



OMA SAVINGS BANK PLC
Programme for the Issuance of Covered Bonds and Senior Preferred MREL Eligible Notes
EUR 3,000,000,000

This supplement 4 (the “**Supplement 4**”) comprises a supplement for Oma Savings Bank Plc (the “**Issuer**” or the “**Company**”) to the base prospectus dated 6 February 2023 (journal number FIVA/2023/127, the “**Base Prospectus**”) supplemented on 6 March 2023 by supplement 1, on 24 March 2023 by supplement 2 and on 1 September 2023 by supplement 3. This Supplement 4 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 the Prospectus Regulation (EU) 2017/1129 (as amended) (the “**Prospectus Regulation**”) in Finland, has approved this Supplement 4 on 1 November 2023. The FIN-FSA has only approved this Supplement 4 as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation, but assumes no responsibility for the correctness of the information contained herein.

In this Supplement 4, “**OmaSp**” and “**Company**” refers to Oma Savings Bank Plc and its consolidated subsidiaries.

The purpose of this Supplement 4 is to incorporate new information into the Base Prospectus.

1. Funding, Liquidity and Solvency Requirements

The following language will replace the fourth paragraph in section “*Information about the Issuer – Funding, Liquidity and Solvency Requirements – Solvency Requirements*” on page 68 (added language underlined):

“In its decision of 27 February 2023, the FIN-FSA maintained the SREP requirement for Oma Savings Bank Plc based on the supervisory authority’s estimate at 1.5% unchanged. The decision is valid until further notice from 30 June 2023, but no later than 30 June 2026. SREP requirement is possible to be partially covered by Tier 1 capital and Tier 2 capital in addition to Common Equity Tier 1. In October 2023, the FIN-FSA informed that, under the Finnish Act on Credit Institutions, it imposes on OmaSp an indicative additional capital recommendation of 1.0% for OmaSp’s own funds. The indicative additional capital recommendation will remain in force until further notice as of 31 March 2024. The FIN-FSA also informed that it imposes on OmaSp a discretionary additional capital requirement of 0.25% for the leverage ratio (Pillar II). The discretionary additional capital requirement will remain in force until further notice as of 31 March 2024, yet no longer than until 31 March 2026. OmaSp already meets the set recommendation and requirement.”

Under same section the fifth paragraph is deleted.

2. Recent Events

The following language is added at the end before the last paragraph in section “*Information about the Issuer – Recent Events*” on the page 71:

- “OmaSp announced on 27 September 2023 that it has decided to commence a repurchase programme related to the acquisition of the Company’s own shares on the basis of the authorisation given by the Annual General Meeting on 30 March 2023. The maximum number of shares to be acquired in one or more tranches is 100,000, which corresponds to approximately 0.3 per cent of the Company’s shares and votes. The permission of the acquisition of own shares has been obtained by the FIN-FSA.

The acquisition of own shares commenced on 28 September 2023 and ends on 30 March 2024 at the latest. The shares are acquired through public trading organized by Nasdaq Helsinki Ltd at market price prevailing at the time of purchase. There is a weighty financial reason for the directed acquisition of own shares as they are acquired in relation to the implementation of a share-based incentive scheme for key personnel.

The Annual General Meeting has on 30 March 2023 authorised the Board of Directors to decide on the acquisition of up to 1,000,000 OmaSp's own shares with funds belonging to the Company's free equity, representing approximately 3 per cent of the Company's total shares according to the situation on the date of the notice of the meeting. However, the number of own shares held by the Company and its subsidiaries may not exceed 10 per cent of all the shares in the Company at any one time. The authorisation is valid until the closing of the next Annual General Meeting, but not later than 30 June 2024."

The following language will replace the last paragraph in section "*Information about the Issuer – Recent Events*" on the page 71:

"In addition to the above, there are no recent events particular to the Issuer since the release of unaudited Interim Report for the period 1 January 2023 – 30 September 2023, which are to a material extent relevant to the evaluation of the Issuer's solvency."

3. No significant Change in the Issuer's Financial Position

The following language will replace the information given in section "*Financial and Trend Information – No Significant Change in the Issuer's Financial Position*" on page 73:

"There have been no significant changes in the financial position of the Issuer or of the Issuer and its subsidiary taken as a whole since 30 September 2023."

4. Trend Information

The following language will replace the information given in section "*Financial and Trend Information – Trend Information*" on the page 73.

"There have been no material adverse changes in the prospects of the Issuer or of the Issuer and its subsidiary taken as a whole since 31 December 2022. Furthermore, there have been no significant changes in the financial performance of the Issuer or of the Issuer and its subsidiary taken as a whole since 30 September 2023."

5. Information incorporated by reference

The following documents will be incorporated by reference into the Base Prospectus and added to the table on page 81:

Document	Information incorporated by reference	Hyperlinks
OmaSp's Interim Report 30 September 2023	OmaSp's unaudited Interim Report 1 January – 30 September 2023	<u>OmaSp's unaudited Interim Report 1 January – 30 September 2023</u>