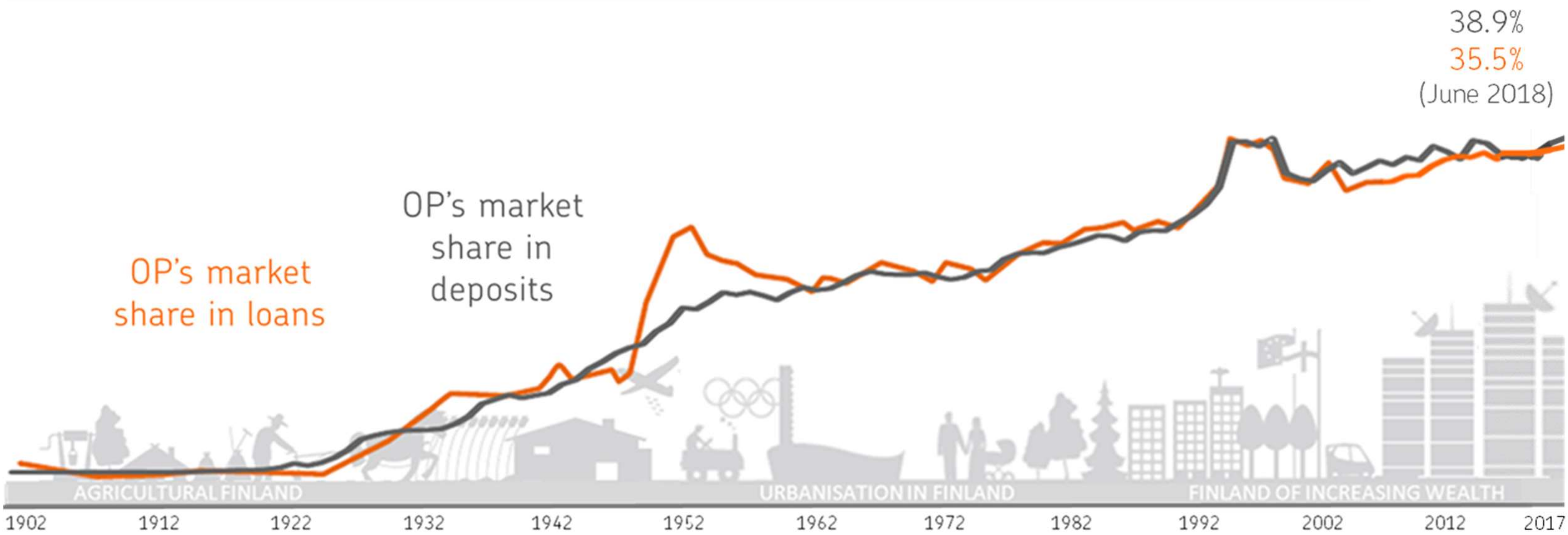


OPMB Cover Asset Pool Characteristics

Covered bonds issued after 1 Aug. 2010, under the Finnish Act on Mortgage Credit Banks 680/2010

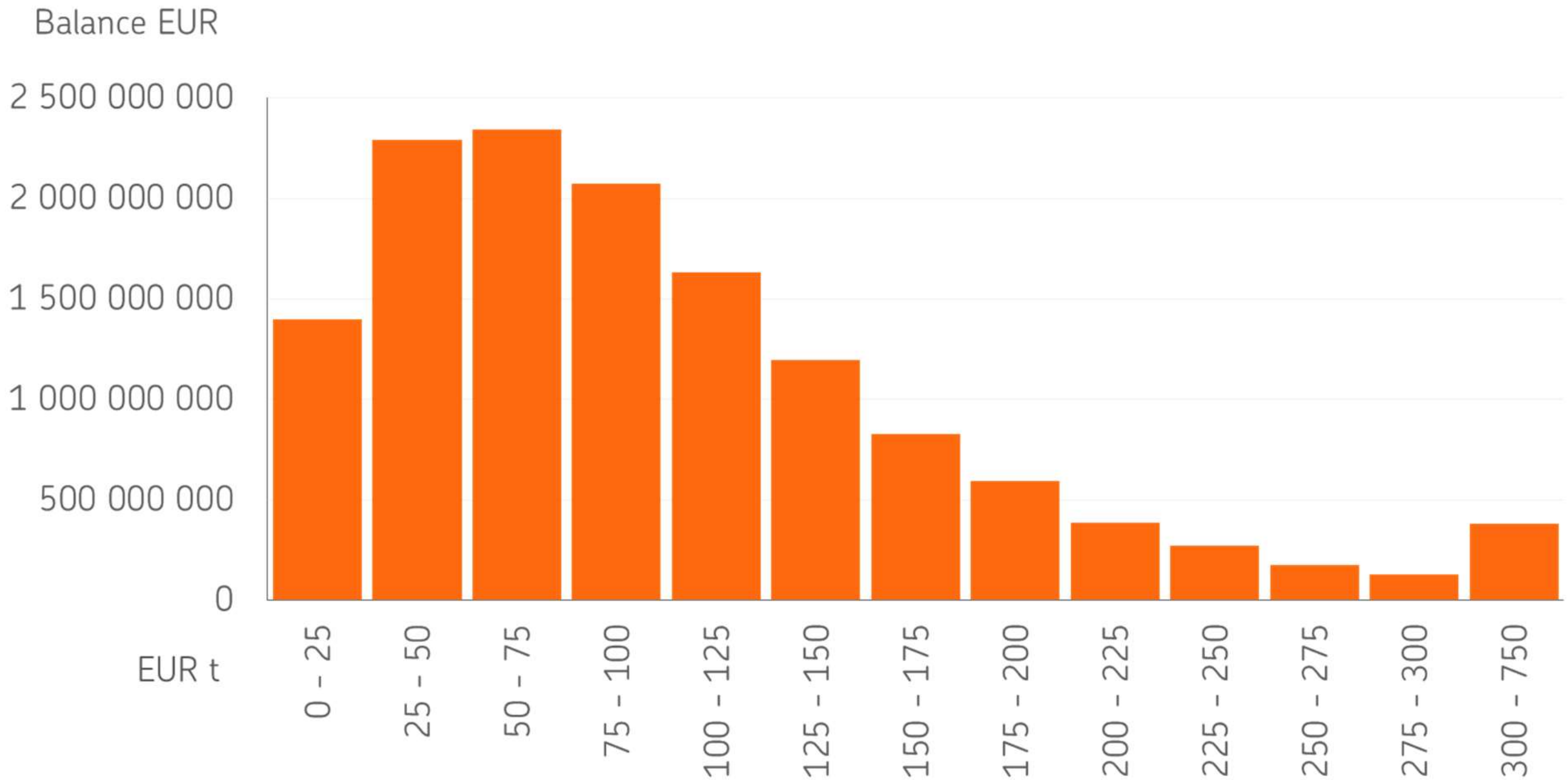
OP

Main Features of OP Mortgage Bank's Cover Asset Pool as of 31 December 2018

- Collateralized by Finnish mortgages
- Current balance EUR 13.70 billion
- Weighted Average indexed LTV of 45%
- Average loan size of approximately EUR 49,795
- No loans over 60 days in arrears ongoing
- Variable interest rates: over 97% of all loans
- Hedging agreements in place in order to mitigate interest rate risk
- Total amount of covered bonds issued EUR 10.635 billion

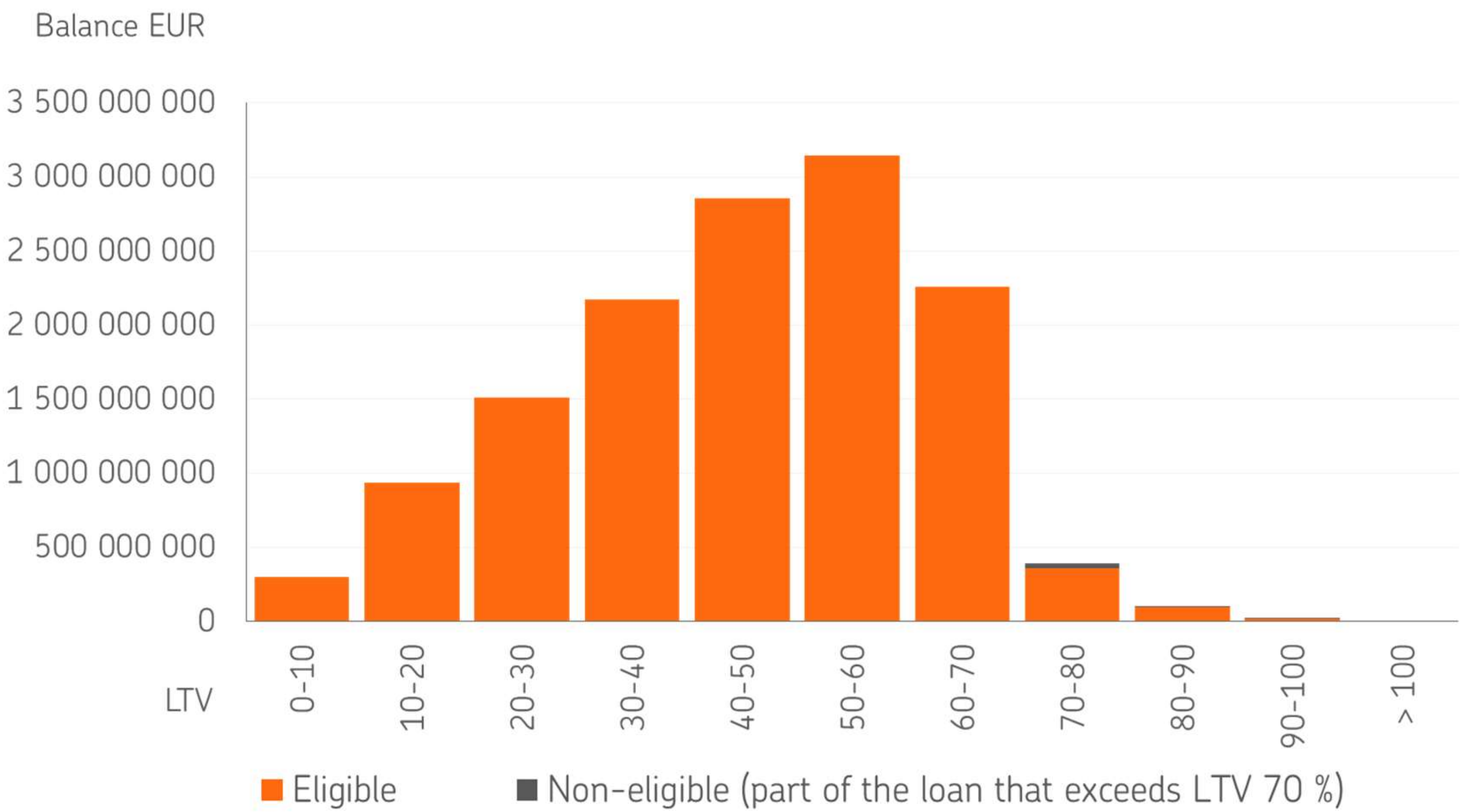
OPMB Cover Asset Pool Characteristics

Loans by size



OPMB Cover Asset Pool Characteristics

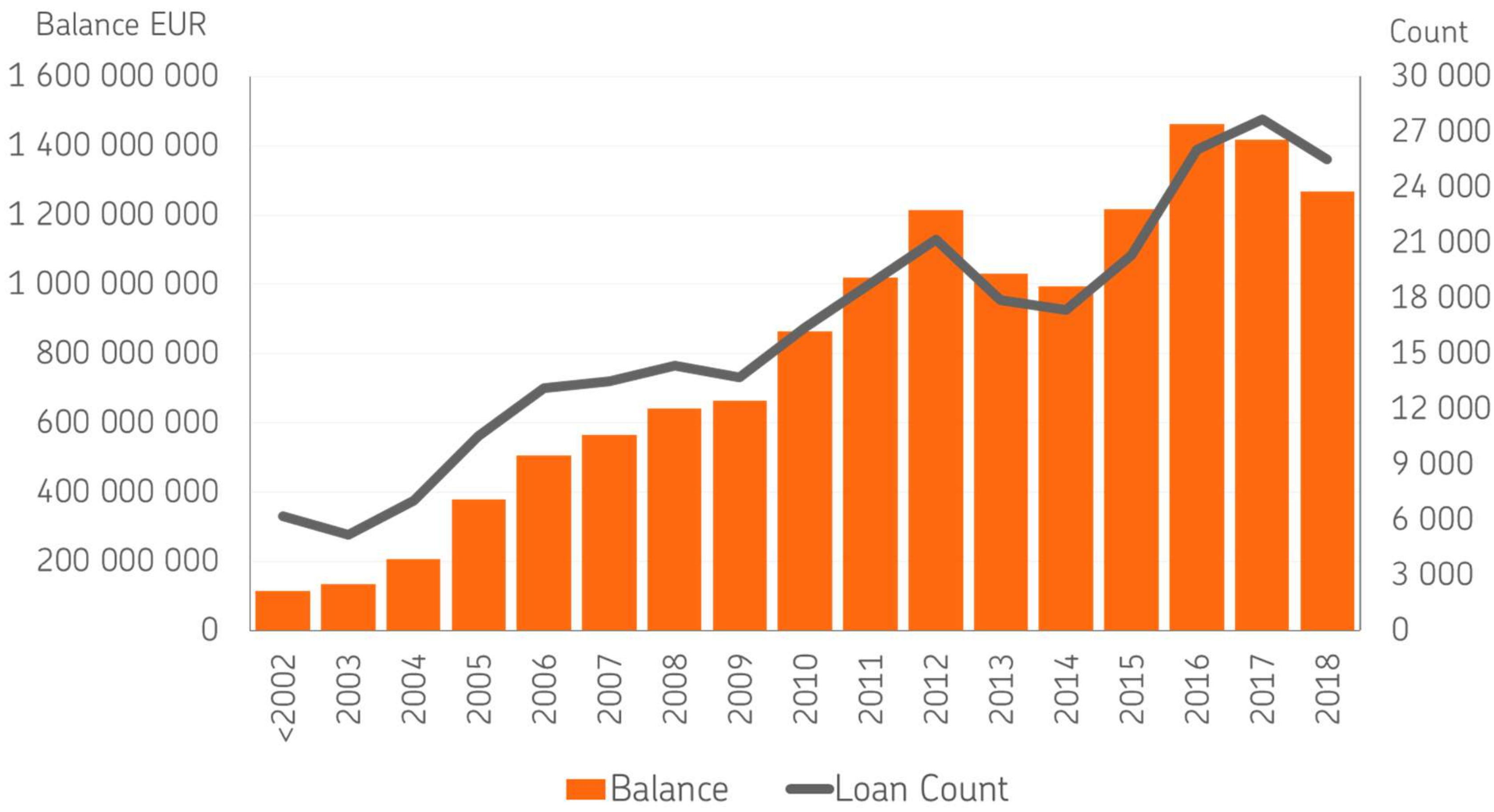
Loans by LTV



- Total assets EUR 13.70 billion
- Eligible Cover Pool assets EUR 13.66 billion
- Weighted average indexed LTV of 45%
- Over-collateralisation 28.4% (eligible-only)

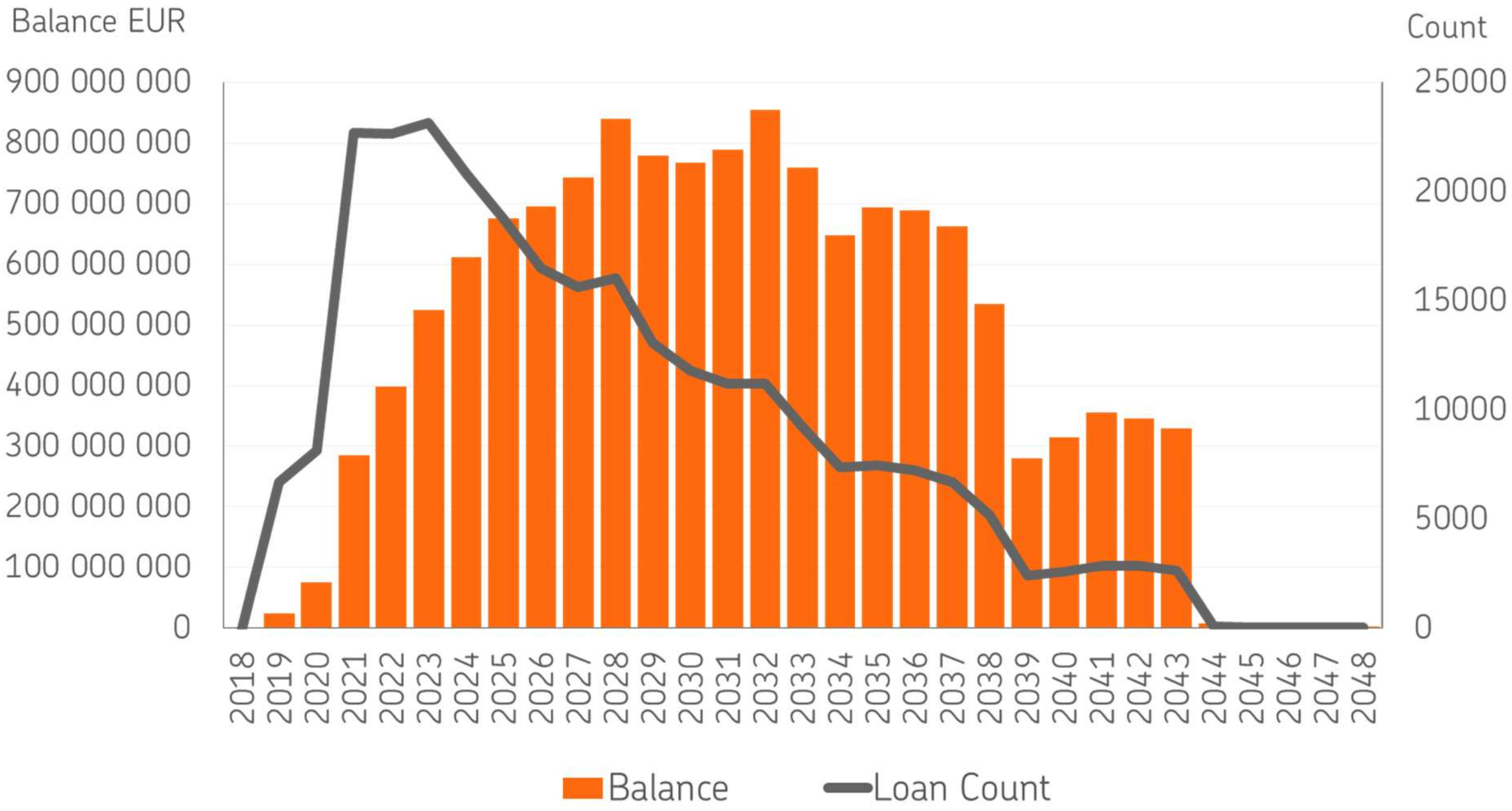
OPMB Cover Asset Pool Characteristics

Loans by origination year



OPMB Cover Asset Pool Characteristics

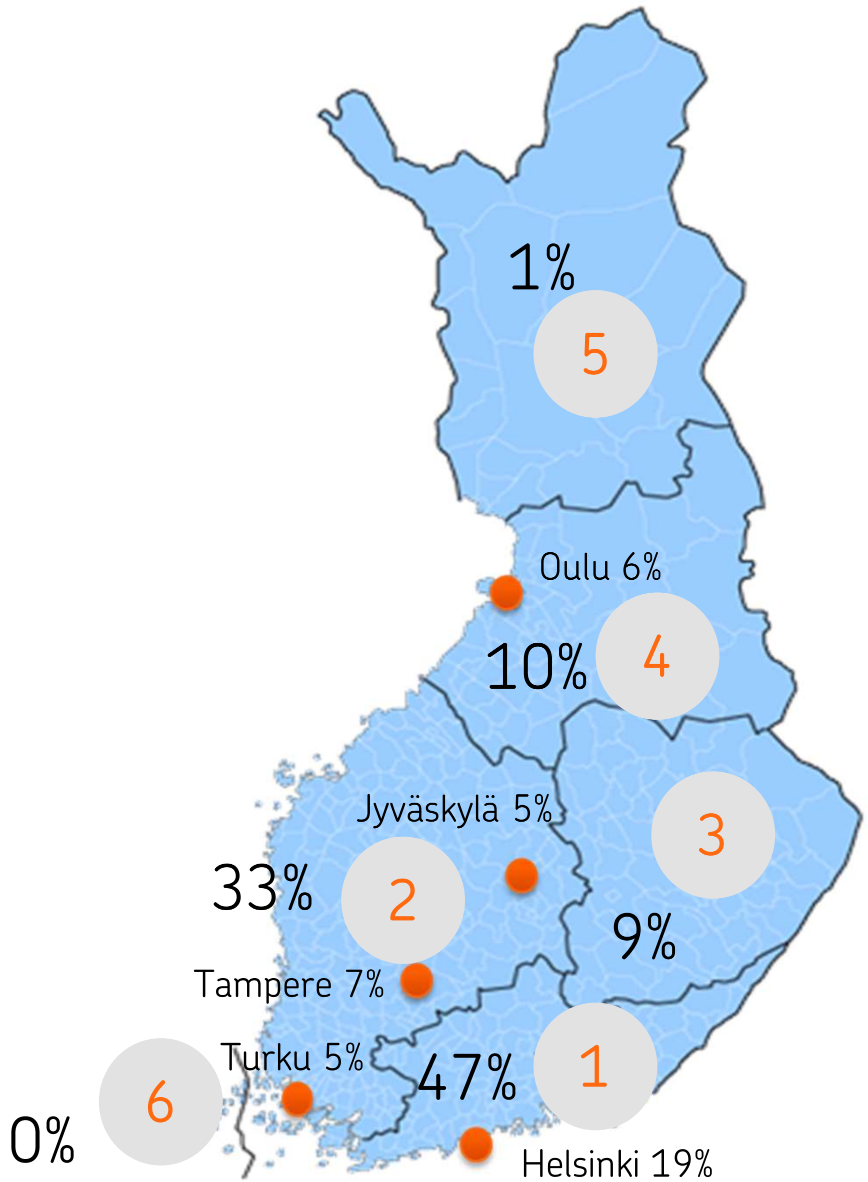
Loans by maturity



OPMB Cover Asset Pool Characteristics

Geographical distribution

1 Southern Finland
2 Western Finland
3 Eastern Finland
4 Oulu region
5 Lapland
6 Åland



A. Harmonised Transparency Template - General Information

HTT 2018

Reporting in Domestic Currency	EUR

CONTENT OF TAB A

Field Number	1. Basic Facts				
G.1.1.1	**Country**	Finland			
G.1.1.2	**Issuer Name**	OP Mortgage Bank			
G.1.1.3	**Link to Issuer's Website**	https://www.op.fi/op-financial-group/debt-investors/op-as-an-investment			
G.1.1.4	**Cut-off date**	31/12/2018			
OG.1.1.1	*Optional information e.g. Contact names*				
OG.1.1.2	*Optional information e.g. Parent name*				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	Y			
G.2.1.2	**CRR Compliance (Y/N)**	Y			
G.2.1.3	**LCR status**	https://www.coveredbondlabel.com/issuer/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1. General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	13699.92			
G.3.1.2	Outstanding Covered Bonds	10635.00			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	ND1			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	ND1			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	2%	29%	ND1	ND1
OG.3.2.1	*Optional information e.g. Asset Coverage Test (ACT)*				
OG.3.2.2	*Optional information e.g. OC (NPV basis)*				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	13697.58		99.98%	
G.3.3.2	Public Sector	0.00		0.00%	
G.3.3.3	Shipping	0.00		0.00%	
G.3.3.4	Substitute Assets	0.00		0.00%	
G.3.3.5	Other	2.33		0.02%	
G.3.3.6	Total	13,700		100%	
OG.3.3.1	*o/w [If relevant, please specify]*			0.00%	
OG.3.3.2	*o/w [If relevant, please specify]*			0.00%	
OG.3.3.3	*o/w [If relevant, please specify]*			0.00%	
OG.3.3.4	*o/w [If relevant, please specify]*			0.00%	
OG.3.3.5	*o/w [If relevant, please specify]*			0.00%	
OG.3.3.6	*o/w [If relevant, please specify]*			0.00%	

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

OP

	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	6.17	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1Y	1513.60	ND3	11.05%	
G.3.4.3	1 - 2Y	1420.70	ND3	10.37%	
G.3.4.4	2 - 3Y	1324.48	ND3	9.67%	
G.3.4.5	3 - 4Y	1178.31	ND3	8.60%	
G.3.4.6	4 - 5Y	1069.95	ND3	7.81%	
G.3.4.7	5 - 10Y	3819.88	ND3	27.88%	
G.3.4.8	10+ Y	3373.01	ND3	24.62%	
G.3.4.9	Total	13,700	0	100%	0%
OG.3.4.1	*o/w 0-1day*			0.00%	
OG.3.4.2	*o/w 0-0.5y*			0.00%	
OG.3.4.3	*o/w 0.5-1y*			0.00%	
OG.3.4.4	*o/w 1-1.5y*			0.00%	
OG.3.4.5	*o/w 1.5-2y*			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	4.25	5.24		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1Y	1000.00	0.00	9.40%	0.00%
G.3.5.4	1 - 2Y	1270.00	1000.00	11.94%	9.40%
G.3.5.5	2 - 3Y	1000.00	1270.00	9.40%	11.94%
G.3.5.6	3 - 4Y	1000.00	1000.00	9.40%	9.40%
G.3.5.7	4 - 5Y	2250.00	1000.00	21.16%	9.40%
G.3.5.8	5 - 10Y	4115.00	6365.00	38.69%	59.85%
G.3.5.9	10+ Y	0.00	0.00	0.00%	0.00%
G.3.5.10	Total	10,635	10,635	100%	100%
OG.3.5.1	*o/w 0-1day*			0.00%	0.00%
OG.3.5.2	*o/w 0-0.5y*			0.00%	0.00%
OG.3.5.3	*o/w 0.5-1y*			0.00%	0.00%
OG.3.5.4	*o/w 1-1.5y*			0.00%	0.00%
OG.3.5.5	*o/w 1.5-2y*			0.00%	0.00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
	6. Covered Assets - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR	10,635	0.00	100.00%	
G.3.6.2	USD	0.00	0.00	0.00%	
G.3.6.3	GBP	0.00	0.00	0.00%	
G.3.6.4	NOK	0.00	0.00	0.00%	
G.3.6.5	CHF	0.00	0.00	0.00%	
G.3.6.6	AUD	0.00	0.00	0.00%	
G.3.6.7	CAD	0.00	0.00	0.00%	
G.3.6.8	BRL	0.00	0.00	0.00%	
G.3.6.9	CZK	0.00	0.00	0.00%	
G.3.6.10	DKK	0.00	0.00	0.00%	
G.3.6.11	HKD	0.00	0.00	0.00%	
G.3.6.12	KRW	0.00	0.00	0.00%	
G.3.6.13	SEK	0.00	0.00	0.00%	
G.3.6.14	SGD	0.00	0.00	0.00%	
G.3.6.15	Other	0.00	0.00	0.00%	
G.3.6.16	Total	10635	0	100%	0%
OG.3.6.1	*o/w [If relevant, please specify]*				
OG.3.6.2	*o/w [If relevant, please specify]*			0.00%	
OG.3.6.3	*o/w [If relevant, please specify]*			0.00%	
OG.3.6.4	*o/w [If relevant, please specify]*			0.00%	
OG.3.6.5	*o/w [If relevant, please specify]*			0.00%	
OG.3.6.6	*o/w [If relevant, please specify]*			0.00%	
OG.3.6.7	*o/w [If relevant, please specify]*			0.00%	
OG.3.6.8	*o/w [If relevant, please specify]*			0.00%	
OG.3.6.9	*o/w [If relevant, please specify]*			0.00%	

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	10635.00	10635.00	100.00%	100.00%
G.3.7.2	USD	0.00	0.00	0.00%	0.00%
G.3.7.3	GBP	0.00	0.00	0.00%	0.00%
G.3.7.4	NOK	0.00	0.00	0.00%	0.00%
G.3.7.5	CHF	0.00	0.00	0.00%	0.00%
G.3.7.6	AUD	0.00	0.00	0.00%	0.00%
G.3.7.7	CAD	0.00	0.00	0.00%	0.00%
G.3.7.8	BRL	0.00	0.00	0.00%	0.00%
G.3.7.9	CZK	0.00	0.00	0.00%	0.00%
G.3.7.10	DKK	0.00	0.00	0.00%	0.00%
G.3.7.11	HKD	0.00	0.00	0.00%	0.00%
G.3.7.12	KRW	0.00	0.00	0.00%	0.00%
G.3.7.13	SEK	0.00	0.00	0.00%	0.00%
G.3.7.14	SGD	0.00	0.00	0.00%	0.00%
G.3.7.15	Other	0.00	0.00	0.00%	0.00%
G.3.7.16	Total	10635.00	10635.00	100%	100%
OG.3.7.1	*o/w [If relevant, please specify]*				
OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				
OG.3.7.7	*o/w [If relevant, please specify]*				
OG.3.7.8	*o/w [If relevant, please specify]*				
OG.3.7.9	*o/w [If relevant, please specify]*				
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	10635.00	10635.00	100.00%	100.00%
G.3.8.2	Floating coupon	0.00	0.00	0.00%	0.00%
G.3.8.3	Other	0.00	0.00	0.00%	0.00%
G.3.8.4	Total	10635.00	10635.00	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	0.00			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0.00			
G.3.9.3	Exposures to central banks	0.00			
G.3.9.4	Exposures to credit institutions	0.00			
G.3.9.5	Other	0.00			
G.3.9.6	Total	0		0%	
OG.3.9.1	*o/w EU gvts or quasi govts*				
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*				
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*				
OG.3.9.4	*o/w EU central banks*				
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central*				
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central*				
OG.3.9.7	*o/w CQS1 credit institutions*				
OG.3.9.8	*o/w CQS2 credit institutions*				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					

	10. Substitute Assets - Country	**Nominal (mn)**			**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	0.00				
G.3.10.2	Eurozone	0.00				
G.3.10.3	Rest of European Union (EU)	0.00				
G.3.10.4	European Economic Area (not member of EU)	0.00				
G.3.10.5	Switzerland	0.00				
G.3.10.6	Australia	0.00				
G.3.10.7	Brazil	0.00				
G.3.10.8	Canada	0.00				
G.3.10.9	Japan	0.00				
G.3.10.10	Korea	0.00				
G.3.10.11	New Zealand	0.00				
G.3.10.12	Singapore	0.00				
G.3.10.13	US	0.00				
G.3.10.14	Other	0.00				
G.3.10.15	Total EU	0.00				
G.3.10.16	Total	0.00			0%	
OG.3.10.1	*o/w [If relevant, please specify]*					
OG.3.10.2	*o/w [If relevant, please specify]*					
OG.3.10.3	*o/w [If relevant, please specify]*					
OG.3.10.4	*o/w [If relevant, please specify]*					
OG.3.10.5	*o/w [If relevant, please specify]*					
OG.3.10.6	*o/w [If relevant, please specify]*					
OG.3.10.7	*o/w [If relevant, please specify]*					
	11. Liquid Assets	**Nominal (mn)**			**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	13699.92			100.00%	128.82%
G.3.11.2	Central bank eligible assets	0.00			0.00%	0.00%
G.3.11.3	Other	0.00			0.00%	0.00%
G.3.11.4	Total	13699.92			100%	129%
OG.3.11.1	*o/w [If relevant, please specify]*					
OG.3.11.2	*o/w [If relevant, please specify]*					
OG.3.11.3	*o/w [If relevant, please specify]*					
OG.3.11.4	*o/w [If relevant, please specify]*					
OG.3.11.5	*o/w [If relevant, please specify]*					
OG.3.11.6	*o/w [If relevant, please specify]*					
OG.3.11.7	*o/w [If relevant, please specify]*					
	12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/				
	13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	6953.46				
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	intra-group				
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2				
OG.3.13.1	*NPV of Derivatives in the cover pool (mn)*					
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*					
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*					

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	13697.58		100.00%
M.7.1.2	Commercial	0.00		0.00%
M.7.1.3	Other	0.00		0.00%
M.7.1.4	Total	13697.58		100%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0.00%
OM.7.1.2	*o/w Forest & Agriculture*			0.00%
OM.7.1.3	*o/w [If relevant, please specify]*			0.00%
OM.7.1.4	*o/w [If relevant, please specify]*			0.00%
OM.7.1.5	*o/w [If relevant, please specify]*			0.00%
OM.7.1.6	*o/w [If relevant, please specify]*			0.00%
OM.7.1.7	*o/w [If relevant, please specify]*			0.00%
OM.7.1.8	*o/w [If relevant, please specify]*			0.00%
OM.7.1.9	*o/w [If relevant, please specify]*			0.00%
OM.7.1.10	*o/w [If relevant, please specify]*			0.00%
OM.7.1.11	*o/w [If relevant, please specify]*			0.00%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	275071	0.00	275071
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0.09	0.00	0.09
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium			
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czech Republic			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland	100.0%		100.0%
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	United Kingdom			
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland			
M.7.4.32	Liechtenstein			
M.7.4.33	Norway			
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Aland Islands	0.20		0.20
M.7.5.2	Central Finland	5.08		5.08
M.7.5.3	Central Ostrobothnia	1.24		1.24
M.7.5.4	Etela-Savo	1.91		1.91
M.7.5.5	Ita-Uusimaa	0.00		0.00
M.7.5.6	Kainuu	0.75		0.75
M.7.5.7	Kanta-Hame	3.93		3.93
M.7.5.8	Kymenlaakso	2.33		2.33
M.7.5.9	Lapland	1.38		1.38
M.7.5.10	North Karelia	3.00		3.00
M.7.5.11	North Ostrobothnia	9.13		9.13
M.7.5.12	Ostrobothnia	2.16		2.16
M.7.5.13	Paijat-Hame	3.38		3.38
M.7.5.14	Pirkanmaa	9.49		9.49
M.7.5.15	Pohjois-Savo	4.20		4.20
M.7.5.16	Satakunta	3.75		3.75
M.7.5.17	South Karelia	2.38		2.38
M.7.5.18	South Ostrobothnia	1.78		1.78
M.7.5.19	Uusimaa	34.17		34.17
M.7.5.20	Varsinais-Suomi	9.75		9.75
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.6.1	Fixed rate	2.13		2.13
M.7.6.2	Floating rate	97.87		97.87
M.7.6.3	Other			
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.7.1	Bullet / interest only	0.00		0.00
M.7.7.2	Amortising	100.00		100.00
M.7.7.3	Other			
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.8.1	Up to 12months	10.07		10.07
M.7.8.2	≥ 12 - ≤ 24 months	10.55		10.55
M.7.8.3	≥ 24 - ≤ 36 months	10.57		10.57
M.7.8.4	≥ 36 - ≤ 60 months	15.76		15.76
M.7.8.5	≥ 60 months	53.05		53.05
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.9.1	% NPLs			

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

7.A Residential Cover Pool					
	10. Loan Size Information	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.10.1	Average loan size (000s)	49.80			
	By buckets (mn):				
M.7A.10.2	0 - 0,025000	1399.42	113140.00	10.22%	41.13%
M.7A.10.3	0,025001 - 0,050000	2294.89	63128.00	16.75%	22.95%
M.7A.10.4	0,050001 - 0,100000	4418.63	62053.00	32.26%	22.56%
M.7A.10.5	0,100001 - 0,150000	2826.80	23374.00	20.64%	8.50%
M.7A.10.6	0,150001 - 0,200 000	1421.20	8305.00	10.38%	3.02%
M.7A.10.7	0,200001 - 0,250000	655.45	2959.00	4.79%	1.08%
M.7A.10.8	0,250001 - 0,300000	302.46	1113.00	2.21%	0.40%
M.7A.10.9	0,300001 -	378.72	999.00	2.76%	0.36%
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	13697.58	275071.00	100%	100%
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	47.25			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	11138.54	274967.00	81.34%	51.80%
M.7A.11.3	>40 - <=50 %	1371.97	119515.00	10.02%	22.52%
M.7A.11.4	>50 - <=60 %	795.47	78445.00	5.81%	14.78%
M.7A.11.5	>60 - <=70 %	323.17	42425.00	2.36%	7.99%
M.7A.11.6	>70 - <=80 %	57.06	13261.00	0.42%	2.50%
M.7A.11.7	>80 - <=90 %	6.94	1772.00	0.05%	0.33%
M.7A.11.8	>90 - <=100 %	1.06	325.00	0.01%	0.06%
M.7A.11.9	>100%	0.22	82.00	0.00%	0.02%
M.7A.11.10	Total	13694.42	530792.00	100%	100%
OM.7A.11.1	*o/w >100 - <=110 %*			0.00%	0.00%
OM.7A.11.2	*o/w >110 - <=120 %*			0.00%	0.00%
OM.7A.11.3	*o/w >120 - <=130 %*			0.00%	0.00%
OM.7A.11.4	*o/w >130 - <=140 %*			0.00%	0.00%
OM.7A.11.5	*o/w >140 - <=150 %*			0.00%	0.00%
OM.7A.11.6	*o/w >150 %*			0.00%	0.00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans		% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	45.13				
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	11436.12	275071.00		83.49%	56.30%
M.7A.12.3	>40 - <=50 %	1308.20	110033.00		9.55%	22.52%
M.7A.12.4	>50 - <=60 %	696.46	67123.00		5.08%	13.74%
M.7A.12.5	>60 - <=70 %	216.41	29138.00		1.58%	5.96%
M.7A.12.6	>70 - <=80 %	33.50	5624.00		0.24%	1.15%
M.7A.12.7	>80 - <=90 %	6.11	1357.00		0.04%	0.28%
M.7A.12.8	>90 - <=100 %	0.79	242.00		0.01%	0.05%
M.7A.12.9	>100%	0.00	0.00		0.00%	0.00%
M.7A.12.10	Total	13697.58	488588.00		100%	100%
OM.7A.12.1	*o/w >100 - <=110 %*				0.00%	0.00%
OM.7A.12.2	*o/w >110 - <=120 %*				0.00%	0.00%
OM.7A.12.3	*o/w >120 - <=130 %*				0.00%	0.00%
OM.7A.12.4	*o/w >130 - <=140 %*				0.00%	0.00%
OM.7A.12.5	*o/w >140 - <=150 %*				0.00%	0.00%
OM.7A.12.6	*o/w >150 %*				0.00%	0.00%
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						

	13. Breakdown by type	% Residential Loans
M.7A.13.1	Owner occupied	96.20
M.7A.13.2	Second home/Holiday houses	1.20
M.7A.13.3	Buy-to-let/Non-owner occupied	0.55
M.7A.13.4	Agricultural	2.05
M.7A.13.5	Other	
OM.7A.13.1	*o/w Subsidised housing*	
OM.7A.13.2	*o/w Private rental*	
OM.7A.13.3	*o/w Multi-family housing*	
OM.7A.13.4	*o/w Buildings under construction*	
OM.7A.13.5	*o/w Buildings land*	
OM.7A.13.6	*o/w [If relevant, please specify]*	
OM.7A.13.7	*o/w [If relevant, please specify]*	
OM.7A.13.8	*o/w [If relevant, please specify]*	
OM.7A.13.9	*o/w [If relevant, please specify]*	
OM.7A.13.10	*o/w [If relevant, please specify]*	
OM.7A.13.11	*o/w [If relevant, please specify]*	

	14. Loan by Ranking	% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100.00
M.7A.14.2	Guaranteed	0.00
M.7A.14.3	Other	0.00

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

7B Commercial Cover Pool					
	15. Loan Size Information	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	0 - 0,100000	0.00	0.00		
M.7B.15.3	0,100001 - 0,200000	0.00	0.00		
M.7B.15.4	0,200001 - 0,300000	0.00	0.00		
M.7B.15.5	0,300001 -0,400000	0.00	0.00		
M.7B.15.6	0,400001 - 0,500000	0.00	0.00		
M.7B.15.7	0,500001- 0,600000	0.00	0.00		
M.7B.15.8	0,600001 - 0,700000	0.00	0.00		
M.7B.15.9	0,700001 - 0,800000	0.00	0.00		
M.7B.15.10	0,800001 - 0,900000	0.00	0.00		
M.7B.15.11	0,900001- 1000000	0.00	0.00		
M.7B.15.12	1000001 -	0.00	0.00		
M.7B.15.13					
M.7B.15.14					
M.7B.15.15					
M.7B.15.16					
M.7B.15.17					
M.7B.15.18					
M.7B.15.19					
M.7B.15.20					
M.7B.15.21					
M.7B.15.22					
M.7B.15.23					
M.7B.15.24					
M.7B.15.25					
M.7B.15.26	Total	0.00	0.00	0%	0%
	16. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	0.00	0.00		
M.7B.16.3	>40 - <=50 %	0.00	0.00		
M.7B.16.4	>50 - <=60 %	0.00	0.00		
M.7B.16.5	>60 - <=70 %	0.00	0.00		
M.7B.16.6	>70 - <=80 %	0.00	0.00		
M.7B.16.7	>80 - <=90 %	0.00	0.00		
M.7B.16.8	>90 - <=100 %	0.00	0.00		
M.7B.16.9	>100%	0.00	0.00		
M.7B.16.10	Total	0.00	0.00	0%	0%
OM.7B.16.1	*o/w >100 - <=110 %*				
OM.7B.16.2	*o/w >110 - <=120 %*				
OM.7B.16.3	*o/w >120 - <=130 %*				
OM.7B.16.4	*o/w >130 - <=140 %*				
OM.7B.16.5	*o/w >140 - <=150 %*				
OM.7B.16.6	*o/w >150 %*				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans		% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	0.00	0.00			
M.7B.17.3	>40 - <=50 %	0.00	0.00			
M.7B.17.4	>50 - <=60 %	0.00	0.00			
M.7B.17.5	>60 - <=70 %	0.00	0.00			
M.7B.17.6	>70 - <=80 %	0.00	0.00			
M.7B.17.7	>80 - <=90 %	0.00	0.00			
M.7B.17.8	>90 - <=100 %	0.00	0.00			
M.7B.17.9	>100%	0.00	0.00			
M.7B.17.10	Total	0.00	0.00		0%	0%
OM.7B.17.1	*o/w >100 - <=110 %*					
OM.7B.17.2	*o/w >110 - <=120 %*					
OM.7B.17.3	*o/w >120 - <=130 %*					
OM.7B.17.4	*o/w >130 - <=140 %*					
OM.7B.17.5	*o/w >140 - <=150 %*					
OM.7B.17.6	*o/w >150 %*					
OM.7B.17.7						
OM.7B.17.8						
OM.7B.17.9						
	18. Breakdown by Type	**% Commercial loans**				
M.7B.18.1	Retail					
M.7B.18.2	Office					
M.7B.18.3	Hotel/Tourism					
M.7B.18.4	Shopping malls					
M.7B.18.5	Industry					
M.7B.18.6	Agriculture					
M.7B.18.7	Other commercially used					
M.7B.18.8	Land					
M.7B.18.9	Property developers / Bulding under construction					
M.7B.18.10	Other					
OM.7B.18.1	*o/w Social & Cultural purposes*					
OM.7B.18.2	*o/w [If relevant, please specify]*					
OM.7B.18.3	*o/w [If relevant, please specify]*					
OM.7B.18.4	*o/w [If relevant, please specify]*					
OM.7B.18.5	*o/w [If relevant, please specify]*					
OM.7B.18.6	*o/w [If relevant, please specify]*					
OM.7B.18.7	*o/w [If relevant, please specify]*					
OM.7B.18.8	*o/w [If relevant, please specify]*					
OM.7B.18.9	*o/w [If relevant, please specify]*					
OM.7B.18.10	*o/w [If relevant, please specify]*					
OM.7B.18.11	*o/w [If relevant, please specify]*					
OM.7B.18.12	*o/w [If relevant, please specify]*					
OM.7B.18.13	*o/w [If relevant, please specify]*					
OM.7B.18.14	*o/w [If relevant, please specify]*					
OM.7B.18.15	*o/w [If relevant, please specify]*					
OM.7B.18.16	*o/w [If relevant, please specify]*					
OM.7B.18.17	*o/w [If relevant, please specify]*					

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018

This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2018

Reporting in Domestic Currency	EUR

CONTENT OF TAB E
1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Transaction Counterparties	**Name**	**Legal Entity Identifier (LEI)***
E.1.1.1	Sponsor (if applicable)	OP Corporate Bank plc	549300NQ588N7RWKBP98
E.1.1.2	Servicer	Member cooperative banks of OP Financial Group	N/A
E.1.1.3	Back-up servicer	ND2	
E.1.1.4	BUS facilitator	ND2	
E.1.1.5	Cash manager	ND2	
E.1.1.6	Back-up cash manager	ND2	
E.1.1.7	Account bank	OP Corporate Bank plc	549300NQ588N7RWKBP98
E.1.1.8	Standby account bank	ND2	
E.1.1.9	Account bank guarantor	ND2	
E.1.1.10	Trustee	ND1	
E.1.1.11	Cover Pool Monitor	ND1	

	2. Additional information on the swaps			
	Swap Counterparties	**Guarantor (if applicable)**	**Legal Entity Identifier (LEI)***	**Type of Swap**
E.2.1.1	OP Corporate Bank plc		549300NQ588N7RWKBP98	INTEREST

	3. Additional information on the asset distribution					
	1. General Information	**Total Assets**				
E.3.1.1	Weighted Average Seasoning (months)	*71*				
E.3.1.2	Weighted Average Maturity (months)**	154				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	**% Residential Loans**	**% Commercial Loans**	**% Public Sector Assets**	**% Shipping Loans**	**% Total Loans**
E.3.2.1	<30 days	*3.27%*	*ND2*	*ND2*	*ND2*	*3.27%*
E.3.2.2	30-<60 days	0.0014	[For completion]	[For completion]	[For completion]	0.0014
E.3.2.3	60-<90 days		[For completion]	[For completion]	[For completion]	
E.3.2.4	90-<180 days		[For completion]	[For completion]	[For completion]	
E.3.2.5	>= 180 days		[For completion]	[For completion]	[For completion]	

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

*** Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#!search**
**** Weighted Average Maturity = Remaining Term to Maturity**

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2018