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

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S-Bank Plc is issuing a Senior Non-Preferred Notes 1/2026 bond with a nominal value of EUR 150 million. The bond's maturity date is 26 November 2030. The interest rate paid will be a floating rate. The floating interest is 3-month Euribor added with a margin of 1.30 per cent. The bond's ISIN code is FI4000626478.

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 April 2026 and the supplement to it on 9 November 2026. The programme's English-language Base Prospectus and supplement are available on the S-Bank website at s-pankki.fi/sijoittajille and 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:

"Despite volatile market conditions, investors showed strong interest in S-Bank's new Senior Non-Preferred bond issue. This reflects confidence in S-Bank, our strategy and our ability to sustain strong growth."

S-Bank will submit an application for the bond to be admitted to trading on a regulated market maintained by 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
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## 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

## Attachments

- Download announcement as PDF.pdf