solvency and Risk Management report 2018.