

Unofficial translation

**ANNUAL GENERAL MEETING OF OMA SAVINGS BANK PLC ON 16 APRIL 2026 AT 1:00 PM**

**Time:** 16 April 2026 at 1:00 pm (EEST)

**Place:** Scandic Helsinki Hub, Annankatu 18, 00120 Helsinki

**Present:** The shareholders set out in the list of votes adopted at the meeting were represented at the meeting (Appendix 1).

Chairman of the Board of Directors Jaakko Ossa, Board members Juhana Brotherus, Irma Gillberg-Hjelt, Aki Jaskari, Carl Pettersson, Kati Riikonen, Juha Volotinen, Chief Executive Officer Karri Alameri, Deputy Chief Executive Officer and Chief Financial Officer Sarianna Liiri, Chairman of the Shareholders' Nomination Committee Raimo Härmä, the Company's current auditor-in-charge M.Sc. (Econ.), APA Tuomas Ilveskoski, the Company's proposed new auditor-in-charge APA Heini Hänninen, Attorney-at-law Marko Vuori, Chief Legal Officer of the Company Hanna Sirkiä, other management personnel and technical meeting staff were present at the meeting.

**1 §**

**Opening of the meeting**

Jaakko Ossa, Chairman of the Board of Directors, opened the meeting. At the opening of the meeting, the Chairman on behalf of the Company and its shareholders, thanked Aki Jaskari, a long-standing Board member, who had announced that he would no longer be available to serve as a member of the Board.

**2 §**

**Calling the meeting to order**

Marko Vuori, Attorney-at-law, was elected as Chairman of the General Meeting and he called Hanna Sirkiä, Chief Legal Officer, to act as the Secretary to the General Meeting. Chairman explained the procedures for discussing the matters on the meeting agenda.

It was noted that the General Meeting can be followed via a webcast. It is not possible to ask questions, submit counterproposals, exercise any speaking rights or cast any votes via the webcast. Following the meeting by webcast does not constitute participation in the Annual General Meeting or the exercise of shareholder rights

It was noted that it has been possible to present advance questions to the Company's management pursuant to Chapter 5, Section 25 of the Finnish Companies Act until 9 April 2026.

The Chairman noted that certain nominee-registered shareholders had submitted voting instructions to the Company prior to the General Meeting and outlined the voting instructions submitted in advance by nominee-registered shareholders, a summary of which was attached to the minutes (Appendix 5).

It was noted that the notifications received by the Company stated that the nominee-registered shareholders in question would not demand a vote and a full counting of votes, provided that on the basis of the positions submitted in advance and presented at the meeting, it can be clearly established that the relevant majority of votes and shares

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represented at the meeting required for the agenda item in question are in support of the proposal made to the General Meeting. It was noted that a total of 18 shareholders have submitted voting instructions in advance and that the number of shares in respect of which voting intentions had been notified in advance was 764,040.

The Chair noted that the meeting would proceed in the proposed manner and that votes against or abstaining would be recorded in the minutes under the relevant agenda items. The Chair further noted that to the extent the voting instructions included votes against that have been presented under such agenda items where it is not possible to vote against the proposal without presenting a counterproposal, such votes would not be formally acknowledged as votes against, and they would not be recorded under the agenda items concerned.

**3 §**

**Election of persons to scrutinise the minutes and supervise the counting of votes**

Jouni Niuro and Jari Lauttia were elected as the persons to scrutinise the minutes and as the supervisors of counting of the votes

**4 §**

**Recording the legality of the meeting**

It was noted that the notice to the meeting had been published on the Company's website and as a stock exchange release on 2 March 2026 and that the General Meeting documents have been available on the Company's website as of 12 March 2026.

It was noted that the preregistration had to take place no later than 9 April 2026 in accordance with the notice to the meeting.

It was noted that the General Meeting had been duly convened in accordance with the Articles of Association and the Finnish Companies Act and that therefore, the meeting was legally convened and constituted a quorum.

The notice to the meeting was attached to the minutes ([Appendix 2](#)).

**5 §**

**Recording attendance and adoption of the voting list**

It was noted that a prerequisite for exercising voting rights is that the participant was registered in the Company's shareholder register maintained by Euroclear Finland Oy on the record date of the General Meeting on 2 April 2026, and in respect of nominee-registered shareholders, that they would have had the right to be entered in the shareholder register maintained by Euroclear Finland Oy on the record date of the General Meeting on 2 April 2026. A further prerequisite for exercising voting rights is that the participant had registered for the General Meeting within the time period specified in the notice to the meeting. The deadline for registration was at 4 pm EEST on 9 April 2026.

It was noted that in respect of nominee-registered shareholders, a right to participate in the meeting applies to those shareholders that would have had the right to be entered in the Company's shareholder register on the aforementioned record date. Pursuant to Chapter 5, Section 7 of the Finnish Companies Act, a nominee-registered shareholder is

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deemed to have registered for the General Meeting if they have been notified to be temporarily entered in the Company's shareholder register. The deadline for temporary registration of a nominee-registered shareholder in the Company's shareholder register was at 10 am EEST on 13 April 2026.

The list of the participants and the list of votes at the opening of the meeting were presented, according to which 50 shareholders were present either personally or represented by a statutory or authorised representative.

There were 25,104,599 shares represented at the opening of the meeting, representing a total of 25,104,599 votes and thus approximately 75.65 per cent of all votes. It was noted that at the beginning of any vote the list of votes would be confirmed to correspond with the attendance of the meeting.

The attendance status and list of votes was attached to the minutes ([Appendix 1](#)).

**6 §**

**Presentation of Financial Statements, the Report of the Board of Directors and the Auditors' Report for 2025**

The Company's Chief Executive Officer Karri Alameri presented the CEO's review of the Company's operations in 2025. The CEO's review was attached in the minutes (Appendix 6).

The financial statements for the financial year 1 January 2025–31 December 2025 and the report of the Board of Directors, including the sustainability report, were presented. It was noted that the financial statements, report of the Board of Directors including the sustainability report, the auditor's report, and the assurance report on the sustainability report published on 12 March 2026 have been available on the Company's website as of 12 March 2026. The Company's auditor-in-charge presented the main points of the auditor's report and the assurance report on the sustainability report. The financial statements were attached to the minutes ([Appendix 3](#)). The auditor's report was attached to the minutes ([Appendix 4](#)).

**7 §**

**Adoption of the Financial Statements**

The General Meeting adopted the financial statements and the consolidated financial statements for the financial period ended 31 December 2025.

**8 §**

**Resolution on the use of profit shown on the balance sheet and on the payment of dividend**

It was noted that the Board of Directors had proposed to the General Meeting that, based on the adopted balance sheet for the financial year 2025, a dividend of EUR 0.36 per share and an additional dividend of EUR 0.14 per share be paid from the distributable funds of the parent company for each share entitled to receive a dividend for the financial year 2025, amounting to a total of approximately EUR 17.0 million, and that the remaining distributable funds be retained in equity.

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In accordance with the proposal, the dividend shall be paid to shareholders registered in the Company's shareholder register maintained by Euroclear Finland Oy on the record date of 20 April 2026.

In accordance with the proposal, the dividend and additional dividend shall be paid on 27 April 2026 in accordance with the rules of Euroclear Finland Oy.

The General Meeting resolved, in accordance with the proposal of the Board of Directors, that a dividend of EUR 0.36 per and an additional dividend of EUR 0.14 per share entitling to dividend for the financial year 2025 shall be paid from the parent company's distributable funds to the shareholders entered into the Company's shareholder register maintained by Euroclear Finland Oy on the record date of 20 April 2026. The dividend and the additional dividend shall be paid on 27 April 2026.

**9 §**

**Resolution on the discharge of the members of the Board of Directors and the CEO from liability**

It was recorded that the discharge from liability concerned all persons who had acted as members of the Board of Directors or as CEO during the financial year of 2025, who were:

- Jaakko Ossa, Chair of the Board
- Juhana Brotherus, Member of the Board
- Irma Gillberg-Hjelt, Member of the Board
- Aki Jaskari, Member of the Board
- Carl Pettersson, Vice Chair of the Board
- Kati Riikonen, Member of the Board
- Jaana Sandström, Member of the Board until 8 April 2025
- Juha Volotinen, Member of the Board
- Karri Alameri, Chief Executive Officer as of 31 March 2025
- Sarianna Liiri, Interim Chief Executive Officer until 30 March 2025

The General Meeting resolved to discharge the abovementioned persons who served as members of the Board of Directors or as the Chief Executive Officer from liability.

**10 §**

**Handling of the Remuneration Report for governing bodies**

The Remuneration Report for the financial year 2025 was presented.

It was noted that the Remuneration Report has been available on the Company's website as of 12 March 2026.

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The General Meeting resolved to approve the presented Remuneration Report. The resolution was advisory. The remuneration report was attached to the minutes (Appendix Z).

It was recorded that shareholders that had provided the Company with voting instructions, holding a total of 457,045 shares and votes, had informed that they were against the proposal in this agenda item.

**11 §**

**Resolution on the remuneration of the members of the Board of Directors**

It was noted that the Shareholders' Nomination Committee had proposed to the General Meeting that the remuneration for the members of the Board of Directors will be paid as follows:

Annual remuneration:

- Chair of the Board EUR 85,000
- Vice Chair of the Board EUR 60,000
- Member of the Board EUR 40,000
- Chair of the Remuneration Committee EUR 6,000
- Chair of the Risk Committee EUR 9,000
- Chair of the Audit Committee EUR 9,000

Additionally, Board members are paid meeting fees:

- EUR 1,000 per meeting of the Board of Directors or of a committee
- EUR 500 per email meeting of the Board of Directors or of a committee

The proposed fees are unchanged from last year.

It was noted that the proposed remuneration is the same as previous year.

It was noted that the Shareholders' Nomination Committee had proposed that 25 per cent of the Board's annual remunerations is paid in Oma Savings Bank Plc's shares acquired from the market on behalf of the members of the Board of Directors. The shares will be acquired directly on behalf of the members of the Board of Directors from the markets at the price determined by public trading once the interim report for the period between 1 January and 31 March 2026 has been published. The Company will bear the costs of acquiring the shares and possible transfer tax. The rest of the annual remuneration will be paid in cash, which will be used to cover the taxes payable for the remuneration. If the reward cannot be paid in shares, the reward in full can be paid in cash. In addition, Oma Savings Bank Plc will pay or reimburse the members of the Board of Directors for travel expenses and any other costs directly related to board work.

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It was noted that the Nomination Committee recommends that the Board member keeps the shares received as annual remuneration for the duration of his or her Board membership, unless there is a compelling reason for the transfer.

The General Meeting resolved that the Board remuneration shall be paid in accordance with the proposal of the Shareholders' Nomination Committee.

**12 §**

**Resolution on the number of members of the Board of Directors**

It was noted that pursuant to the Articles of Association, the Board of Directors consists of a minimum of 5 members and a maximum of 8 members, as well as a maximum of 2 deputy members.

It was noted that the Shareholders' Nomination Committee had proposed to the General Meeting that the number of members of the Board of Directors is confirmed at eight (8).

The General Meeting resolved, in accordance with the proposal of the Shareholders' Nomination Committee, to confirm that the number of members of the Board of Directors shall be eight (8).

**13 §**

**Election of members of the Board of Directors**

It was noted that the Shareholders' Nomination Committee had proposed to the General Meeting that of the current members of the Board of Directors, Juhana Brotherus, Irma Gillberg-Hjelt, Jaakko Ossa, Carl Pettersson, Kati Riikonen and Juha Volotinen, be re-elected as Board members.

The Nomination Committee had further proposed that Eeva Ahdekivi and Jens Jensen be elected as new members of OmaSp's Board of Directors. The Financial Supervisory Authority had no comments on the proposals.

It was noted that all nominees have given their consent to the election.

All proposed nominees are independent of the Company and its significant shareholders at the time of election. All candidates were proposed to be elected for a term of office commencing at close of the Annual General Meeting of 2026 and expiring at the close of the Annual General Meeting of 2027.

The General Meeting resolved, in accordance with the proposal of the Shareholders' Nomination Committee, to elect the following persons as members of the Board of Directors: Juhana Brotherus, Irma Gillberg-Hjelt, Jaakko Ossa, Carl Pettersson, Kati Riikonen, Juha Volotinen, Eeva Ahdekivi and Jens Jensen.

It was recorded that shareholders that had provided the company with voting instructions, holding a total of 34,146 shares and votes, had informed that they were against the proposal in this agenda item.

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**14 §**

**Resolution on the remuneration of the auditor**

It was noted that the Board of Directors had proposed to the General Meeting that the remuneration to the auditor is paid on the basis of reasonable invoicing approved by the Company.

The General Meeting resolved, in accordance with the proposal of the Board of Directors, that the remuneration of the auditor is paid on the basis of reasonable invoicing approved by the Company.

**15 §**

**Election of the auditor**

It was noted that, in accordance with the Articles of Association, the Company shall have one (1) auditor, which must be an auditing firm registered in the auditor register maintained by the Finnish Patent and Registration Office and whose principal auditor is an authorised public accountant.

It was noted that the Audit Committee of the Board of Directors has organised the selection procedure for the audit firm in accordance with the EU Audit Regulation (537/2014). Based on the selection procedure and the recommendation of the Audit Committee, the Board of Directors had proposed to the General Meeting that the audit firm PricewaterhouseCoopers Oy be elected as the Company's auditor for the term commencing at the close of the 2026 Annual General Meeting and ending at the close of the 2027 Annual General Meeting.

PricewaterhouseCoopers Oy has stated that, if it is elected as auditor, the auditor with principal responsibility would be Heini Hänninen, Authorised Public Accountant (APA).

The General Meeting resolved, in accordance with the proposal of the Board of Directors, that PricewaterhouseCoopers Oy is elected as the Company's auditor for a term ending at the close of the subsequent Annual General Meeting. It was noted that PricewaterhouseCoopers Oy has stated that the auditor with principal responsibility shall be Heini Hänninen, APA.

**16 §**

**Resolution on the remuneration of the assurer of the sustainability reporting**

It was noted that the Board of Directors had proposed to the General Meeting that the remuneration of the sustainability reporting assurer be paid on the basis of reasonable invoicing approved by the Company.

The General Meeting resolved, in accordance with the proposal of the Board of Directors, that the remuneration of the sustainability reporting assurer be paid on the basis of reasonable invoicing approved by the Company.

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17 §

**Election of the assurer of the sustainability reporting**

It was noted that following the recommendation of the Audit Committee, the Board of Directors had proposed to the General Meeting that PricewaterhouseCoopers Oy, Authorised Sustainability Audit Firm, be elected as the sustainability reporting assurer for a term of office expiring at the close of the subsequent Annual General Meeting.

PricewaterhouseCoopers Oy has stated that if it is elected as the sustainability reporting assurer, that the Company's sustainability reporting assurer with principal responsibility would be ASA Tiina Puukkoniemi.

The General Meeting resolved, in accordance with the proposal of the Board of Directors, that for the term of office expiring at the close of the subsequent Annual General Meeting, PricewaterhouseCoopers Oy, Authorised Sustainability Audit Firm, be elected as the sustainability reporting assurer. It was noted that PricewaterhouseCoopers Oy has stated that ASA Tiina Puukkoniemi shall act as the sustainability reporting assurer with principal responsibility.

18 §

**Authorisation of the Board to resolve on the issuance of shares, the transfer of the Company's own shares and the issuance of special rights entitling holders to shares**

It was noted that the Board of Directors had proposed to the General Meeting that the General Meeting would authorise the Board of Directors to resolve on the issuance of shares or transfer of the Company's shares and the issuance of special rights entitling to shares referred to in Chapter 10, Section 1 of the Finnish Companies Act, subject to the following terms:

Shares and special rights may be issued or transferred in one or several instalments, either against return for payment or without payment.

The total number of shares to be issued under the authorisation, including shares issued on the basis of special rights, may not exceed 3,000,000 shares, which corresponds to approximately 9 per cent of all shares in the Company on the date of the General Meeting.

The Board of Directors may decide on all terms of the share issue and the issuance of special rights entitling their holders to shares. The authorisation applies both to the issuance of new shares and the transfer of the Company's own shares. A share issue and the issuance of special rights entitling their holders to shares may deviate from the shareholders' pre-emptive subscription rights if there is a significant financial reason for the Company (directed issue). A directed share issue may be free of charge only if there is an especially significant financial reason for the Company and taking into account the interests of all shareholders.

The authorisation was proposed to remain valid until the close of the subsequent Annual General Meeting, but not later than 30 June 2027. The authorisation revokes previous authorisations granted by the General Meeting to decide on a share issue, and on the issuance of share option rights and other special rights entitling their holders to shares.

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The General Meeting resolved, in accordance with the proposal of the Board of Directors, to authorise the Board of Directors to resolve on the issuance or transfer of the Company's shares, and the issuance of special rights entitling to shares referred to in Chapter 10, Section 1 of the Finnish Companies Act in accordance with the proposal of the Board of Directors.

It was recorded that shareholders that had provided the Company with voting instructions, holding a total of 277,958 shares and votes, had informed that they were against the proposal in this agenda item.

**19 §**

**Authorising the Board of Directors to decide on the acquisition of the Company's own shares**

It was noted that the Board of Directors had proposed to the General Meeting that the General Meeting authorises the Board of Directors to decide on the acquisition of the Company's own shares with funds belonging to the Company's unrestricted equity under the following terms:

A maximum of 1,000,000 of the Company's own shares may be acquired, corresponding to approximately 3 per cent of all shares in the Company on the date of the notice of the General Meeting, provided that the total number of the Company's own shares held by the Company does not at any time exceed 10 per cent of all shares in the Company. When calculating the number of shares held by the Company, the shares held by the Company itself and by its subsidiaries are included, as referred to in Chapter 15, Section 11, Subsection 1 of the Finnish Companies Act.

The Board of Directors is authorised to decide how to acquire the Company's own shares.

The Company's own shares may be acquired other than in proportion to shareholders' existing shareholdings (directed acquisition) at a price determined in public trading arranged by Nasdaq Helsinki Ltd on the date of acquisition, or at a price otherwise determined by the market. The Company's own shares may be acquired in one or several instalments.

Shares in the Company acquired by the Company may be held by the Company, cancelled or transferred further. The Board of Directors may decide on other matters related to the acquisition of the Company's own shares.

It was proposed that the authorisation remain valid until the close of the subsequent Annual General Meeting, but not later than 30 June 2027. The authorisation revokes previous authorisations granted by the General Meeting to decide on the acquisition of the Company's own shares.

The General Meeting resolved, in accordance with the proposal of the Board of Directors, to authorise the Board of Directors to decide on the acquisition of the Company's own shares in accordance with the proposal of the Board of Directors.

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**20 §**

**Closing of the meeting**

The Chairman stated that all items on the agenda had been discussed and that the minutes of the meeting will be available on the Company's website as of 30 April 2026 at the latest.

The Chairman closed the meeting at 2:14 pm (EEST).

*[Signatures on the following page]*

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In fidem:

Marko Vuori  
chairman

Hanna Sirkiä  
secretary

The Minutes scrutinised and approved:

Jari Lanttia

Jouni Niuro

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**APPENDICES**

Appendix 1 Attendance status and list of votes

Appendix 2 Notice to the General Meeting

Appendix 3 Financial Statements

Appendix 4 Auditor's Report

Appendix 5 Summary of the voting instructions of the nominee-registered shareholders

Appendix 6 The CEO's review

Appendix 7 Remuneration Report for governing bodies