MINUTES **OMA SAVINGS BANK PLC**

No. 2/2026 **Extraordinary General Meeting**

5 November 2026
Unofficial translation

EXTRAORDINARY GENERAL MEETING OF OMA SAVINGS BANK PLC ON 5 NOVEMBER 2026 AT 2:00 P.M.

Time	5 November 2026 at 2:00 p.m. (EET)
Place	The meeting was held without a meeting venue as a real-time virtual meeting where the shareholders exercised their rights during the meeting in full and in real-time via remote access in accordance with Article 10 of the Articles of Association of the Company and Chapter 5, Section 16, Subsection 3 of the Finnish Companies Act.
Present	The shareholders set out in the list of votes adopted at the meeting were present or represented by means of remote connection at the meeting (**Appendix 3**). In addition, proposed new members of the Board of Directors Riikka Laine-Tolonen, Mika Heikkilä, Jussi Sokka, Karri Alameri and Irma Gillberg-Hjelt, the Chair of the meeting Marko Vuori, secretary Hanna Sirkiä, scrutiniser of the minutes Pirjetta Soikkeli and supervisor of the counting of votes Sarianna Liiri, the proposed new auditor with principal responsibility Tuomas Ilveskoski, Authorised Public Accountant (KHT), as well as other representatives of the Company and technical meeting staff were present either at the broadcasting venue or via remote access.

1 Opening of the meeting

Karri Alameri, the CEO of Oma Savings Bank Plc, opened the meeting.

2 Calling the meeting to order

Marko Vuori, attorney-at-law, was elected as the Chair of the Extraordinary General Meeting and he called Hanna Sirkiä, Chief Legal Officer, to act as the Secretary of the Extraordinary General Meeting.

The Chair explained the procedures for considering the items on the agenda of the Extraordinary General Meeting as well as other practical arrangements relating to the meeting.

It was noted that the Extraordinary General Meeting was conducted in Finnish.

It was noted that the Extraordinary General Meeting was held without a meeting venue as a real-time virtual meeting in accordance with Article 10 of the Articles of Association of the Company and Chapter 5, Section 16, Subsection 3 of the Finnish Companies Act, and

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that the shareholders were able to exercise their rights in full during the meeting only via remote connection.

It was noted that the notice of the Extraordinary General Meeting, which includes the proposals of S-Bank Plc ("**S-Bank**") to the Extraordinary General Meeting, had been published on 14 October 2026 as a stock exchange release and in its entirety on the Company's website on the same day. The notice of the Extraordinary General Meeting was appended to the minutes as **Appendix 1**.

It was noted that certain nominee-registered shareholders had submitted voting instructions to the Company prior to the Extraordinary General Meeting, a summary of which was attached to the minutes as **Appendix 2**. In respect of the nominee-registered shareholders, a total of 4,749 shares were represented, of which 600 votes were against each of the proposals under items 7 and 9. In all other respects, the votes were in favour of the proposals.

It was noted that the notifications received by the Company stated that the nominee-registered shareholders who abstained 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 could be clearly established that the relevant majority of votes and shares represented at the meeting required for the agenda item in question was in support of the proposal made to the Extraordinary General Meeting.

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

Pirjetta Soikkeli was elected as the scrutiniser of the minutes and Sarianna Liiri as the supervisor of the counting of votes.

4 Recording the legality of the meeting

It was noted that, as stated in the notice of the meeting, the Extraordinary General Meeting had been convened on the basis of the combination agreement signed by and between the Company and S-Bank. Accordingly, the convocation of the meeting and the matters to be considered at the meeting are based on the written request of S-Bank, on the basis of which the Board of Directors has convened the meeting.

It was noted that pursuant to Article 10 of the Articles of Association, the Board of Directors may decide that the General Meeting shall be held without a meeting venue in such a way that the shareholders exercise their decision-making powers in full and in real time during the meeting by means of a telecommunications connection and technical means (remote meeting).

It was noted that pursuant to Article 10 of the Articles of Association, the notice of a General Meeting is published on the Company's website and, if the Board of Directors so decides, in one or more national newspapers selected by the Board of Directors and/or in writing to the shareholders no earlier than three (3) months before the General Meeting's record date and at the latest three (3) weeks before the General Meeting, however always

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at least nine (9) days before the record date of the General Meeting specified in the Finnish Companies Act.

It was noted that registration for the Extraordinary General Meeting had to be completed no later than 29 October 2026 at 4:00 p.m. (EET). Holders of nominee-registered shares wishing to participate in the Extraordinary General Meeting had to be temporarily entered in the Company's shareholders' register no later than 2 November 2026 at 10:00 a.m. (EET).

It was noted that the Extraordinary 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.

5 Recording attendance and adoption of the voting list

It was recorded that at the opening of the meeting, a total of 4 shareholders were present either in person or represented by a legal representative or an authorised proxy, representing a total of 32,165,285 shares and votes.

The attendance statistics and list of votes as at the opening of the meeting were appended to the minutes as **Appendix 3**.

The CEO of S-Bank, Riikka Laine-Tolonen, presented the proposals on the agenda.

6 Resolution on amending the Articles of Association

It was noted that S-Bank had proposed that Section 6 of the Articles of Association, concerning the Shareholders' Nomination Committee, be removed. It was noted that, as a result of the removal of this provision, the numbering of the provisions of the Articles of Association needs to be amended accordingly. In other respects, the Articles of Association would remain unchanged.

The Extraordinary General Meeting resolved to amend the Articles of Association in accordance with S-Bank's proposal.

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

It was noted that S-Bank had proposed that the remuneration of, and reimbursement of travel expenses and other costs directly related to Board work to the members of the Board of Directors be paid in accordance with the resolution of the Annual General Meeting held on 16 April 2026. However, no remuneration or reimbursement of expenses will be paid to a member of the Board of Directors who is in a full-time employment or similar relationship with a company belonging to the S-Bank Group.

The Extraordinary General Meeting resolved on the remuneration of the members of the Board of Directors in accordance with S-Bank's proposal.

It was recorded that, according to the voting instructions submitted by nominee-registered shareholders, 600 votes were against the proposal under this agenda item.

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

It was noted that S-Bank had proposed to the Extraordinary General Meeting that five (5) members be elected to the Board of Directors.

The Extraordinary General Meeting resolved on the number of members of the Board of Directors in accordance with the proposal of S-Bank.

9 Election of members of the Board of Directors

It was noted that S-Bank had proposed to the Extraordinary General Meeting that Riikka Laine-Tolonen, Mika Heikkilä, Jussi Sokka, Karri Alameri and Irma Gillberg-Hjelt be elected as members of the Board of Directors.

It was proposed that all candidates be elected for a term beginning at the end of the Extraordinary General Meeting and ending at the close of the 2027 Annual General Meeting. The term of office of current members of the Company's Board of Directors would end upon the commencement of the term of the above-mentioned members of the Board of Directors.

It was noted that the regulatory approvals for the election referred to in the meeting notice have been obtained and that the Finnish Financial Supervisory Authority has had no comments on the proposed persons. It was noted that Karri Alameri, who had served as the CEO and opened the meeting, will leave his position as CEO upon the close of the meeting.

It was noted that all the individuals proposed had given their consent to the election.

The Extraordinary General Meeting resolved in accordance with S-Bank's proposal to elect the following persons as members of the Board of Directors: Riikka Laine-Tolonen, Mika Heikkilä, Jussi Sokka, Karri Alameri and Irma Gillberg-Hjelt.

It was recorded that, according to the voting instructions submitted by nominee-registered shareholders, 600 votes were against the proposal under this agenda item.

10 Resolution on the remuneration of the auditor

It was noted that S-Bank had proposed to the Extraordinary General Meeting that the auditor be paid a fee on the basis of reasonable invoicing approved by the Company.

The Extraordinary General Meeting resolved on the remuneration of the auditor in accordance with the proposal of S-Bank.

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11 Election of the auditor

It was noted that S-Bank had proposed to the Extraordinary General Meeting that the audit firm KPMG Oy Ab be elected as the Company's auditor for a term commencing at the end of the Extraordinary General Meeting and ending at the end of the 2027 Annual General Meeting.

It was noted that there is a justified reason under the Finnish Auditing Act for changing the auditor mid-term, as the proposed new audit firm KPMG Oy Ab already acts as the auditor of the Company's parent company, and the change aligns the group's audit so that it is carried out by the same audit firm.

It was noted that KPMG Oy Ab had stated that, if it was elected as auditor, the auditor with principal responsibility would be Tuomas Ilveskoski, Authorised Public Accountant (KHT).

The Extraordinary General Meeting resolved on the election of the auditor in accordance with the proposal of S-Bank.

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

It was noted that S-Bank had proposed to the Extraordinary General Meeting that the assurer of the sustainability reporting be paid a fee on the basis of reasonable invoicing approved by the Company.

The Extraordinary General Meeting resolved on the remuneration of the assurer of the sustainability reporting in accordance with the proposal of S-Bank.

13 Election of the assurer of the sustainability reporting

It was noted that S-Bank had proposed to the Extraordinary General Meeting that the sustainability audit firm KPMG Oy Ab be elected as the assurer of the sustainability reporting for a term ending at the close of the subsequent Annual General Meeting.

It was noted that there is a justified reason under the Finnish Auditing Act for changing the sustainability auditor mid-term, as the proposed new sustainability reporting firm KPMG Oy Ab already acts as the sustainability reporting assurer of the Company's parent company, and the change aligns the group's sustainability reporting so that it is carried out by the same sustainability reporting firm.

It was noted that KPMG Oy Ab had stated that the Company's sustainability reporting assurer with principal responsibility would be Tuomas Ilveskoski, Authorised Sustainability Reporting Auditor (KRT).

The Extraordinary General Meeting resolved on the election of the assurer of the sustainability reporting in accordance with the proposal of S-Bank.

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14 Resolution on the disbandment of the Shareholders' Nomination Committee

It was noted that S-Bank had proposed to the Extraordinary General Meeting that the Shareholders' Nomination Committee be disbanded so that the decision would become effective immediately upon having been taken by the Extraordinary General Meeting.

The Extraordinary General Meeting resolved to disband the Shareholders' Nomination Committee in accordance with the proposal of S-Bank. It was noted that the resolution became effective immediately.

15 Closing of the meeting

The Chair stated that the matters on the agenda of the meeting had been dealt with. It was noted that the minutes of the meeting will be available on the Company's website as of 19 November 2026 at the latest.

The Chair closed the meeting at 2:27 p.m. (EET).

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[*signatures on the following page*]

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In fidem

Marko Vuori	Hanna Sirkiä
Chair of the General Meeting	Secretary

Minutes have been scrutinised and approved

Pirjetta Soikkeli

Scrutiniser of the minutes

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APPENDICES

Appendix 1	Notice of the Extraordinary General Meeting
Appendix 2	Summary list of voting instructions from holders of nominee-registered shares
Appendix 3	Attendance statistics and list of votes

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