MiFID II product governance / Professional investors and eligible counterparties only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Instruments has led to the conclusion that: (i) the target market for the Instruments is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**"); and (ii) all channels for distribution of the Instruments to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Instruments (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Instruments (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

Prohibition of Sales to Belgian Consumers – The Instruments are not intended to be offered, sold or resold, transferred or delivered or otherwise made available to, and should not be offered, sold or resold, transferred or delivered or otherwise made available to, any Belgian Consumer within the meaning of the Belgian Code of Economic Law, as amended from time to time (*Wetboek van 28 februari 2013 van economisch recht/Code du 28 février 2013 de droit économique*).

Final Terms dated 25 November 2024

OP Corporate Bank plc
(Incorporated in Finland with limited liability)
(the "**Bank**" or the "**Issuer**")

Legal Entity Identifier: 549300NQ588N7RWKBP98

Issue of EUR 500,000,000 2.875 per cent. Restricted Senior Preferred Instruments due 27 November 2029
under the **EUR 25,000,000,000 Programme for the Issuance of Debt Instruments**

Part A – Contractual Terms

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the base prospectus dated 20 December 2023 and the supplemental Base Prospectuses dated 7 February 2024, 20 March 2024, 8 May 2024, 29 July 2024 and 31 October 2024 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"). This document constitutes the Final Terms of the Instruments described herein for the purposes of the Prospectus Regulation and must be read in conjunction with such Base Prospectus in order to obtain all the relevant information. Full information on the Bank and the offer of the Instruments is only available on the basis of the combination of these Final Terms and the Base Prospectus.

The Base Prospectus has been published on the websites of OP Corporate Bank plc (*www.op.fi/op-financial-group/debt-investors/issuers/op-corporate-bank-plc/emtn-base-prospectuses*) and the Irish Stock Exchange plc trading as Euronext Dublin ("**Euronext Dublin**") (*https://live.euronext.com/en/markets/dublin*).

1.	Issuer:		OP Corporate Bank plc
2.	(i)	Series Number:	284

	(ii)	Tranche Number:	1
	(iii)	Date on which the Instruments become fungible:	Not Applicable
3.	Specified Currency or Currencies:		Euro ("**EUR**")
4.	Aggregate Nominal Amount of Instruments:		
	(i)	Series:	EUR 500,000,000
	(ii)	Tranche:	EUR 500,000,000
5.	Issue Price:		99.610 per cent. of the Aggregate Nominal Amount
6.	(i)	Specified Denominations:	EUR 100,000 and integral multiples of EUR 1,000 in excess thereof up to and including EUR 199,000. No Definitive Instruments will be issued with a denomination above EUR 199,000
	(ii)	Calculation Amount:	EUR 1,000
7.	(i)	Issue Date:	27 November 2024
	(ii)	Interest Commencement Date:	Issue Date
8.	Maturity Date:		27 November 2029
9.	Interest Basis:		2.875 per cent. Fixed Rate Condition 5A. (*Interest – Fixed Rate*) (see paragraph 16 below)
10.	Redemption/Payment Basis:		Redemption at par
11.	Change of Interest or Redemption/ Payment Basis:		Not Applicable
12.	Put/Call Options:		Not Applicable
13.	Status of the Instruments:		Restricted Senior Preferred Instruments
14.	Date Board approval for issuance of Instruments obtained:		Not Applicable
15.	Method of distribution:		Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16.	**Fixed Rate Instrument Provisions**		Applicable
	(i)	Rate of Interest:	2.875 per cent. per annum payable in arrear on each Interest Payment Date
	(ii)	Interest Payment Date(s):	27 November in each year, commencing on 27 November 2025
	(iii)	Business Day Convention:	Following Business Day Convention
	(iv)	Fixed Coupon Amount:	EUR 28.75 per Calculation Amount
	(v)	Fixed Coupon Amount for a short or long Interest Period ("**Broken Amount(s)**"):	Not Applicable
	(vi)	Day Count Fraction:	Actual/Actual (ICMA)
17.	**Resettable Instrument Provisions**		Not Applicable
18.	**Floating Rate Instrument Provisions**		Not Applicable
19.	**Zero Coupon Instrument Provisions**		Not Applicable

PROVISIONS RELATING TO REDEMPTION

20.	**Call Option**		Not Applicable
21.	**Clean-up Call Option**		Not Applicable
22.	**Put Option**		Not Applicable
23.	**Early redemption of Tier 2 Instruments following a Capital Event**		Not Applicable
24.	**Early redemption of Restricted Senior Preferred Instruments, Senior Non-Preferred Instruments or Tier 2 Instruments following an MREL Disqualification Event**		Condition 6.13 (*Early Redemption of Restricted Senior Preferred Instruments, Senior Non-Preferred Instruments and Tier 2 Instruments as a result of an MREL Disqualification Event*) applies
	(i)	Notice period (MREL Disqualification Event):	As set out in Condition 6.13
25.	**Final Redemption Amount**		EUR 1,000 per Calculation Amount

26.	**Early Redemption Amount**	
	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption:	EUR 1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE INSTRUMENTS

27.	Form of Instruments:	**Bearer Instruments**: Temporary Global Instrument exchangeable for a Permanent Global Instrument which is exchangeable for Definitive Instruments in the limited circumstances specified in the Permanent Global Instrument
28.	New Global Instrument:	Yes
29.	Financial Centre(s) or other special provisions relating to payment dates:	Not Applicable
30.	Talons for future Coupons to be attached to Definitive Instruments (and dates on which such Talons mature):	No
31.	Redenomination, renominalisation and reconventioning provisions (Condition 16):	Not Applicable
32.	Substitution or variation (Condition 9):	
	Substitution or variation following a Capital Event:	Not Applicable
	Substitution or variation following an MREL Disqualification Event:	Applicable
33.	Prohibition of Sales to EEA Retail Investors:	Not Applicable
34.	Prohibition of Sales to UK Retail Investors:	Not Applicable
35.	Green Bond:	No

Signed on behalf of the Bank:

By: ……………………………	By: ……………………………
Duly authorised	Duly authorised

Part B – Other Information

1. **LISTING AND ADMISSION TO TRADING**

(i)	Admission to trading:	Application has been made to Euronext Dublin for the Instruments to be admitted to the Official List and to trading on the Regulated Market of Euronext Dublin with effect from the Issue Date
(ii)	Estimate of total expenses related to admission to trading:	EUR 1,000

2. **RATINGS**

The Instruments to be issued are expected to be rated:

S&P Global Ratings Europe Limited ("**S&P**"): AA-

Moody's Investors Service (Nordics) AB ("**Moody's**"): Aa3

S&P and Moody's are established in the European Economic Area and registered under Regulation (EU) No 1060/2009, as amended. Ratings issued by S&P and Moody's are endorsed by S&P Global Ratings UK Limited and Moody's Investors Service Limited, respectively, which are established in the United Kingdom and registered under Regulation (EU) No 1060/2009 as it forms part of the domestic law of the United Kingdom by virtue of the European Union (Withdrawal) Act 2018

3. **REASONS FOR THE OFFER AND ESTIMATED NET AMOUNT OF PROCEEDS**

(i)	Reasons for the offer:	The net proceeds of the issue of the Instruments will be used by the Bank for general corporate purposes
(ii)	Estimated net proceeds:	EUR 497,050,000

4. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**

Save as discussed in "*Subscription and Sale*" in the Base Prospectus, so far as the Bank is aware, no person involved in the offer of the Instruments has an interest material to the offer

5. **YIELD**

Indication of yield:	2.960 per cent. per annum The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield

6. OPERATIONAL INFORMATION

(i)	Trade Date:	20 November 2024
(ii)	ISIN:	XS2948448563
(iii)	Common Code:	294844856
(iv)	Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s):	Not Applicable
(v)	Delivery:	Delivery against payment
(vi)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(vii)	New Global Instrument intended to be held in a manner which would allow Eurosystem eligibility:	Yes. Note that the designation "Yes" simply means that the Instruments are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Instruments will be recognised as eligible collateral for Eurosystem monetary policy and intra–day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met

7. DISTRIBUTION

(i) If syndicated:

(A) Names of Managers: *Joint Lead Managers:*

BNP Paribas
16, boulevard des Italiens
75009 Paris
France

BofA Securities Europe SA
51 rue La Boétie
75008 Paris
France

		DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main Platz der Republik 60325 Frankfurt am Main Germany **OP Corporate Bank plc** Gebhardinaukio 1 FI-00510 Helsinki Finland
	(B) Stabilisation Manager(s) (if any):	BNP Paribas
	(C) Date of Subscription Agreement:	25 November 2024
(ii)	If non-syndicated, name and address of Dealer:	Not Applicable
(iii)	U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA D