

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 “**PRIIPs 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 PRIIPs Regulation.

MiFID II product governance / Professional investors and eligible counterparties only target market – Solely for the purposes of each 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 manufacturers’ 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 manufacturers’ 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 3/2024
Notes and their form:	Senior Preferred MREL Eligible Notes
Tranche number:	1
Lead Manager(s):	Tranche 1: Danske Bank A/S, Bernstorffsgade 40 DK-1577 Copenhagen V Denmark Landesbank Baden-Württemberg, Am Hauptbahnhof 2, 70173 Stuttgart, Germany
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 40,000,000
Principal amount of each Tranche of Notes:	Tranche 1: EUR 40,000,000
Number of book-entry units of each Tranche of Notes:	Tranche 1: 400
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: 30 September 2024
Issue Price of each Tranche of Notes:	Tranche 1: 100.00%
Amount and manner of redemption:	The nominal amount of principal of the Notes. The Notes will be repaid in one instalment.
Maturity Date:	30 September 2027
Issuer Call	Not Applicable
Extended Final Maturity:	Not applicable
Interest:	Condition 9.2 Floating reference rate interest: In respect of the period from (and including) the Issue Date to (but excluding) the Maturity Date: EURIBOR of 3 months Margin plus 2 per cent per annum Interest Payment Dates 30 March, 30 June, 30 September, 30 December, with a first coupon on 30 December 2024.
Day Count Fraction:	Actual/360 (ICMA)
Minimum/maximum amount of interest:	Not applicable
Business Day Convention:	Modified Following, adjusted
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: 30 September 2024
ISIN code of the Series of Notes:	FI4000581434
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 29 February 2024 of the Issuer's Board of Directors in respect of Tranche 1
Subscription period:	Tranche 1: 23 September 2024 and 24 September 2024
Yield:	Tranche 1: The effective interest yield to the investor on the Issue Date, when the issue price is 100 percent, is EURIBOR of 3 months plus 2 per cent
Credit rating of the Notes:	Not applicable
Listing:	Shall be applied for listing on the Helsinki Stock Exchange
Estimated net proceeds:	EUR 39,980,000
Use of Proceeds:	General corporate purposes
Estimated time of listing:	Tranche 1: September 2024
Estimate of the total expenses related to the admission to trading:	Tranche 1: EUR EUR 1,500 + VAT

In Helsinki, on 24 September 2024

OMA SAVINGS BANK PLC



Jounas Nurmi
Treasurer



Hanna Sirkia
CLO