

FINAL TERMS

Bonum Bank Plc

EUR 40,000,000 Floating Rate Senior Preferred MREL Eligible Notes Due 23 April 2031

under the EUR 750,000,000 Programme for the Issuance of Senior Preferred Notes

Terms and Conditions

PROHIBITION OF SALES TO EEA RETAIL INVESTORS: The Senior Preferred 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 point e) of Article 2 of Regulation (EU) 2017/1129 (as amended) (the “**Prospectus Regulation**”). Consequently, no key information document required by Regulation (EU) No 1286/2014 (the “**PRIIPs Regulation**”) for offering or selling the Senior Preferred Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Senior Preferred Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS: The Senior Preferred 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 United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the “**FSMA**”) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Senior Preferred Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Senior Preferred Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

MIFID II product governance / Professional investors and ECPs only target market – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Senior Preferred Notes has led to the conclusion that: (i) the target market for the Senior Preferred Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Senior Preferred Notes to eligible counterparties and professional clients are appropriate and (iii) the negative target market for the Senior Preferred Notes is clients that seek full capital protection or full repayment of the amount invested, are fully risk averse/have no risk tolerance or need a fully guaranteed income or fully predictable return profile. Any person subsequently offering, selling or recommending the Senior Preferred Notes (a “**distributor**”) should take into consideration the Lead Manager(s) target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Senior Preferred Notes (by either adopting or refining the Lead Manager(s) target market assessment) and determining appropriate distribution channels.

These Final Terms have been drawn in accordance with the Prospectus Regulation (EU) 2017/1129 and they are to be read together with the Base Prospectus regarding programme for the Issuance of Senior Preferred Notes by Bonum Bank Plc (the “**Issuer**”) dated 27 March 2026 (the “**Base Prospectus**”) (the “**Programme**”). 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 Senior Preferred 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 the Issuer at <https://www.poppankki.fi/en/pop-pankki-ryhma/bonum-bank-plc/investor-relations> and at request from the Issuer 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 SENIOR PREFERRED NOTES IS THE NOMINAL VALUE OF THE SENIOR PREFERRED NOTES, THE INVESTOR MAY LOSE PART OF THE SUBSCRIPTION PRICE, IF THE SENIOR PREFERRED NOTES ARE SUBSCRIBED ABOVE NOMINAL VALUE AND THE AMOUNT OF THE SUBSCRIPTION FEE, IF APPLICABLE.

Name and number of the Series of Notes:	1/2026
Notes and their form:	Senior Preferred Notes
Tranche number:	1
Lead Manager(s):	Nordea Bank Abp, Satamaradankatu 5, 00020 NORDEA, Finland
Subscription place(s) of this Tranche of Notes:	Not applicable
Issuer Agent and Paying Agent:	Nordea Bank Abp, Satamaradankatu 5, 00020 NORDEA, Finland
Interests of the Lead Manager(s)/other subscription place/other parties taking part in the issue:	The customary sector connected commercial interest
Principal and currency of the Senior Preferred Notes:	EUR 40,000,000.
Number of book-entry units:	400
Priority of the notes:	The Senior Preferred Notes are MREL eligible and constitute direct, unconditional, unguaranteed, unsubordinated and unsecured obligations of the Issuer which will at all times rank <i>pari passu</i> among themselves and (save for certain obligations required to be preferred by law) <i>pari passu</i> with all other present or future unsecured and unsubordinated obligations of the Issuer.
Form of the notes:	Book-entry securities of Euroclear Finland's central securities depository system
Denomination of book-entry unit:	100,000
The minimum amount of Senior Preferred Notes to be offered for subscription:	Not applicable

Subscription fee:	The Lead Manager does not charge the costs related to issuing the Senior Preferred Notes from the Noteholders
Payment of subscription:	Subscriptions shall be paid for as instructed in connection with the subscription
Issue date:	23 April 2026
Issue price:	The issue price is fixed: 100.000%
Amount and manner of redemption:	The nominal amount of principal of the Senior Preferred Note The Senior Preferred Notes will be repaid in one instalment on the Maturity Date.
Maturity Date:	23 April 2031
Substitution and variation:	Applicable
Interest basis:	12 months EURIBOR + 1.25 per cent
Fixed rate provisions:	Not applicable
Floating rate provisions:	Applicable EURIBOR of 12 months Margin 1.25% Interest payment date(s): annually each year commencing on 23 April 2027 until the Maturity Date (if the Notes are not called on Optional Redemption Date) or until the Optional Redemption Date (if the Notes are called on Optional Redemption Date) Day Count Fraction: Actual/360 Minimum amount of interest: 0.000% per annum Business day convention: Modified Following, Adjusted
Zero-coupon notes:	Not applicable
Business day:	A day on which Helsinki and T2 is operating.
Issuer Call:	Applicable. The Issuer may redeem the Notes in whole on the Optional Redemption Date (subject to Condition 5.3 of the Base Prospectus)

(i) Optional Redemption Date(s):	23 April 2030
(ii) Redeemable in part:	Not Applicable
(iii) Early Redemption Amount:	100 per cent of the relevant proportion of the outstanding principal amount being redeemed
(iv) Notice periods:	Minimum period: 15 days Maximum period: 30 days
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 23 April 2026
Relevant benchmark:	EURIBOR is provided by European Money Markets Institute. As at the date hereof, European Money Markets Institute appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (Register of administrators and benchmarks) of the Benchmark Regulation
ISIN code of the Series of Notes:	FI4000602941

Other Information

This information of the Series of Notes is presented in connection with the issue of each Tranche of Notes under the same Series of Notes.

Decisions and authority based on which Senior Preferred Notes are issued:	Based on the resolution of the Issuer's board of directors dated on 17 March 2026
Subscription period:	16 April 2026
Condition for executing the issue:	Not applicable
Yield:	Not applicable
An estimate of the principal accruing to the Issuer under the Senior Preferred Notes and the planned use of proceeds:	100 per cent of the principal of the Senior Preferred Notes, at maximum. The Senior Preferred Notes are a part of the funding of the Issuer and the Amalgamation.
Credit rating of the Senior Preferred Notes:	Not applicable
Listing:	Shall be applied for listing on the Helsinki Stock Exchange
Estimated time of listing:	April 2026
Estimate of the total expenses related to the admission to trading:	EUR 3,000

In Espoo, on 16 April 2026

BONUM BANK PLC