



**OMA SAVINGS BANK PLC**  
**Programme for the Issuance of Senior Unsecured Notes and Covered Bonds**  
**EUR 3,000,000,000**

This supplement (the “**Supplement**”) comprises a supplement for Oma Savings Bank Plc (the “**Issuer**” or the “**Company**”) to the Base Prospectus dated 28 May 2021 (the “**Base Prospectus**”). This supplement should be read in conjunction with the Base Prospectus.

The Finnish Financial Supervisory Authority FIN-FSA, which is the competent authority for the purposes of Prospectus Regulation, has approved this Base Prospectus (journal number FIVA 46/02.05.04/2021). The FIN-FSA has only approved this Supplement to the Base Prospectus as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation, and such approval should not be considered as an endorsement of the issuer or the quality of the securities that are the subject of this Base Prospectus. Investors should make their own assessment as to the suitability of investing in the securities.

In this Supplement, “**OmaSp**” and “**Company**” 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 incorporate new information into the Base Prospectus.

## **1. IMPORTANT INFORMATION**

The following information is added after the section “**IMPORTANT – EEA RETAIL INVESTORS**” under the heading “**IMPORTANT INFORMATION**” on page 1.

“**IMPORTANT – UK 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 United Kingdom (the “**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the “**EUWA**”); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.”

## **2. FORM OF FINAL TERMS OF THE NOTES**

The following information is added after the section “**PROHIBITION OF SALES TO EUROPEAN ECONOMIC AREA RETAIL INVESTORS**” under the heading “**FORM OF FINAL TERMS OF THE NOTES**” on page 37.

**“[PROHIBITION OF SALES TO UK 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 United Kingdom (the **“UK”**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the **“EUWA”**); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA]. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the **“UK PRIIPs Regulation”**) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.]”

### **3. ADDITIONAL INFORMATION**

The following information is added after the section **“Prohibition of Sales to European Economic Area Retail Investors”** under the heading **“ADDITIONAL INFORMATION”** on page 73.

#### **“Notice to Investors in the United Kingdom**

The Base Prospectus has been prepared on the basis that any offer of the Notes referred to therein in the United Kingdom (the **“UK”**) will be made pursuant to an exemption under the UK Prospectus Regulation and the Financial Services and Markets Act 2000 (the **“FSMA”**) from the requirement to publish a prospectus for offers of the Notes.

Accordingly, any person making or intending to make an offer in the UK of Notes may only do so to legal entities which are qualified investors as defined in the UK Prospectus Regulation, provided that no such offer shall require OmaSp or the Arranger to publish a prospectus pursuant to Article 3 of the UK Prospectus Regulation or section 85 of the FSMA, or supplement a prospectus pursuant to Article 23 of the UK Prospectus Regulation, in each case in relation to such offer. Neither OmaSp or the Arranger have authorised, nor do they authorise, the making of any offer of securities to any legal entity which is not a qualified investor as defined in the UK Prospectus Regulation. Neither OmaSp or the Arranger have authorised, nor do they authorise, the making of any offer of securities through any financial intermediary.

The expression **“UK Prospectus Regulation”** means Regulation (EU) 2017/1129 as it forms part of domestic law in the United Kingdom by virtue of the European Union (Withdrawal) Act 2018 (the **“EUWA”**).

#### **Prohibition of sales to UK Retail Investors**

Each Lead Manager appointed under the Programme will be required to represent and agree, that 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 United Kingdom (the UK). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the EUWA); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the UK PRIIPs Regulation) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.”