

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

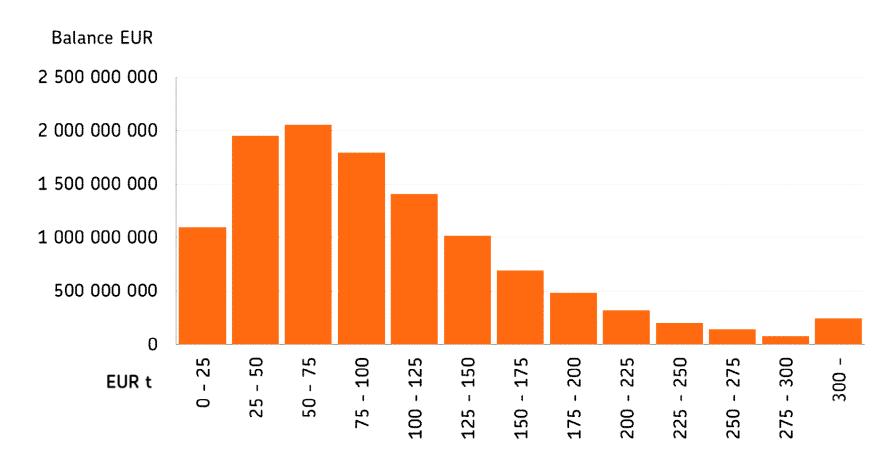


Main Features of OP Mortgage Bank's Cover Asset Pool as of 30 September 2017

- Collateralized by Finnish mortgages
- Current balance EUR 11.49 billion
- Weighted Average indexed LTV of 43%
- Average loan size of approximately EUR 50,693
- No loans over 90 days in arrears ongoing
- Variable interest rates: over 96% of all loans
- Hedging agreements in place in order to mitigate interest rate risk
- Total amount of covered bonds issued EUR 9.735 billion

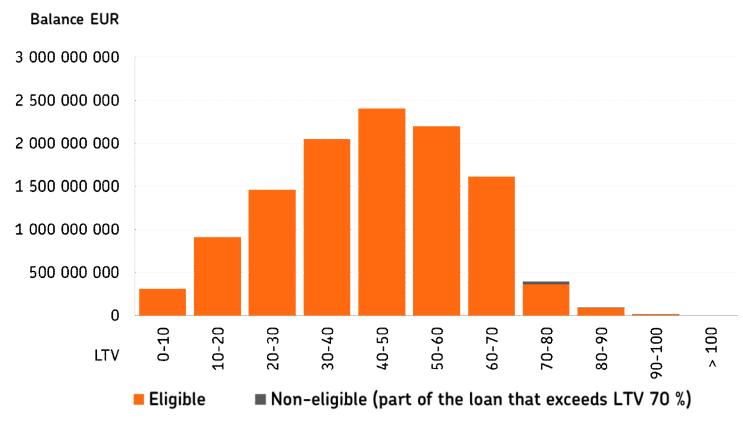


Loans by size





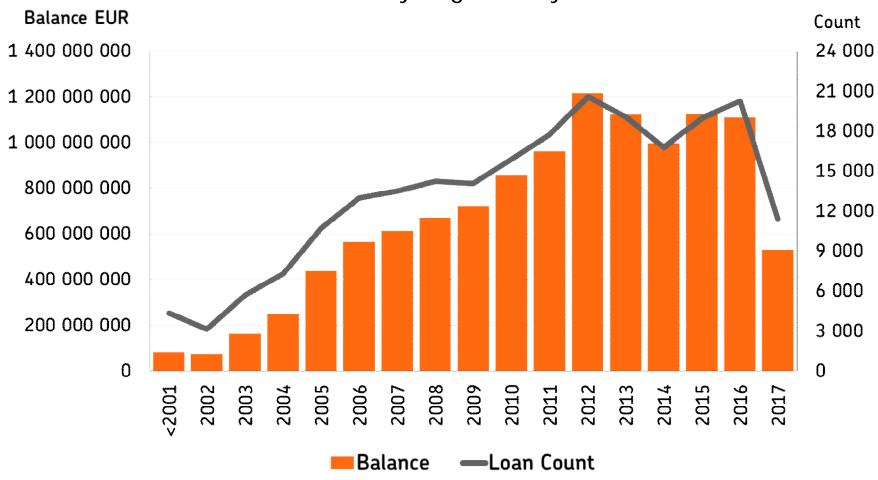
Loans by LTV



- Total assetsEUR 11.49 billion
- Eligible Cover Pool assets EUR 11.45 billion
- Weighted average indexed LTV of 43%
- Over-collateralisation 18.0% (Eligible cover pool assets)



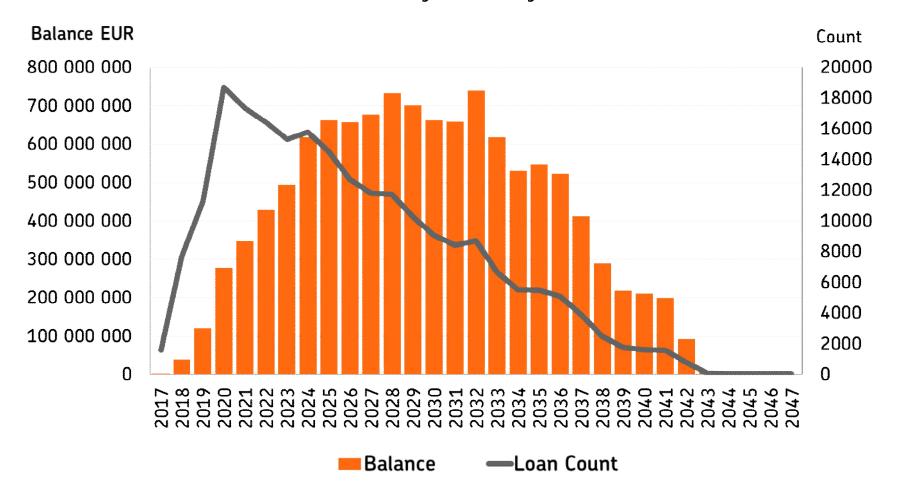
Loans by origination year







Loans by maturity

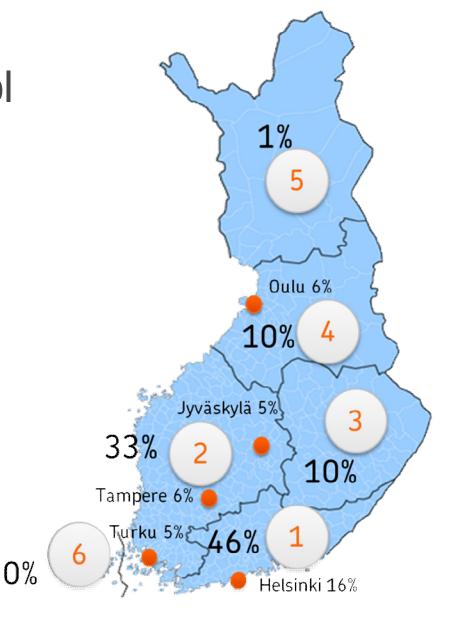






Geographical distribution

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





	Reporting in Domestic Currency	EUR			
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	2. Regulatory Summary				
	3. General Cover Pool / Covered Bond Information			,	
	4. References to Capital Requirements Regulation (CRR) 129(7)				
	5. Referencer to Capital Requirements Regulation (CRR) 129(1)				
	6. Other relevant information				
ield					
ımber	1. Basic Facts				
5.1.1.1	Country	Finland			
i.1.1.2	Irruer Heme	OP Mortgage Bank			
		http://www.pp.fi/pp-financial-argue/debt-			
G.1.1.3	Link to brown's Wabrita	invertors/op-as-an-investment			
G.1.1.4	Cut-off data	30/09/2017			
	2. Regulatory Summary				
5.2.1.1	UCITS Campliance (T/N)	Y			
5.2.1.2	CRR Campliance (T/M)	Y			
5.2.1.3	LCRrtatur	https://www.coveredbondlabel.com/irruer/6/			
	3. General Cover Pool / Covered Bond				
	3. General Cover Pool / Covered Bond 1. General Information	Heminel (mn)			
	3. General Cover Pool / Covered Bond f. General Information Tatal Cover Arrets	Heminel (mm) 11488.41			
	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover August Outstanding Covered Bonds	H==i==! (==) 11488.41 9735.00			
5.3.1.2	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Assets Outstanding Covered Bonds 2. Over-collateralization (OC)	Heminel (mm) 11488.41 9735.00 Legal / Regulatury	Actual	Hinimum Cummitted	Рагрига
5.3.1.2	3. General Cover Pool / Covered Bond 1. General Information Total Cover Assets Outstanding Covered Bonds 2. Over-collected Size (GC) OC(X)	Heminel (mm) 11488.41 9735.00 Legal f Regulatory 2×	Actuel 17.58	ND1	Purpure ND1
5.3.1.2 5.3.2.1	3. General Cover Pool / Covered Bond I. General Information Total Cover Across Outstanding Covered Bonds 2. Ones-collecteralization (OC) OC(X) 3. Cover Pool Comparition	Heminal (mm) 11488.41 9735.00 Logal & Rogalatury 22 Heminal (mm)		ND1 × Caver Paul	
5.3.1.2 5.3.2.1 5.3.3.1	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Auretr Outstanding Covered Bonds 2. Open-cullatoralisation (GC) OC(2) 3. Cover Fuel Comparition Martgager	Haminal (mm) 11488.41 9735.00 Logal & Rogalatury 2× Haminal (mm) 11484.66		ND1 × Cover Paul 99.97×	
5.3.1.2 5.3.2.1 5.3.3.1 5.3.3.2	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Aurotr Outstanding Covered Bonds 2. Open-cullatoralization (OC) OC(X) 3. Cover Pool Comparition Martagaer Public Sector	Heminal (mm) 11488,41 9735.00 Legal # Regulatory 22 Heminal (mm) 11484,66 0.00		ND1 × Caver Paul	
G.3.1.2 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Assets Outstanding Covered Bonds 2. General Information (GC) OC(X) 3. Gener Pool Comparition Martgager Public Sector Shipping	Heminal (mm) 11488,41 9735.00 Legal # Regulatory 2x Heminal (mm) 11484,66 0.00 0.00		ND1 2 Caver Paul 99.972 0.002	
5.3.1.2 5.3.2.1 5.3.3.1 5.3.3.2 6.3.3.3 6.3.3.3	3. General Cover Pool / Covered Bond 1. General Information Total Cover Assets Outstanding Covered Bonds 2. Over-cullateralisation (OC) OC(X) 3. Cover Pool Comparition Martgages Public Sector Shipping Substitute Assets	Huminal (mm) 11488.41 9735.00 Legal / Regulatury 2% Huminal (mm) 11484.66 0.00 0.00 0.00		ND1 × Caver Paul 99.97× 0.00× 0.00×	
5.3.1.2 5.3.2.1 5.3.3.1 6.3.3.2 6.3.3.3 6.3.3.4 6.3.3.5	3. General Cover Pool / Covered Bond 1. General Information Total Cover Assets Outstanding Covered Bonds 2. Gener-cullateralisation (GC) OC(X) 3. Gener Fool Comparition Mostgager Public Soctor Shipping Substitute Assets Other	Huminal (mm) 11488.41 9735.00 Legal # Regulatury 2% Huminal (mm) 11484.66 0.00 0.00 0.00 0.00 3.75		ND1 2 Caver Paul 99.972 0.002 0.002 0.003	
5.3.1.2 5.3.2.1 5.3.3.1 6.3.3.2 6.3.3.3 6.3.3.4 6.3.3.5	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Acret Outstanding Covered Bonds 2. Open-collector alication (GC) OC(X) 3. Gener Food Comparition Martagaer Public Sector Shipping Substitute Acret Other	Heminal (mm) 11488,41 9735.00 Legal & Regulatury 2% Heminal (mm) 11484.66 0.00 0.00 0.00 3.75	17.58	ND1 2 Caver Paul 99.972 0.002 0.002 0.032 1002	
G.3.1.2 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.4 G.3.3.5 G.3.3.6	3. General Cover Pool / Covered Bond 1. General Information Total Cover Assets Outstanding Covered Bonds 2. Gener-cullateralisation (GC) OC(X) 3. Gener Fool Comparition Mostgager Public Soctor Shipping Substitute Assets Other	Huminal (mm) 11488.41 9735.00 Legal # Regulatury 2% Huminal (mm) 11484.66 0.00 0.00 0.00 0.00 3.75		ND1 2 Caver Paul 99.972 0.002 0.002 0.003	ND1
5.3.1.2 5.3.2.1 5.3.3.1 6.3.3.2 6.3.3.3 6.3.3.4 6.3.3.5 6.3.3.6	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Arrots Outstanding Covered Bonds 2. Ones-cullateralisation (OC) OC(x) 3. Cover Pool Comparition Martagaer Public Sector Shipping Substitute Arrots Other Total	Heminal (mm) 11488.41 9735.00 Legal # Requistory 2× Heminal (mm) 11484.66 0.00 0.00 0.00 0.00 3.75 11,488.41 Contractual	17.58 Expected Upun Propayments	ND1 2 Caver Paul 99.972 0.002 0.002 0.032 1002	ND1
5.3.1.2 5.3.2.1 5.3.3.1 1.3.3.2 1.3.3.3 1.3.3.4 1.3.3.5 1.3.3.6 5.3.4.1	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Acres Outstanding Covered Bonds 2. General Information (GG) OC(X) 3. Gener Pool Comparition Martagaer Public Sector Shipping Substitute Acres Other Tate 4. Gener Pool Amertication Profile Weighted Average life (in years) Residual Life (mn) By buckets:	Heminal (mm) 11488,41 9735.00 Legal & Requistory 2× Heminal (mm) 11484,66 0.00 0.00 0.00 0.00 3.75 at 11,488,41 Centractual 6.07	17.58 Expected Upan Propayments ND3	ND1 X Caver Paul 99.97X 0.00X 0.00X 0.00X 100X X Tatal Cantractual	ND1
5.3.1.2 5.3.2.1 5.3.3.1 5.3.3.2 5.3.3.3 6.3.3.4 6.3.3.5 6.3.3.6 5.3.3.6	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Acres Outstanding Covered Bonds 2. Once-cullateralization (OC) OC(x) 3. Cover Pool Comparition Martagager Public Sector Shipping Substitute Acres Other Total 4. Cover Pool Amertication Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0-17	Haminal (mm) 11488.41 9735.00 Logal # Requistory 2× Haminal (mm) 11484.66 0.00 0.00 0.00 0.00 3.75 11,488.41 Contractual 6.07	17.5% Expected Upnn Propayments ND3	ND1	ND1
5.3.1.2 5.3.2.1 5.3.3.1 6.3.3.2 6.3.3.3 6.3.3.4 6.3.3.5 6.3.3.6 5.3.4.1	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Arrets Outstanding Covered Bonds 2. Over-cullateralization (OC) OC(X) 3. Cover Pool Comparition Martagages Public Sector Shipping Substitute Arrets Other Total 4. Cover Pool Amertization Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0-17 1-27	H=min=I (mm) 11488.41 9735.00 Legal # Regulatory 2x H=min=I (mm) 11484.66 0.00 0.00 0.00 0.00 3.75 al 11,488.41 C=mtractual 6.07	17.5% Expected Upun Propaymentr ND3 ND3 ND3	ND1 X Caver Paul 99.97% 0.00% 0.00% 0.03% 100% X Tatal Cantractual 13.93% 10.36%	ND1
5.3.1.2 5.3.2.1 5.3.3.1 1.3.3.2 1.3.3.3 1.3.3.4 1.3.3.5 1.3.3.6 5.3.4.1	3. General Cover Pool / Covered Bond I. General Information Tatal Cover Accest Outstanding Covered Bonds 2. Ones-cullateralization (GC) OC(X) 3. Cover Pool Comparition Martgages Public Sector Shipping Substitute Accest Other Tate 4. Cover Pool Amertication Profile Weighted Average life (in years) Revidual Life (mn) By buckets: 0-17 1-27 2-37	Heminal (mm) 11488.41 9735.00 Logal & Boquiatury 2× Heminal (mm) 11484.66 0.00 0.00 0.00 3.75 11,488.41 Contractual 6.07	17.5% Expected Upon Propaymentr ND3 ND3 ND3 ND3 ND3	ND1 X Caver Paul 99.97% 0.00% 0.00% 0.03% 100% X Tatal Cantractual 13.93% 10.36% 9.47%	ND1
5.3.1.2 5.3.2.1 5.3.3.1 6.3.3.2 6.3.3.3 6.3.3.5 6.3.3.6 6.3.4.1 6.3.4.2 6.3.4.2 6.3.4.3 6.3.4.3	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Access Outstanding Covered Bonds 2. Once Collecter all outside (GC) OC(X) 3. Gener Fool Comparition Martgager Public Sector Shipping Substitute Access Other Tate 4. Gener Fool Amertication Foolile Weighted Average life (in years) Revidual Life (mn) By buckets: 0-17 1-27 2-37 3-47	Heminal (mm) 11488.41 9735.00 Logal & Roquistury 2× Heminal (mm) 11484.66 0.00 0.00 0.00 3.75 all 11,488.41 Contractual 6.07	17.5% Expected Upun Propaymentr ND3 ND3 ND3 ND3 ND3 ND3 ND3	ND1 X Caver Paul 99.97% 0.00% 0.00% 0.03% 100% X Tatal Cantractual 13.93% 10.36% 9.47% 8.51%	ND1
5.3.1.2 5.3.2.1 5.3.3.1 6.3.3.2 6.3.3.3 6.3.3.5 6.3.3.6 6.3.4.1 6.3.4.2 6.3.4.2 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.5 6.3.4.6	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Acres Outstanding Covered Bonds 2. General Information (GG) OC(X) 3. Concernal Comparition Martagaer Public Sector Shipping Substitute Acres Other Tata 4. Concernal Americation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y	Heminal (mm) 11488.41 9735.00 Legal # Requistory 2x Heminal (mm) 11484.66 0.00 0.00 0.00 0.00 3.75 al 11,488.41 Contractual 6.07 1600.01 1190.65 1088.06 978.23 866.45	17.58 Expected Upan Propayments ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	ND1 X Caver Paul 99.97X 0.00X 0.00X 0.03X 100X X Tatal Cantractual 13.93X 10.36X 9.47X 8.51X 7.54X	ND1
G.3.1.1 G.3.1.2 G.3.2.1 G.3.3.2 G.3.3.3 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7	3. General Cover Pool / Covered Bond 1. General Information Tatal Cover Access Outstanding Covered Bonds 2. Once Collecter all outside (GC) OC(X) 3. Gener Fool Comparition Martgager Public Sector Shipping Substitute Access Other Tate 4. Gener Fool Amertication Foolile Weighted Average life (in years) Revidual Life (mn) By buckets: 0-17 1-27 2-37 3-47	Heminal (mm) 11488.41 9735.00 Logal & Roquistury 2× Heminal (mm) 11484.66 0.00 0.00 0.00 3.75 all 11,488.41 Contractual 6.07	17.5% Expected Upun Propaymentr ND3 ND3 ND3 ND3 ND3 ND3 ND3	ND1 X Caver Paul 99.97% 0.00% 0.00% 0.03% 100% X Tatal Cantractual 13.93% 10.36% 9.47% 8.51%	ND1



	5. Motority of Covered Bands	Initial Materity	Extended Materity	z Total Initial Materity	% Total Extended Maturity
i.3.5.1	Woighted Average life (in years)	4.72	5.71		
	Maturity (mn)				
i.3.5.2	By buckets:				
.3.5.3	0-17	1,100.00	0.00	11.30×	0.00%
.3.5.4	1-27	1,000.00	1,100.00	10.27×	11.30%
.3.5.5	2-37	1,270.00	1,000.00	13.05×	10.27%
.3.5.6	3-47	1,000.00	1,270.00	10.27%	13.05%
.3.5.7	4-5Y	1,000.00	1,000.00	10.27%	10.27%
3.5.8	5 - 10 Y	4,365.00	4,365.00	44.84%	44.84%
.3.5.9	10+ Y	0.00	1,000.00	0.00%	10.27%
.3.5.10	Tota	9,735.00	9,735.00	100×	100%
	6. Covered Arrets - Corrency	Haminal [before kedging] (mn)	Huminal [after hedging] (mn)	% Total [bafora]	Z Tatal [after]
3.6.1	EUR	11488.41	0.00	100.00%	
3.6.2	USD	0.00	0.00	0.00%	
3.6.3	GBP	0.00	0.00	0.00%	
3.6.4	NOK	0.00	0.00	0.00%	
3.6.5	CHF	0.00	0.00	0.00%	
3.6.6	AUD	0.00	0.00	0.00%	
3.6.7	CAD	0.00	0.00	0.00%	
3.6.8	BRL	0.00	0.00	0.00%	
3.6.9	CZK	0.00	0.00	0.00%	
3.6.10	DKK	0.00	0.00	0.00%	
3.6.11	HKD	0.00	0.00	0.00%	
3.6.12	KRW	0.00	0.00	0.00%	
3.6.13	SEK	0.00	0.00		
3.6.14	SGD	0.00	0.00		
3.6.15	Other	0.00	0.00	0.00%	
3.6.16	Tota		0.00	100%	0%
	7. Covered Bands - Corrency	Haminal [before hedging] (mn)	Haminal [after hedging] (mn)	% Total [before]	z Tatal [after]
3.7.1	EUR	9735.00	9735.00	100.00%	100.00%
3.7.2	USD	0.00	0.00	0.00%	0.00%
3.7.3	GBP	0.00	0.00	0.00×	0.00×
3.7.4	NOK	0.00	0.00	0.00×	0.00×
3.7.5	CHF	0.00	0.00	0.00%	0.00%
3.7.6	AUD	0.00	0.00	0.00%	0.00%
3.7.7	CAD	0.00	0.00	0.00%	0.00%
3.7.8	BRL	0.00	0.00	0.00%	0.00%
3.7.9	CZK	0.00	0.00	0.00%	0.00×
3.7.10	DKK	0.00	0.00	0.00%	0.00×
3.7.11	HKD	0.00	0.00	0.00%	0.00%
3.7.12	KRW	0.00	0.00	0.00%	×00.0
	SEK	0.00	0.00	0.00%	0.00X
2742		0.00	0.00	0.00%	0.00%
	Sen	0.00		0.00%	0.00×
3.7.14	SGD Other	0.00			
3.7.14 3.7.15	Othor	0.00	0.00 4725.00		
3.7.13 3.7.14 3.7.15 3.7.16	Othor Tata	9735.00	9735.00	100%	100%
3.7.14 3.7.15 3.7.16	Other Tota E. Carered Bands - Breakdawn by interest rate	9735.00 Haminal [before bedging] (mn)	9735.00 Huminal [after hedging] (mm)	100% % Tatal [before]	100% % Total [after]
3.7.14 3.7.15 3.7.16	Other Tata <i>E. Gamered Bands - Breakdawn by interart rate</i> Fixed caupan	9735.00 Haminal [before bedging] (mn) 9635.00	9735.00 Haminal [after hedging] (mn) 9635.00	100% % Tatal [before] 99%	100% % Tatal [after] 99%
3.7.14 3.7.15	Other Tota E. Carered Bands - Breakdawn by interest rate	9735.00 Haminal [before bedging] (mn)	9735.00 Huminal [after hedging] (mm)	100% % Tatal [before]	100% % Total [after]



	4. Substitute Assets - Type	Hemisel (ms)	 % Substitute Assets	
G.3.9.1	Carh	0.00		
G.3.9.2	Exparuros ta/quarantood by Supranational, Sovoroign, Agoncy (SSA)	0.00		
G.3.9.3	Exparuror to control banks	0.00		
G.3.9.4	Expanures to credit institutions	0.00		
G.3.9.5	Othor	0.00		
G.3.9.6	Total	0.00	0×	
	18. Substitute Assets - Guestry	Huminel (mn)	× Substitute Assets	
G.3.10.1	Damestic (Country of Issuer)	0.00		
G.3.10.2	Eurozone	0.00		
G.3.10.3	Rost of European Union (EU)	0.00		
G.3.10.4	European Economic Area (not member of EU)	0.00		
G.3.10.5	Suitzorland	0.00		
G.3.10.6	Awtralia	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	Karea	0.00		
G.3.10.11	Nou Zoaland	0.00		
G.3.10.12	Singapore	0.00		
5.3.10.13	US	0.00		
G.3.10.14	Othor	0.00		
5.3.10.15	TotalEU	0.00		
5.3.10.16	Total	0.00	0×	
	11. Liquid Accets	Heminel (mn)	× Caver Paul	× Cuvered Bundr
G.3.11.1	Substitute and other marketable assets	11488.41	100.00%	100.00%
G.3.11.2	Contral bank oliqible arrotr	0.00	0.00%	0.00%
G.3.11.3	Othor	0.00	0.00%	0.00%
G.3.11.4	Total	11488.41	100%	100%
	12. Band List			
G.3.12.1	Band lirt	https://www.coveredbondlabel.com/irruer/6/		
	13. Berivetives & Sueps	intra-graup		
G.3.13.1	Dorivatives in the register / cover pool [notional] (mn)	7738.22		
G.3.13.2	Typo of intorost rato swaps (intra-group, extornal or both)	intra-group		
G.3.13.3	Type of currency rateswaps (intra-group, external or both)	ND2		



	4. References to Capital Requirements Regulation (CRR) 129(7)	Row	Row		
7derierus dedicus	or that, at the time of its issuance and have don transparency data made publicly available i	y the issues, there covered bonds would rotisty the eliq	ibility critorio for Article 124(7) of the Copital Requirem	ents Regulation (EU) 640/2012. Askauld be noted, however, that	
udathararaataa	parvisis in the form of covered bands are eligible to preferential treatment under Regulati	ian (EU) 641/2012 ir ultimatoly amattor ta bo dotormin.	ed by a solovant invastas institution and its solovant supe	rvisary outhority and the issuer doce not accept any responsibility in this regar	d
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>			
G.4.1.2	(i) Value of covered bonds:	<u>39</u>			
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets			
G.4.1.4	(ii) Type of cover assets:	<u>52</u>			
G.4.1.5	(ii) Loan size:	155 for Residential Mortgage Assets	240 for Commercial Mortgage Assets		
G.4.1.6	(ii) Interest rate risk - oover pool:	119 for Mortgage Assets	<u>228</u>		
G.4.1.7	(ii) Currency risk - cover pool:	111			
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>			
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging	17 for Harmonised Glossary			
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>			
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>			
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	149 for Mortgage Assets			
	5. References to Capital Requirements Regulation (CRR)				
	129(1)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	ND3			
	6. Other relevant information				

R1 Harm	onised Transparency Template	· Mortgage Assets			
D1. Harm	omoca transparency remplate	mortgage 7100cto			
	Reporting in Domestic Currency	EUR			
	CONTENT OF TAB B1				
	7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field	7 Martines Access				
Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	11484.66		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	11484.66		100.00%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	226551	0	226551	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0.08	0.00	0.08	

	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100.00	0.00	100.00	
M.7.4.2	Austria	14414.2		12322	
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	100.00		100.00	
M.7.4.11	France	100.00		100.00	
M.7.4.12	Germany				
M.7.4.13	Greece				
M.7.4.14	Netherlands				
M.7.4.15	Hungary				
M.7.4.16	lreland				
M.7.4.16	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)	0.00	0.00	0.00	
M.7.4.31	Iceland				
M.7.4.32	Liechtenstein				
M.7.4.33	Norway				
M.7.4.34	<u>Other</u>	0.00	0.00	0.00	
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	UŚ				
M.7.4.44	Other				



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Aland Islands	0.28		0.28	
M.7.5.2	Central Finland	5.41		5.41	
M.7.5.3	Central Ostrobothnia	1.24		1.24	
M.7.5.4	Etela-Savo	2.17		2.17	
M.7.5.5	Ita-Uusimaa	2.48		2.48	
M.7.5.6	Kainuu	0.75		0.75	
M.7.5.7	Kanta-Hame	4.60		4.60	
M.7.5.8	Kymenlaakso	2.65		2.65	
M.7.5.9	Lapland	1.45		1.45	
M.7.5.10	North Karelia	2.82		2.82	
M.7.5.11	North Ostrobothnia	8.90		8.90	
M.7.5.12	Ostrobothnia	2.26		2.26	
M.7.5.13	Paijat-Hame	3.50		3.50	
M.7.5.14	Pirkanmaa	8.82		8.82	
M.7.5.15	Pohjois-Savo	4.70		4.70	
M.7.5.16	Satakunta	4.06		4.06	
M.7.5.17	South Karelia	2.49		2.49	
M.7.5.18	South Ostrobothnia	2.01		2.01	
M.7.5.19	Uusimaa	28.38		28.38	
M.7.5.20	Varsinais-Suomi	11.04		11.04	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	1.68		1.68	
M.7.6.2	Floating rate	98.32		98.32	
M.7.6.3	Other				
	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				
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	7.55		7.55	
M.7.8.2	≥ 12 -≤ 24 months	10.25		10.25	
M.7.8.3	≥ 24 -≤ 36 months	9.48		9.48	
M.7.8.4	≥ 36 -≤ 60 months	19.01		19.01	
M.7.8.5	≥ 60 months	53.71		53.71	
	S. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00		0.00	



	18. Luon Sixe Information	Hemisel	Humber of Lucar	× Residential Luans	% No. of Looks
M.7A.10.1	Average Ipanzize (000z)	50.69		2 1121472411 22422	2 112: 21 2222
, many	Harring Hamilton (1774)	*****			
	By bucketr (mn):				
M.7A.10.2	0-0,025000	1097.90	88056.00	9.56%	38.87%
M.7A.10.3	0,025001-0,050000	1957.51	53663.00	17.04%	23.69%
M.7A.10.4	0,050001-0,100000	3852.05	54117.00	33.54×	23.89%
M.7A.10.5	0,100001-0,150000	2421.22	20053.00	21.08%	8.85%
M.7A.10.6	0,150001-0,200000	1168.47	6835.00	10.17%	3.02%
M.7A.10.7	0,200001-0,250000	515.28	2338.00	4.49%	1.03%
M.7A.10.8	0,250001-0,300000	228.07	845.00	1.99%	0.37×
M.7A.10.9	0,300001-	244.17	644.00	2.13%	0.28%
M.7A.10.26	Total	11484.66	226551.00	100.00%	100.00%
11. 2.	es to Felor (177) Information - UNINDESED	Hemisel	Humber of Lucar	Z Residential Lucus	× Ho. of Look
M.7A.11.1	Woightod Avorago LTV (%)	49.21			
	By LTV bucketr (mn):				
M.7A.11.2	>0 - <-40 ×	9100.38	226551.00	79.24%	45.82%
M.7A.11.3	>40 - <-50 ×	1133.94	106384.00	9.87%	21.52%
M.7A.11.4	>50 - <-60 ×	737.09	78020.00	6.42%	15.78%
M.7A.11.5	>60 - <-70 ×	418.29	55955.00	3.64%	11.32%
M.7A.11.6	>70 - <-80 ×	84.44	23936.00	0.74%	4.84%
M.7A.11.7	>80 - <-90 ×	9.07	3091.00	0.08%	0.63%
M.7A.11.8	>90 - <-100 ×	1.35	465.00	0.01%	0.09%
M.7A.11.9	>100%	0.11	52.00	0.00%	0.01%
M.7A.11.10	Total	11484.66	494454.00	100.00%	100.00%
12.	Luon to Folus (LTF) Information - IMDESED	Hemisel	Humber of Lucar	× Residential Lugar	× Ho. of Look
M.7A.12.1	Woightod Avorago LTV (%)	43.38			
	By LTV buckotr (mn):				
M.7A.12.2	>0 - <-40 ×	9781.36	226551.00	85.17×	59.84%
M.7A.12.3	>40 - <-50 ×	977.40	79001.00	8.51×	20.87%
M.7A.12.4	>50 - <-60 ×	508.41	45700.00	4.43%	12.07%
M.7A.12.5	>60 - <-70 ×	176.51	20759.00	1.54%	5.48%
M.7A.12.6	>70 - <-80 ×	34.86	5150.00	0.30%	1.36%
M.7A.12.7	>80 - <-90 ×	5.40	1193.00	0.05%	0.32%
M.7A.12.8	>90 - <-100 ×	0.73	210.00	0.01%	0.06%
M.7A.12.9	>100×	0.00	0.00	0.00%	0.00%
M.7A.12.10	Total	11484.66	378564.00	100.00%	100.00%
	13. Breakdaus by type	z Residential Lucus			
M.7A.13.1	Owneroccupied	96.53			
M.7A.13.2	Second home/Holiday hower	1.17			
M.7A.13.3	Buy-ta-lot/Non-awnor accupied	0.52			
M.7A.13.4	Agricultural	1.77			
M.7A.13.5	Othor				
	M. Luca by Beaking	× Residential Luans			
M.7A.14.1	1rt lion f Na prior ranks	100.00			
M.7A.14.2	Guarantood	0.00			
M.7A.14.3	Other	0.00			



	7B Commercial Cover Pool				
	15. Luon Size Information	Huminel	Humber of Lucar	× Commercial Loans	× Ho. of Loose
M.7B.15.1	Average Ipansize (000s)				
	By bucketr (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.15.26	Total	0.00	0.00	0.00%	0.00%
	es to Felor (177) Information - UNINDERED	Heminel	Humber of Lucar	z Commercial Lucar	× Ho. of Lucar
M.7B.16.1	Woighted Average LTV (%)				
	By LTV bucketr (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	0.00%	0.00%
	Luon to Folio (LTF) Information - IMPESED	Haminel	Humber of Lucar	× Commercial Loans	× Ho. of Loops
M.7B.17.1	Woighted Average LTV(X)		1142001 21 22423	X OLDER FIGURE ELECTION	2 110: 01 2000
11.12.11.1	in and inches works address ((v.)				
	By LTV buckotr (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		
		0.00	0.00		
M.7B.17.7	>80 - <-90 ×				
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	0.00%	0.00%
M 7D 40 4	IR. Breekdaus by Type	× Commercial Insur			
M.7B.18.1	Rotail				
M.7B.18.2	Office				
M.7B.18.3	Hotel/Tourism				
M.7B.18.4	Shappingmalls				
M.7B.18.5	Industry				
M.7B.18.6	Agriculture				
M.7B.18.7	Other commercially weed				
M.7B.18.8	Land				
M.7B.18.9	Proporty dovolopors / Bulding under construction				
M.7B.18.10	Other				



his adden	dum is optional					
Harm	nonised Transparency Template	- Optional ECB - ECAIs	Data Disclosure			
	Reporting in Domestic Currency	EUR				
	CONTENT OF TAB E					
	1. Additional information on the programme					
	Additional information on the swaps					
	3. Additional information on the asset distribution					
Field						
lumber	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)**	150				
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.05	ND2	ND2	ND2	0.05
E.3.2.2	30-<60 days	0.00	ND2	ND2	ND2	0.00
E.3.2.3	60-<90 days		ND2	ND2	ND2	
E.3.2.4	90-<180 days		ND2	ND2	ND2	
E.3.2.5	>= 180 days		ND2	ND2	ND2	

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		
" Veighted Average Maturity = Remaining Term to Maturity		

