



**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 (journal number FIVA 44/02.05.04/2021, “**Base Prospectus**”), as supplemented on 4 June 2021. This supplement should be read in conjunction with the Base Prospectus.

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. Funding, Liquidity and Solvency Requirements**

The last sentence of the fourth paragraph under subheading “Solvency requirements” under the section “**Funding, Liquidity and Solvency Requirements**” under the heading “**INFORMATION ABOUT THE ISSUER**” on page 63.

“The dividends were paid in October 2021 following the termination of the FIN-FSA’ profit sharing restriction on 30 September 2021.”

### **2. History and Development of OmaSp**

The following information replaces the last sentence of the first paragraph in section “**History and Development of OmaSp**” under the heading “**INFORMATION ABOUT THE ISSUER**” on page 64.

“On 29 September 2021, the company announced the decision to acquire the business of Eurajoen Savings Bank in accordance with the acquisition plan. The planned registration date for the implementation of the business transfer is 30 November 2021.”

### **3. Recent events**

The following information replaces information in section “**Recent Events**” under the heading “**INFORMATION ABOUT THE ISSUER**” on page 64.

“There are no recent events particular to the Issuer since the interim report release as of 30 September 2021, which are to a material extent relevant to the evaluation of the Issuer’s solvency.”

### **4. Material Contract**

The following information replaces the first paragraph in section “**Material Contracts**” under the heading “**INFORMATION ABOUT THE ISSUER**” on page 65.

“OmaSp has outsourced certain payment transfers and central banking services, where OmaSp uses the transfer and clearing services of the Central Bank of Savings Banks Finland Plc. On the date of this Base Prospectus, the Samlink Group provides to OmaSp banking information services (core banking systems, operating and infrastructure services and technical support) as well as financial management services.

In June 2021, the company and Cognizant mutually agreed to terminate the contract regarding the renewal of the core banking platform signed in 2019. Cognizant paid the company a significant financial compensation. Samlink will continue as an essential IT services provider for the company. The termination of the contract will not affect the services provided by the bank and the company will continue to develop digital services in a determined manner.”

## 5. Trend Information

The following information replaces information in section “**Trend Information**” under the heading “**FINANCIAL AND TREND INFORMATION**” on page 66.

“On 1 November 2021, OmaSp published its quarterly report for the period 1 January 2021–30 September 2021, that included the updated outlook for 2021 as follows:

The company’s business volumes will continue strong growth FY2021. The company’s profitable growth is supported by efforts in recent years to improve the customer experience and the availability of customer service through new digital service channels and opening of new units. During the 2021 financial year, the compensation from the termination of a cooperation contract has been recorded as a significant positive one-off item.

The Company’s outlook for 2021 is based on assumptions made by the management of the Company, the development of services, loans granted to customers, and deposits received from customers as well as the development of the Company’s net interest income, fee and commission income, expenses and operating environment. The most central factors affecting the realisation of the outlook, which the Company can influence are the investments made with regard to sales and marketing, the operations model and its efficiency, the Company’s personnel, customer acquisition as well as the development and improvement with regards to existing customers. Factors outside the scope of the Company’s influence are the general development of the market, the general economic situation, changes in the interest and investment environment, the legislative development, as well as changes in the competitive landscape in the market and other general risks related to the Company’s business and industry. The effects and the uncertainty caused by the coronavirus pandemic to the abovementioned factors in general and specifically to the impairment losses on financial assets of the Company are difficult to assess. The Company confirms that the basis on which the outlook has been compiled and prepared is both comparable with the Company’s historical financial information and consistent with its accounting policies.

Except for the abovementioned information, there has been no material adverse change in the prospects of the Issuer or of the Issuer and its subsidiaries taken as a whole since 30 September 2021. Furthermore, except for the abovementioned information, there has been no significant change in the financial performance of the Issuer since 30 September 2021.”

## 6. Information Incorporated by Reference

The following information is added into the list of documents on page 74.

<b>Document</b>	<b>Information incorporated by reference</b>
<u><a href="#">OmaSp's Interim Report 1 January 2021–30 September 2021, dated 1 November 2021</a></u>	OmaSp’s Interim Report 1 January 2021–30 September 2021