NOTICE TO THE SHAREHOLDERS OF OMA SÄÄSTÖPANKKI OYJ

REDEMPTION CLAIM FOR THE MINORITY SHARES UNDER THE FINNISH COMPANIES ACT

S-Pankki Oyj ("**S-Pankki**") announced a voluntary public tender offer for all the shares in Oma Säästöpankki Oyj ("**Oma Säästöpankki**") on 9 July 2026. As a result of the voluntary public tender offer, S-Pankki's ownership of all shares and voting rights in Oma Säästöpankki (excluding treasury shares held by Oma Säästöpankki) increased to approximately 96.79%. Through the tender offer, S-Pankki acquired a total of 32,155,159 shares and votes in Oma Säästöpankki. The price paid in the tender offer was EUR 17.20 per share. S-Pankki subsequently decided to commence a subsequent offer period in accordance with the terms and conditions of the tender offer. The subsequent offer period commenced on 1 October 2026 and expired on 22 October 2026. Following the completion of the transactions during the subsequent offer period, together with the shares in Oma Säästöpankki otherwise acquired by S-Pankki, S-Pankki's ownership has increased to 97.32%.

Under Chapter 18, Section 1 of the Finnish Limited Liability Companies Act (624/2006, the "Finnish Companies Act"), a shareholder holding more than nine tenths of all shares and votes in a company is entitled to redeem the shares of the other shareholders at a fair price. On 8 October 2026, S-Pankki notified Oma Säästöpankki that its redemption right had arisen, and the information concerning the redemption right was registered in the Finnish Trade Register on 13 October 2026. In its application dated 9 October 2026, S-Pankki requested the Redemption Board of the Finland Chamber of Commerce to appoint an arbitral tribunal consisting of a sole arbitrator for the redemption of the minority shares in Oma Säästöpankki in accordance with Chapter 18, Section 4 of the Finnish Companies Act.

In its application, S-Pankki has requested the arbitral tribunal to confirm that it has the right provided in the Finnish Companies Act to redeem the minority shareholders' shares for the redemption price of EUR 17.20 per share.

S-Pankki has also in its application requested the arbitral tribunal to accept a security, after the placing of which the title to the remaining minority shares will transfer to S-Pankki immediately. Notwithstanding the transfer of title, the final redemption price remains to be determined by the arbitral tribunal.

By its decision no. 1073 0501 dated 6 November 2026, the District Court of South Ostrobothnia has, based on an application by the Redemption Board of the Finland Chamber of Commerce, appointed attorney-at-law Petra Kansanaho as the special representative in this matter.

Under the Finnish Companies Act, the special representative has the right and the obligation to present facts and evidence supporting the minority shareholders' case on their behalf in the arbitration proceedings. As the special representative thus safeguards the interests of all minority shareholders during the redemption proceedings, the minority shareholders are not required to participate personally in the redemption proceedings unless they wish to do so.

The letter from the Redemption Board of the Finland Chamber of Commerce to the shareholders, S-Pankki's application to initiate arbitration proceedings, the rules of the Redemption Board of the Finland Chamber of Commerce and this notice will be sent by post to all shareholders whose contact details are known to Oma Säästöpankki.

Shareholders should primarily direct any enquiries to the special representative appointed in this matter.

FOR ADDITIONAL INFORMATION

Special Representative

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