



## **S-Bank issues a new bond, valued at EUR 150 million, as part of its bond programme**

4.12.2025 13:00:00 EET | S-Bank Plc | Other information disclosed according to the rules of the Exchange

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4 december 2025 at 13.00 (EET)

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S-Bank Plc is issuing a Senior Non-Preferred Notes 1/2025 bond with a nominal value of EUR 150 million. The bond's maturity date is 11 December 2029. The interest rate paid will be a floating rate. The floating interest is 3-month Euribor added with a margin of 1.35 per cent. The bond's ISIN code is FI4000597950.

The issue will take place under S-Bank's EUR 3.0 billion bond programme. The Finnish Financial Supervisory Authority approved the bond programme's Base Prospectus on 24 March 2025. The programme's English-language Base Prospectus is available on the S-Bank website at [s-pankki.fi/sijoittajille](https://s-pankki.fi/sijoittajille) and [s-pankki.fi/investors](https://s-pankki.fi/investors). The final terms and conditions of the bond now being issued will become available in English on the same website.

The purpose of the issue is to meet the minimum requirement for own funds and eligible liabilities (MREL) and to finance the bank's activities.

Riikka Laine-Tolonen, CEO of S-Bank:

"Investors demonstrated strong demand in S-Bank's inaugural Senior Non-Preferred issue, showing their confidence in S-Bank and our growth strategy."

S-Bank will submit an application for the bond to be listed on Nasdaq Helsinki Ltd.

On the issue Danske Bank A/S and Skandinaviska Enskilda Banken AB (publ) acted as Joint Lead Managers and Bookrunners. Castrén & Snellman Attorneys Ltd acted as Legal Advisor.

#### **Contacts:**

Riikka Laine-Tolonen, CEO

Eero Saloranta, Director, Corporate Banking & Treasury

#### **Disclosure regulation**

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Nothing in this release constitutes an offer to sell or the solicitation of an offer to buy the New Notes in the United States or any other jurisdiction. The New Notes are not being, and will not be, offered or sold in the United States. The New Notes may not be offered, sold or delivered in the United States absent registration under, or an exemption from the registration requirements of, the U.S. Securities Act of 1933, as amended (the “**Securities Act**”). The New Notes have not been, and will not be, registered under the Securities Act or the securities laws of any state or other jurisdiction of the United States and may not be offered, sold or delivered, directly or indirectly, within the United States or to, or for the account or benefit of, U.S. Persons (as defined in Regulation S under the Securities Act). The New Notes are subject to the selling and distribution restrictions set out in the base prospectus prepared in connection with the New Notes (the “**Base Prospectus**”) and each investor must carefully read the disclaimer as presented in the Base Prospectus and comply with the selling and distribution restrictions set out in the Base Prospectus.

## Contacts

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## About S-Bank Plc

S-Bank is a Finnish bank and part of S Group. We exist to give everyone the possibility of a little more wealth. We have more than three million customers and we know their day-to-day life. We bring convenience and value to our customers through our easy-to-use digital services, for example. Being a full-service bank, we offer support to our customers every day and at the turning points in their lives. [s-pankki.fi](https://s-pankki.fi)

## Attachments

- [Download announcement as PDF.pdf](#)