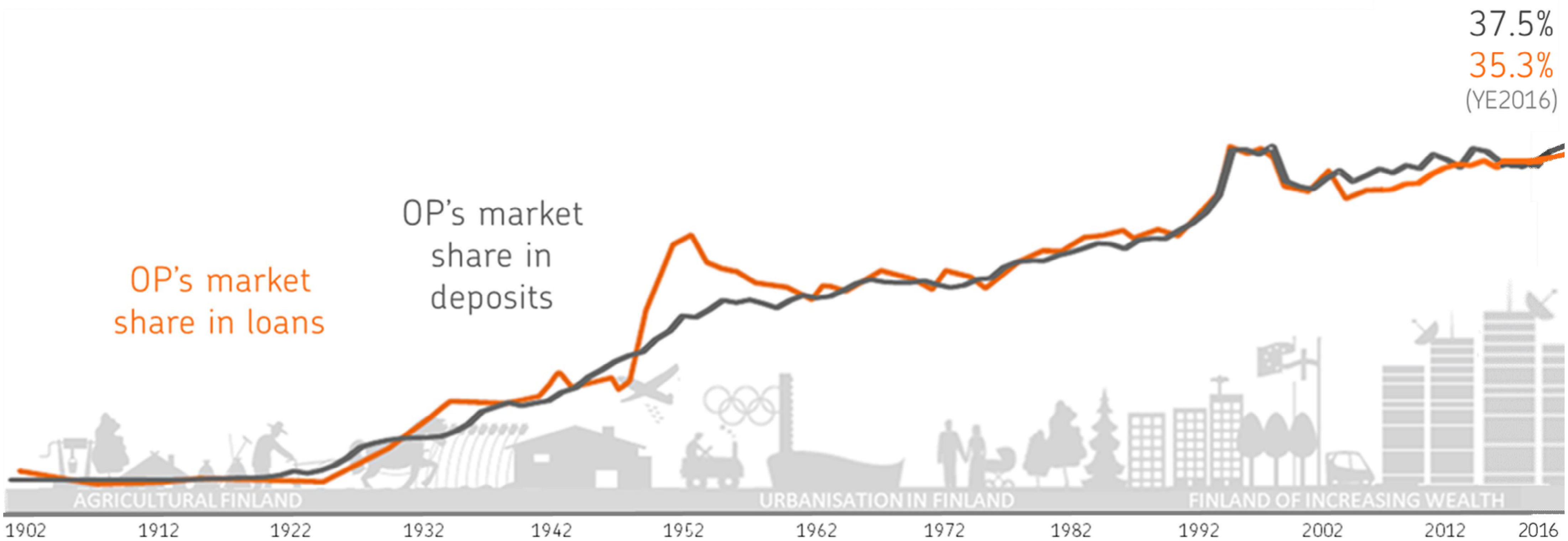


OPMB Cover Asset Pool Characteristics

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

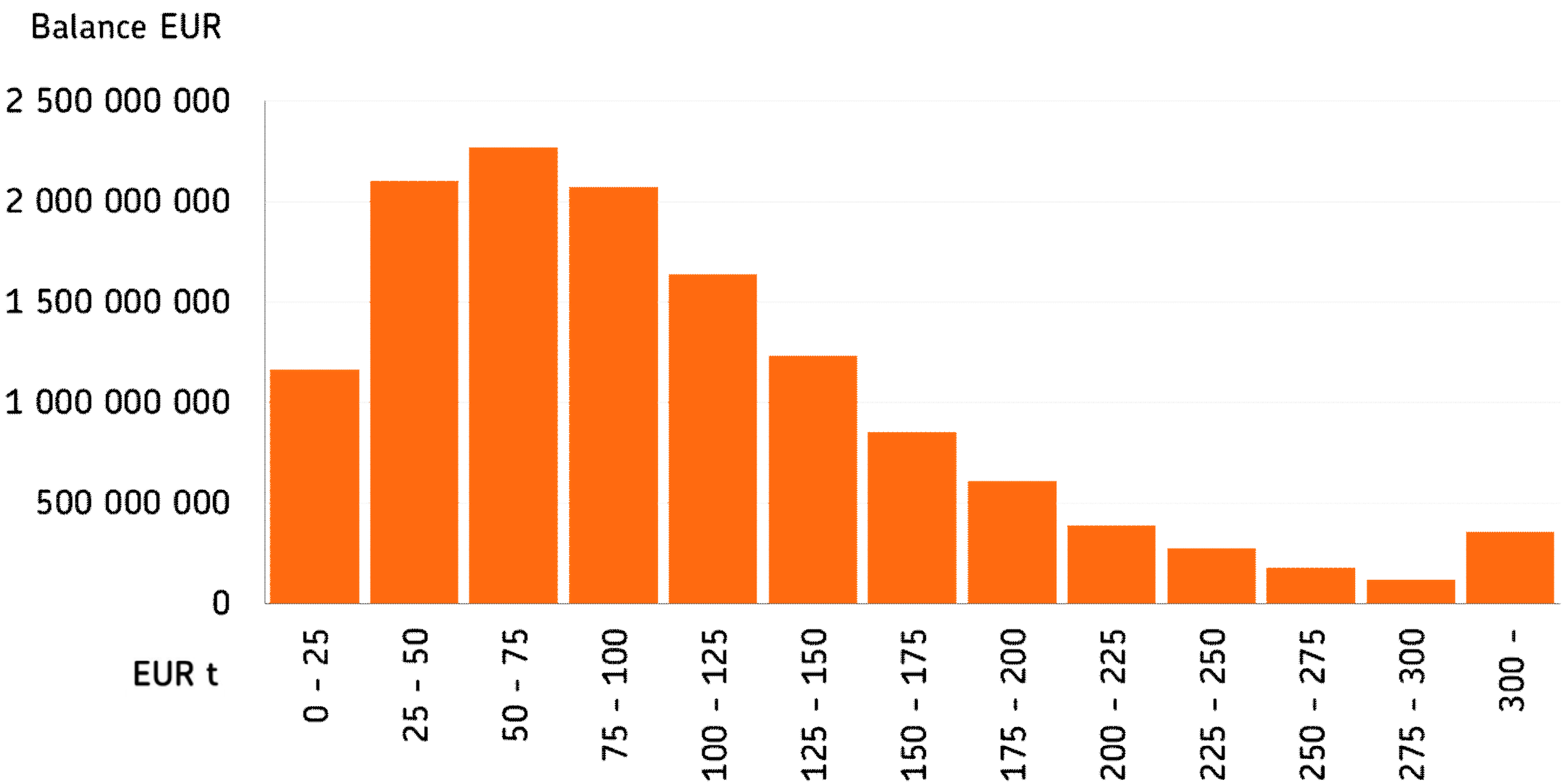
OP

Main Features of OP Mortgage Bank's Cover Asset Pool as of 31 December 2017

- Collateralized by Finnish mortgages
- Current balance EUR 13.27 billion
- Weighted Average indexed LTV of 45%
- Average loan size of approximately EUR 53,352
- No loans over 90 days in arrears ongoing
- Variable interest rates: over 98% of all loans
- Hedging agreements in place in order to mitigate interest rate risk
- Total amount of covered bonds issued EUR 10.735 billion

OPMB Cover Asset Pool Characteristics

Loans by size



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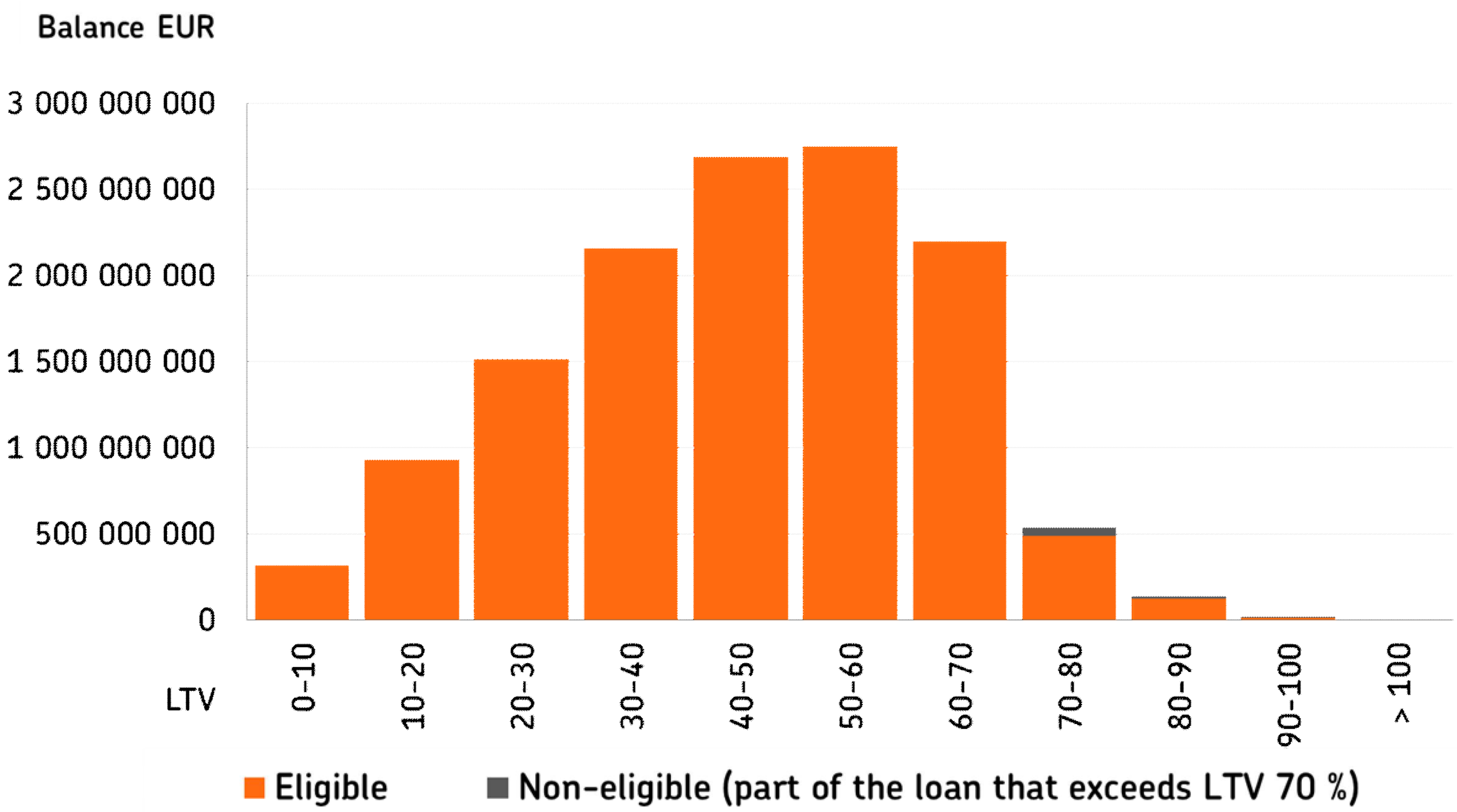
OPMB Cover Asset Pool Characteristics

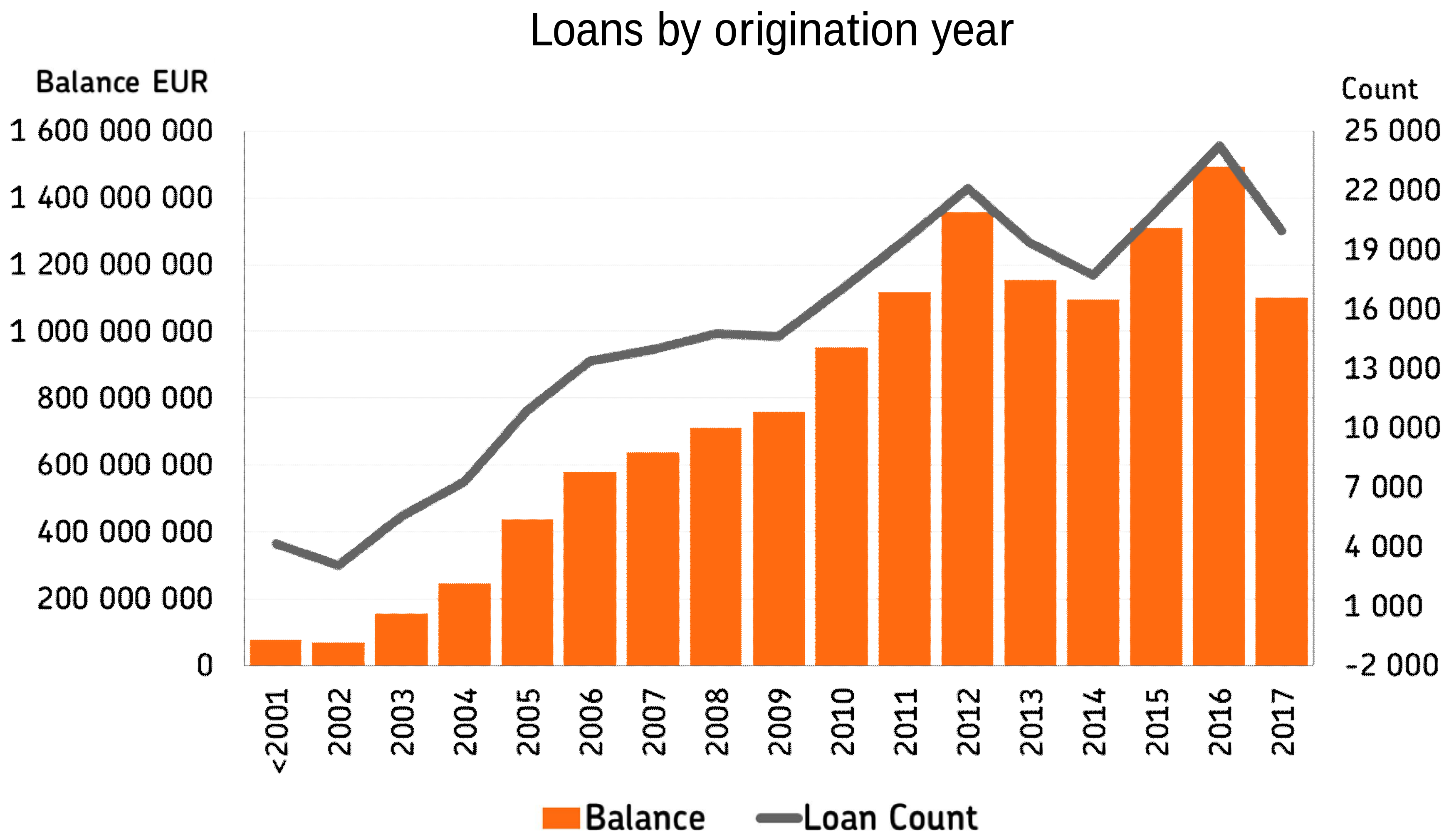
Loans by LTV



- Total assets EUR 13.27 billion
- Eligible Cover Pool assets EUR 13.21 billion
- Weighted average indexed LTV of 45%
- Over-collateralisation 23.0% (eligible cover pool assets only)

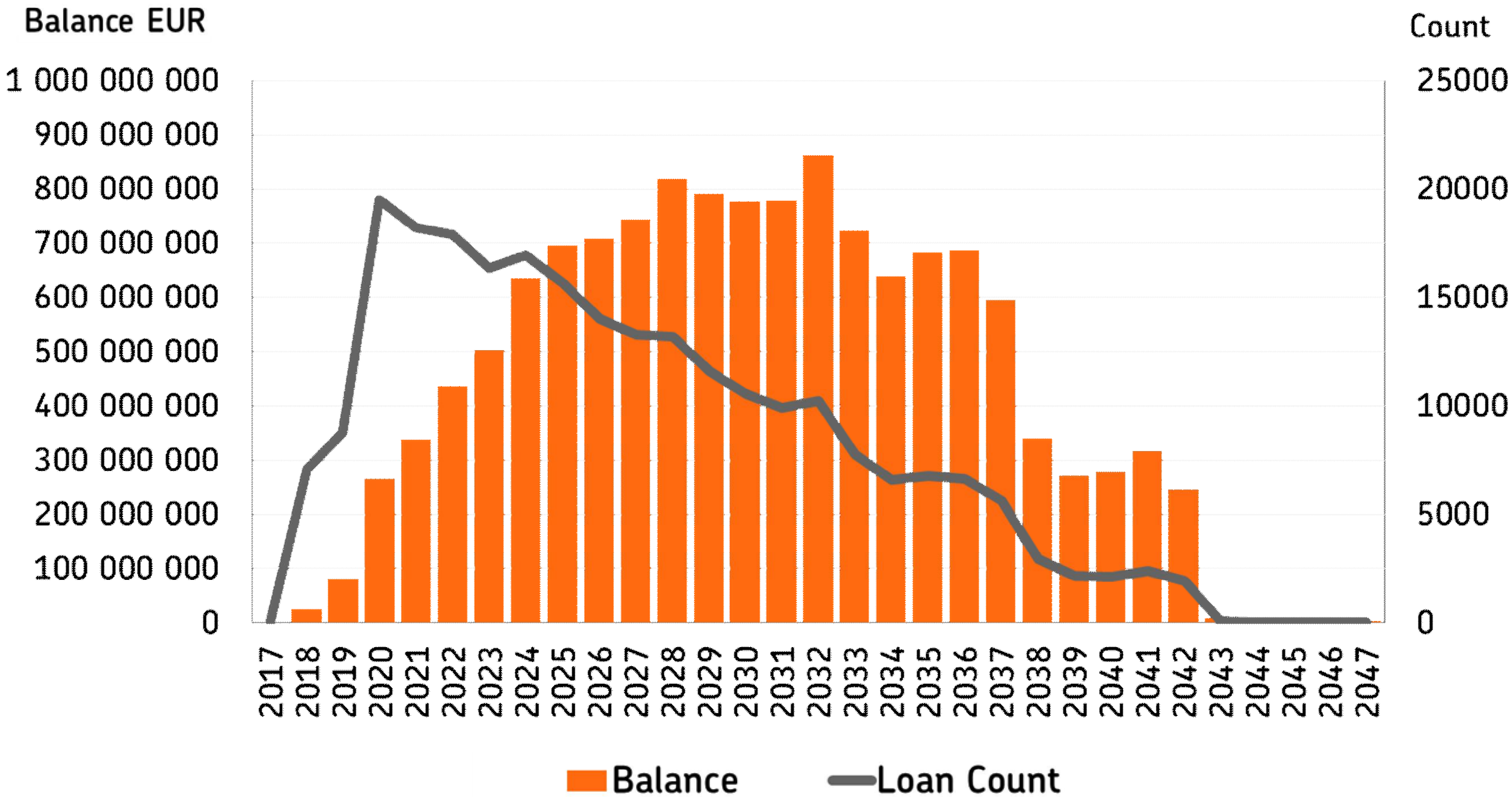
OP

OPMB Cover Asset Pool Characteristics



OPMB Cover Asset Pool Characteristics

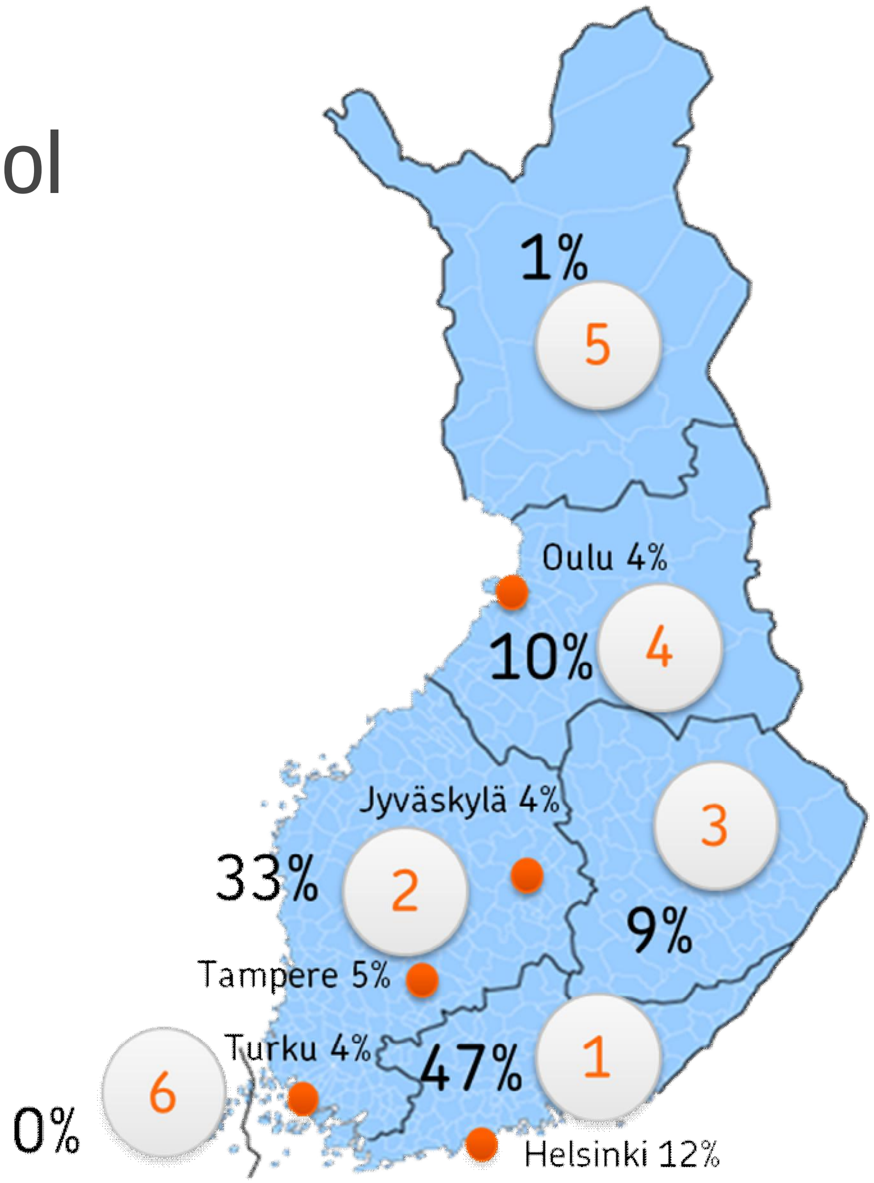
Loans by maturity



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

Reporting in Domestic Currency	EUR

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

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**	31/12/2017			
	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/6/			
	3. General Cover Pool / Covered Bond Information				
	1. General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	13265.94			
G.3.1.2	Outstanding Covered Bonds	10735.00			
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	2%	23.05	ND1	ND1
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	13263.15		99.98%	
G.3.3.2	Public Sector	0.00		0.00%	
G.3.3.3	Shipping	0.00			
G.3.3.4	Substitute Assets	0.00		0.00%	
G.3.3.5	Other	2.79		0.02%	
G.3.3.6	Total	13,265.94		100%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average life (in years)	6.32	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1Y	1425.44	ND3	10.75%	
G.3.4.3	1 - 2Y	1336.01	ND3	10.07%	
G.3.4.4	2 - 3Y	1235.66	ND3	9.31%	
G.3.4.5	3 - 4Y	1118.53	ND3	8.43%	
G.3.4.6	4 - 5Y	1001.90	ND3	7.55%	
G.3.4.7	5 - 10Y	3755.34	ND3	28.31%	
G.3.4.8	10+ Y	3393.07	ND3	25.58%	
G.3.4.9	Total	13,265.94	0	100%	0%

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017

	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4.54	5.53		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1Y	1,100.00	0.00	10.25%	0.00%
G.3.5.4	1 - 2Y	1,000.00	1,100.00	9.32%	10.25%
G.3.5.5	2 - 3Y	1,270.00	1,000.00	11.83%	9.32%
G.3.5.6	3 - 4Y	1,000.00	1,270.00	9.32%	11.83%
G.3.5.7	4 - 5Y	1,000.00	1,000.00	9.32%	9.32%
G.3.5.8	5 - 10Y	5,365.00	5,365.00	49.98%	49.98%
G.3.5.9	10+Y	0.00	1,000.00	0.00%	9.32%
G.3.5.10	Total	10,735.00	10,735.00	100%	100%
	6. Covered Assets - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR	13265.94	13,265.94	100.00%	100.00%
G.3.6.2	USD	0.00	0.00	0.00%	0.00%
G.3.6.3	GBP	0.00	0.00	0.00%	0.00%
G.3.6.4	NOK	0.00	0.00	0.00%	0.00%
G.3.6.5	CHF	0.00	0.00	0.00%	0.00%
G.3.6.6	AUD	0.00	0.00	0.00%	0.00%
G.3.6.7	CAD	0.00	0.00	0.00%	0.00%
G.3.6.8	BRL	0.00	0.00	0.00%	0.00%
G.3.6.9	CZK	0.00	0.00	0.00%	0.00%
G.3.6.10	DKK	0.00	0.00	0.00%	0.00%
G.3.6.11	HKD	0.00	0.00	0.00%	0.00%
G.3.6.12	KRW	0.00	0.00	0.00%	0.00%
G.3.6.13	SEK	0.00	0.00		
G.3.6.14	SGD	0.00	0.00		
G.3.6.15	Other	0.00	0.00	0.00%	0.00%
G.3.6.16	Total	13265.94	13265.94	100%	100%
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR	10735.00	10735.00	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	10735.00	10735.00	100%	100%
	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	99%	99%
G.3.8.2	Floating coupon	100.00	100.00	1%	1%
G.3.8.3	Other	0.00	0.00	0%	0%
G.3.8.4	Total	10735.00	10735.00	100%	100%

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017

	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	0.00			0%	
	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%	
	11. Liquid Assets	**Nominal (mn)**			**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	13265.94			100.00%	100.00%
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	13265.94			100%	100%
	12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/6/				
	13. Derivatives & Swaps	**intra-group**				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	8534.76				
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				

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017

OP

	4. References to Capital Requirements Regulation (CRR) 129(7)	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.			
G.4.1.1	*(i) Value of the cover pool outstanding covered bonds:*	38	
G.4.1.2	*(i) Value of covered bonds:*	39	
G.4.1.3	*(ii) Geographical distribution:*	43 for Mortgage Assets	
G.4.1.4	*(ii) Type of cover assets:*	52	
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 - cover pool:*	119 for Mortgage Assets	228
G.4.1.7	*(ii) Currency risk - cover pool:*	111	
G.4.1.8	*(ii) Interest rate risk - covered bond:*	163	
G.4.1.9	*(ii) Currency risk - covered bond:*	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	*(iii) Maturity structure of cover assets:*	65	
G.4.1.12	*(iii) Maturity structure of covered bonds:*	88	
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		

B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	13263.15		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	13263.15		100.00%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	248594	0	248594
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0.08	0.00	0.08

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017

OP

	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			
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			
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)	0.00	0.00	0.00
M.7.4.31	Iceland			
M.7.4.32	Liechtenstein			
M.7.4.33	Norway			
M.7.4.34	Other	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	US			
M.7.4.44	Other			

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017

OP

	5. Breakdown by domestic regions	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.5.1	Aland Islands	0.24		0.24
M.7.5.2	Central Finland	5.50		5.50
M.7.5.3	Central Ostrobothnia	1.12		1.12
M.7.5.4	Etela-Savo	1.95		1.95
M.7.5.5	Ita-Uusimaa	2.54		2.54
M.7.5.6	Kainuu	0.78		0.78
M.7.5.7	Kanta-Hame	4.27		4.27
M.7.5.8	Kymenlaakso	2.41		2.41
M.7.5.9	Lapland	1.40		1.40
M.7.5.10	North Karelia	2.90		2.90
M.7.5.11	North Ostrobothnia	8.68		8.68
M.7.5.12	Ostrobothnia	2.21		2.21
M.7.5.13	Paijat-Hame	3.52		3.52
M.7.5.14	Pirkanmaa	8.80		8.80
M.7.5.15	Pohjois-Savo	4.32		4.32
M.7.5.16	Satakunta	4.21		4.21
M.7.5.17	South Karelia	2.59		2.59
M.7.5.18	South Ostrobothnia	1.84		1.84
M.7.5.19	Uusimaa	29.67		29.67
M.7.5.20	Varsinais-Suomi	11.07		11.07
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.6.1	Fixed rate	1.93		1.93
M.7.6.2	Floating rate	98.07		98.07
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	9.35		9.35
M.7.8.2	≥ 12 - ≤ 24 months	11.22		11.22
M.7.8.3	≥ 24 - ≤ 36 months	9.64		9.64
M.7.8.4	≥ 36 - ≤ 60 months	17.03		17.03
M.7.8.5	≥ 60 months	52.76		52.76
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.9.1	% NPLs	0.00		0.00

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017

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)	53.35			
	By buckets (mn):				
M.7A.10.2	0 - 0,025000	1167.08	92884.00	8.80%	37.36%
M.7A.10.3	0,025001 - 0,050000	2106.94	57668.00	15.89%	23.20%
M.7A.10.4	0,050001 - 0,100000	4345.43	60779.00	32.76%	24.45%
M.7A.10.5	0,100001 - 0,150000	2868.96	23702.00	21.63%	9.53%
M.7A.10.6	0,150001 - 0,200 000	1460.39	8533.00	11.01%	3.43%
M.7A.10.7	0,200001 - 0,250000	664.27	3004.00	5.01%	1.21%
M.7A.10.8	0,250001 - 0,300000	295.41	1092.00	2.23%	0.44%
M.7A.10.9	0,300001 -	354.66	932.00	2.67%	0.37%
M.7A.10.26	Total	13263.15	248594.00	100.00%	100.00%
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	50.46			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	10342.20	248594.00	77.98%	44.63%
M.7A.11.3	>40 - <=50 %	1382.95	122573.00	10.43%	22.01%
M.7A.11.4	>50 - <=60 %	913.76	90909.00	6.89%	16.32%
M.7A.11.5	>60 - <=70 %	502.20	63295.00	3.79%	11.36%
M.7A.11.6	>70 - <=80 %	107.27	26959.00	0.81%	4.84%
M.7A.11.7	>80 - <=90 %	12.73	3982.00	0.10%	0.71%
M.7A.11.8	>90 - <=100 %	1.87	561.00	0.01%	0.10%
M.7A.11.9	>100%	0.18	138.00	0.00%	0.02%
M.7A.11.10	Total	13263.15	557011.00	100.00%	100.00%
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	45.18			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	11059.69	248594.00	83.39%	56.38%
M.7A.12.3	>40 - <=50 %	1228.33	96122.00	9.26%	21.80%
M.7A.12.4	>50 - <=60 %	672.76	59065.00	5.07%	13.40%
M.7A.12.5	>60 - <=70 %	246.33	28163.00	1.86%	6.39%
M.7A.12.6	>70 - <=80 %	47.94	7060.00	0.36%	1.60%
M.7A.12.7	>80 - <=90 %	7.22	1654.00	0.05%	0.38%
M.7A.12.8	>90 - <=100 %	0.89	235.00	0.01%	0.05%
M.7A.12.9	>100%	0.00	0.00	0.00%	0.00%
M.7A.12.10	Total	13263.15	440893.00	100.00%	100.00%
	13. Breakdown by type	**% Residential Loans**			
M.7A.13.1	Owner occupied	96.42			
M.7A.13.2	Second home/Holiday houses	1.22			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.54			
M.7A.13.4	Agricultural	1.82			
M.7A.13.5	Other				
	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 2017

	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.15.26	Total	0.00	0.00	0.00%	0.00%
	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	0.00%	0.00%
	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	0.00%	0.00%
	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				

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017

This addendum is optional

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

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)	69				
E.3.1.2	Weighted Average Maturity (months)**	155				
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.04	ND2	ND2	ND2	0.04
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**	
**** Weighted Average Maturity = Remaining Term to Maturity**	

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 December 2017