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 Covered Bonds has led to the conclusion that: (i) the target market for the Covered Bonds 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 Covered Bonds to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Covered Bonds (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 Covered Bonds (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 1 September 2026 (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 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.

Name and number of the Series of Notes:	1/2026 Oma Savings Bank Plc Covered Bonds
Notes and their form:	Covered Bonds
Tranche number:	1
Lead Manager(s):	Tranche 1: Nordea Bank Abp, Satamaradankatu 5, 00020 NORDEA, Helsinki, Finland
Subscription place(s) of each Tranche of Notes:	Tranche 1: Not Applicable
Issuer Agent and Paying Agent:	Nordea Bank Abp 2548 Asset Services Global FI

	Aleksis Kiven katu 3-5, VC 210 FI-00020 NORDEA, 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 200,000,000
Principal amount of each Tranche of Notes:	Tranche 1: EUR 200,000,000
Number of book-entry units of each Tranche of Notes:	Tranche 1: 2,000
Priority of the Notes:	Covered Bond - Condition 1(b) will apply.
Form of the Notes:	Book-entry securities of Euroclear Nordics Ltd'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: 2 October 2026
Issue Price of each Tranche of Notes:	Tranche 1: 100 per cent.
Amount and manner of redemption:	The nominal amount of principal of the Notes. The Notes will be repaid in one instalment.
Maturity Date:	2 October 2029
Issuer Call:	Not Applicable
Extended Final Maturity:	Applicable
Extended Final Maturity Date:	In accordance with Condition 5.3, if the Issuer notifies the Issuer Agent that it will not redeem a Series of Covered Bonds in full on the Maturity Date or within two Business Days thereafter, the maturity of the nominal amount outstanding of the Covered Bonds will be extended to the Extended Final Maturity Date. In that event, the interest rate payable on, and the Interest Periods and Interest Payment Dates, in respect of the Covered Bonds, will change from those that applied up to the Maturity Date and the Issuer may redeem all or part of the nominal amount outstanding of those Covered Bonds on any Interest Payment Date falling in any month after the Maturity Date up to and including the Extended Final Maturity Date, all in accordance with Condition 5.3. 2 October 2030
Substitution and variation:	Not applicable

Interest:	Condition 9.2 (Floating reference rate interest) will apply. In respect of the period from (and including) the Issue Date to (but excluding) the Maturity Date: 3-month EURIBOR Margin: 0.25 per cent per annum Interest Payment Dates: 2 January, 2 April, 2 July and 2 October in each year, commencing on 2 January 2027 up to and including the Maturity Date.
Day Count Fraction:	Actual/360
Minimum/maximum amount of interest:	Applicable. Minimum amount of interest: 0.000 per cent. No maximum amount of interest.
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: 2 October 2026
ISIN code of the Series of Notes:	FI4000615059
Extended Final Maturity Interest Provisions:	Applicable from and including the Maturity Date to but excluding the Extended Final Maturity Date.
a) Fixed Rate Provisions:	Not Applicable
b) Floating Rate Provisions:	Applicable
i) Rate of interest:	1-month EURIBOR Margin: 0.25 per cent per annum.
ii) Interest Payment Date(s):	The 2nd day of each month from and including 2 November 2029 up to and including 2 October 2030.
iii) Day Count Fraction:	Actual/360
iv) Minimum/maximum amount of interest:	Applicable. Minimum amount of interest: 0.000 per cent. No maximum amount of interest.
v) Business Day Convention:	Modified Following (adjusted).

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 26.3.2026 of the Issuer's Board of Directors.
Subscription period:	Tranche 1: September 2026
Yield:	Tranche 1: Not applicable.
Credit rating of the Notes:	AAA by S&P.

Listing:	Shall be applied for listing on the Helsinki Stock Exchange.
Estimated net proceeds:	EUR 199,985,000.
Use of Proceeds:	General corporate purposes
Estimated time of listing:	Tranche 1: October 2026
Estimate of the total expenses related to the admission to trading:	Tranche 1: EUR 1,500 + VAT

In Helsinki, on 25 September 2026

OMA SAVINGS BANK PLC

Sarianna Liiri, CFO

Hanna Sirkiä, CLO