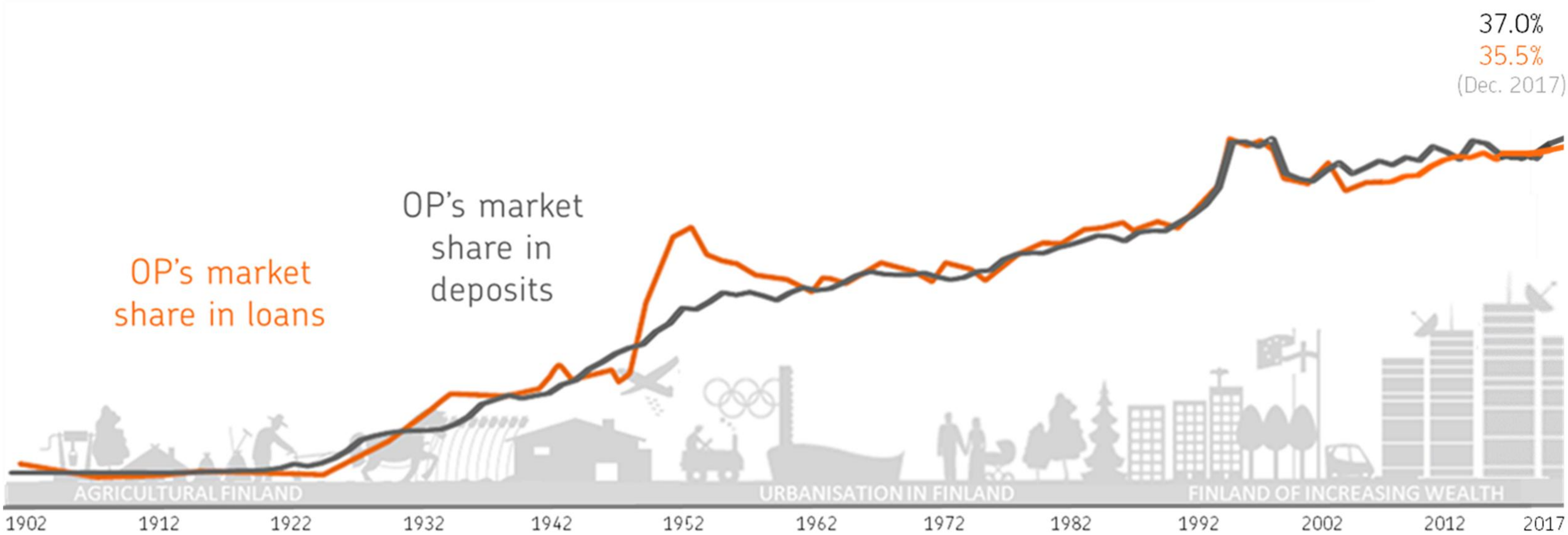


OPMB Cover Asset Pool Characteristics

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

OP

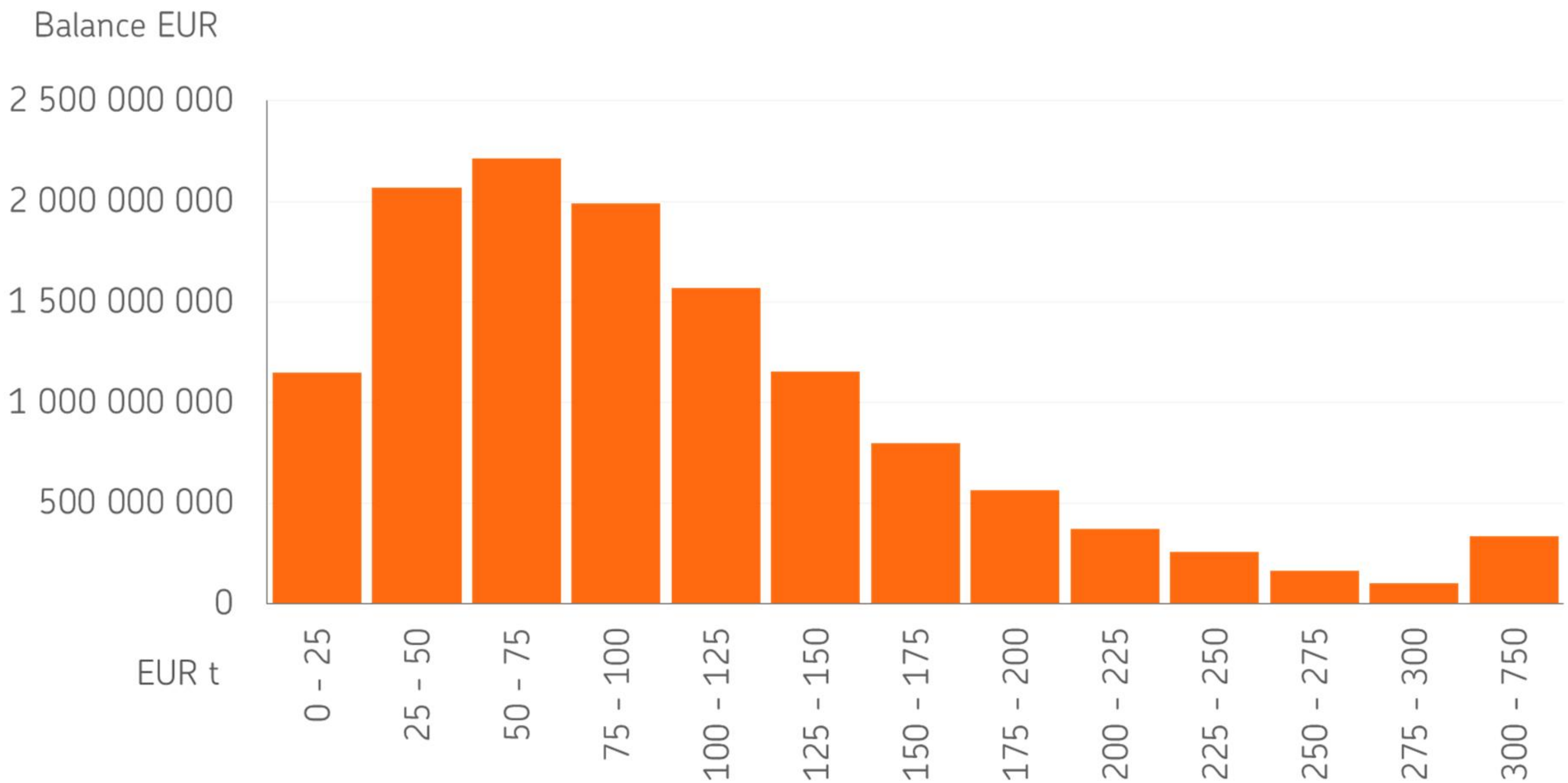
Main Features of OP Mortgage Bank's Cover Asset Pool as of 31 March 2018

- Collateralized by Finnish mortgages
- Current balance EUR 12.74 billion
- Weighted Average indexed LTV of 44%
- Average loan size of approximately EUR 52,496
- 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

OP

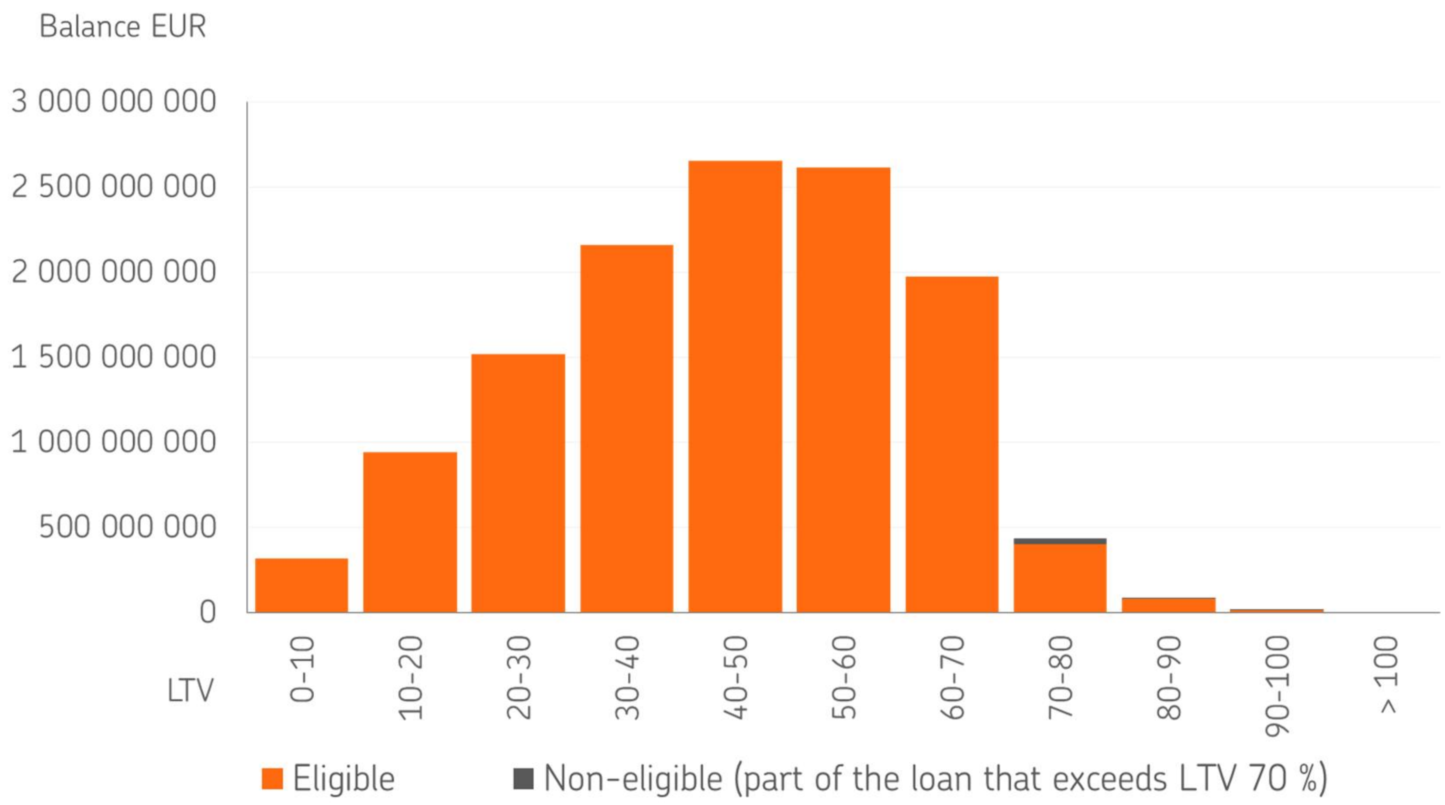
OPMB Cover Asset Pool Characteristics

Loans by size



OPMB Cover Asset Pool Characteristics

Loans by LTV

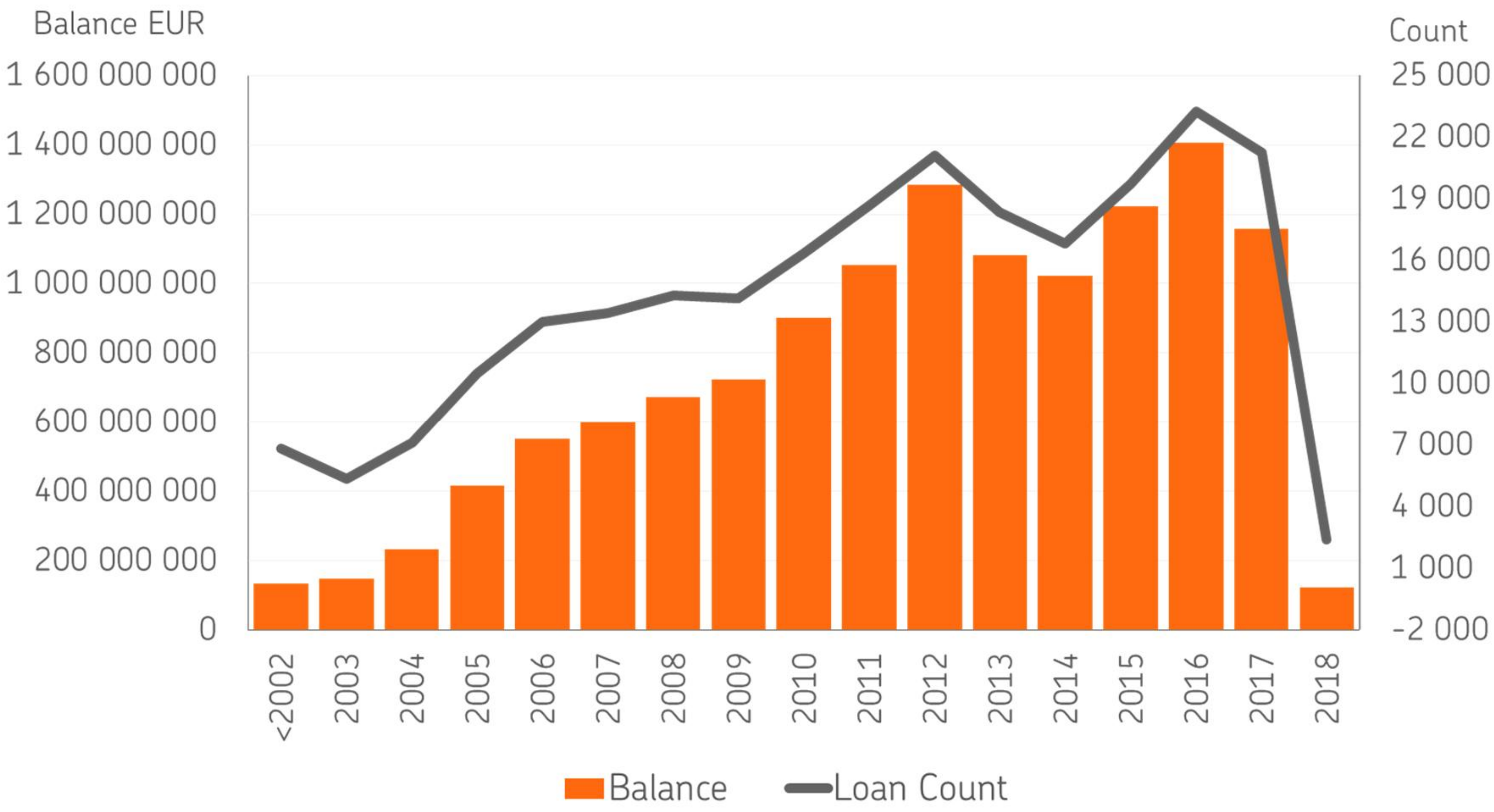


- Total assets EUR 12.74 billion
- Eligible Cover Pool assets EUR 12.70 billion
- Weighted average indexed LTV of 44%
- Over-collateralisation 18.3% (Eligible only)

OP

OPMB Cover Asset Pool Characteristics

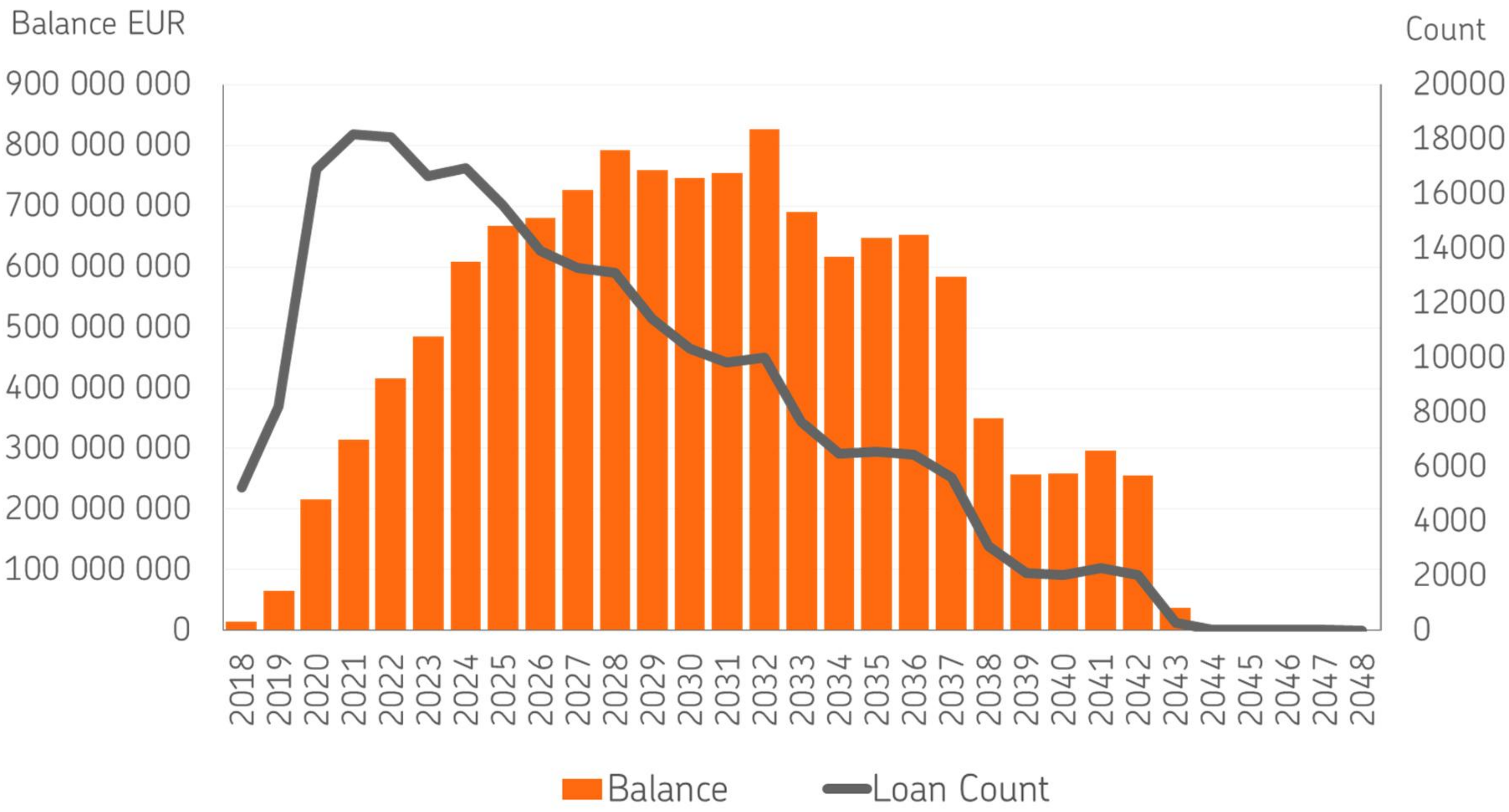
Loans by origination year



OP

OPMB Cover Asset Pool Characteristics

Loans by maturity



OPMB Cover Asset Pool Characteristics

Geographical distribution

1 Southern Finland

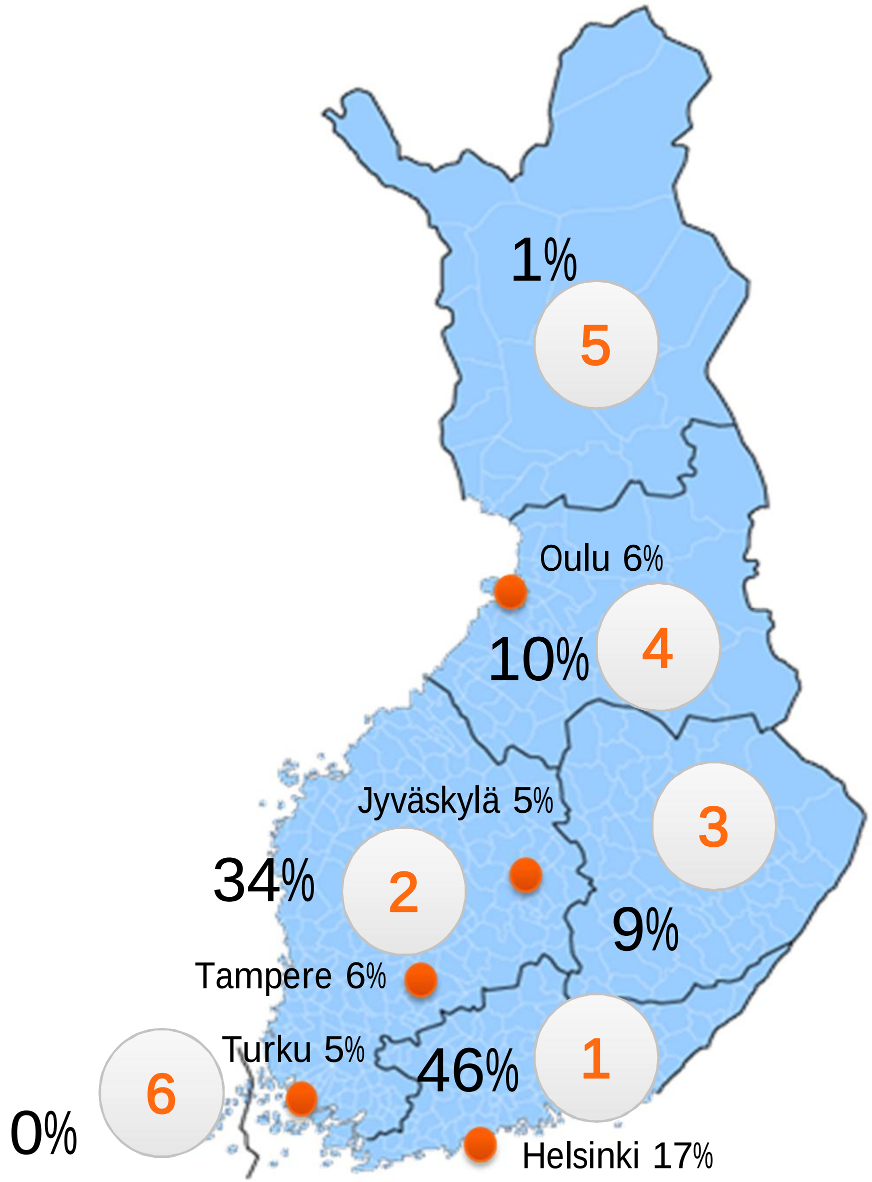
2 Western Finland

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				
	1. Basic Facts				
	2. Regulatory Summary				
	3. General Cover Pool / Covered Bond Information				
	4. References to Capital Requirements Regulation (CRR)				
	5. References to Capital Requirements Regulation (CRR)				
	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**	31.3.2018			
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/6/			
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	12737,47			
G.3.1.2	Outstanding Covered Bonds	10735,00			
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 %	19 %	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	12734,75		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	2,72		0,02 %	
G.3.3.6	Total	12 737		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 March 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)	6,25	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2375,32	ND3	18,65 %	
G.3.4.3	1 - 2 Y	1230,21	ND3	9,66 %	
G.3.4.4	2 - 3 Y	1110,29	ND3	8,72 %	
G.3.4.5	3 - 4 Y	989,96	ND3	7,77 %	
G.3.4.6	4 - 5 Y	906,35	ND3	7,12 %	
G.3.4.7	5 - 10 Y	3298,69	ND3	25,90 %	
G.3.4.8	10+ Y	2826,65	ND3	22,19 %	
G.3.4.9	Total	12 737	0	100 %	0 %
OG.3.4.1	*o/w 0-1 day*			0,00 %	
OG.3.4.2	*o/w 0-0.5y*			0,00 %	
OG.3.4.3	*o/w 0.5-1 y*			0,00 %	
OG.3.4.4	*o/w 1-1.5y*			0,00 %	
OG.3.4.5	*o/w 1.5-2 y*			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)	4,29	5,28		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	2100,00	1100,00	19,56 %	10,25 %
G.3.5.4	1 - 2 Y	1270,00	1000,00	11,83 %	9,32 %
G.3.5.5	2 - 3 Y	1000,00	1270,00	9,32 %	11,83 %
G.3.5.6	3 - 4 Y	1000,00	1000,00	9,32 %	9,32 %
G.3.5.7	4 - 5 Y	2250,00	1000,00	20,96 %	9,32 %
G.3.5.8	5 - 10 Y	3115,00	5365,00	29,02 %	49,98 %
G.3.5.9	10+ Y	0,00	0,00	0,00 %	0,00 %
G.3.5.10	Total	10 735	10 735	100 %	100 %
OG.3.5.1	*o/w 0-1 day*			0,00 %	0,00 %
OG.3.5.2	*o/w 0-0.5y*			0,00 %	0,00 %
OG.3.5.3	*o/w 0.5-1 y*			0,00 %	0,00 %
OG.3.5.4	*o/w 1-1.5y*			0,00 %	0,00 %
OG.3.5.5	*o/w 1.5-2 y*			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	10 735	10735,00	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	0,00 %	0,00 %
G.3.6.14	SGD	0,00	0,00	0,00 %	0,00 %
G.3.6.15	Other	0,00	0,00	0,00 %	0,00 %
G.3.6.16	Total	10735	10735	100 %	100 %
OG.3.6.1	*o/w [If relevant, please specify]*				
OG.3.6.2	*o/w [If relevant, please specify]*			0,00 %	0,00 %
OG.3.6.3	*o/w [If relevant, please specify]*			0,00 %	0,00 %
OG.3.6.4	*o/w [If relevant, please specify]*			0,00 %	0,00 %
OG.3.6.5	*o/w [If relevant, please specify]*			0,00 %	0,00 %
OG.3.6.6	*o/w [If relevant, please specify]*			0,00 %	0,00 %
OG.3.6.7	*o/w [If relevant, please specify]*			0,00 %	0,00 %
OG.3.6.8	*o/w [If relevant, please specify]*			0,00 %	0,00 %
OG.3.6.9	*o/w [If relevant, please specify]*			0,00 %	0,00 %

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

	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 %
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	99,07 %	99,07 %
G.3.8.2	Floating coupon	100,00	100,00	0,93 %	0,93 %
G.3.8.3	Other	0,00	0,00	0,00 %	0,00 %
G.3.8.4	Total	10735,00	10735,00	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 banks*				
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*				
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					

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

	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	12737,47	100,00 %	118,65 %
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	12737,47	100 %	119 %
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/6/		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	8041,81		
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 March 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	12734,75		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	12734,75		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	242583	0,00	242583,00
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	0,08	0,00	0,08
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 March 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 March 2018

	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	5,54		5,54
M.7.5.3	Central Ostrobothnia	1,13		1,13
M.7.5.4	Etela-Savo	1,96		1,96
M.7.5.5	Ita-Uusimaa	0,00		0,00
M.7.5.6	Kainuu	0,79		0,79
M.7.5.7	Kanta-Hame	4,26		4,26
M.7.5.8	Kymenlaakso	2,41		2,41
M.7.5.9	Lapland	1,40		1,40
M.7.5.10	North Karelia	2,94		2,94
M.7.5.11	North Ostrobothnia	8,75		8,75
M.7.5.12	Ostrobothnia	2,24		2,24
M.7.5.13	Paijat-Hame	3,55		3,55
M.7.5.14	Pirkanmaa	9,31		9,31
M.7.5.15	Pohjois-Savo	4,27		4,27
M.7.5.16	Satakunta	4,20		4,20
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	32,45		32,45
M.7.5.20	Varsinais-Suomi	10,12		10,12
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.6.1	Fixed rate	1,88		1,88
M.7.6.2	Floating rate	98,12		98,12
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				

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

	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	8,74		8,74	
M.7.8.2	≥ 12 - ≤ 24 months	11,07		11,07	
M.7.8.3	≥ 24 - ≤ 36 months	9,76		9,76	
M.7.8.4	≥ 36 - ≤ 60 months	16,31		16,31	
M.7.8.5	≥ 60 months	54,12		54,12	
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				
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
	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)	52,50			
	By buckets (mn):				
M.7A.10.2	0 - 0,025000	1150,78	91904,00	9,04 %	37,89 %
M.7A.10.3	0,025001 - 0,050000	2068,22	56634,00	16,24 %	23,35 %
M.7A.10.4	0,050001 - 0,100000	4203,48	58878,00	33,01 %	24,27 %
M.7A.10.5	0,100001 - 0,150000	2723,78	22520,00	21,39 %	9,28 %
M.7A.10.6	0,150001 - 0,200 000	1362,19	7963,00	10,70 %	3,28 %
M.7A.10.7	0,200001 - 0,250000	623,67	2823,00	4,90 %	1,16 %
M.7A.10.8	0,250001 - 0,300000	268,12	990,00	2,11 %	0,41 %
M.7A.10.9	0,300001 -	334,51	871,00	2,63 %	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	12734,75	242583,00	100 %	100 %
	11. Loan to Value (LTV) Information -	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	52,80			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	9621,73	242582,00	75,56 %	39,32 %
M.7A.11.3	>40 - <=50 %	1374,61	134986,00	10,79 %	21,88 %
M.7A.11.4	>50 - <=60 %	976,58	108303,00	7,67 %	17,55 %
M.7A.11.5	>60 - <=70 %	612,52	84966,00	4,81 %	13,77 %
M.7A.11.6	>70 - <=80 %	131,01	39371,00	1,03 %	6,38 %
M.7A.11.7	>80 - <=90 %	15,49	5741,00	0,12 %	0,93 %
M.7A.11.8	>90 - <=100 %	2,55	814,00	0,02 %	0,13 %
M.7A.11.9	>100%	0,22	223,00	0,00 %	0,04 %
M.7A.11.10	Total	12734,73	616986,00	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 March 2018

OP

	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans		% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	44,26				
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	10736,16	242583,00		84,31 %	58,06 %
M.7A.12.3	>40 - <=50 %	1146,59	90039,00		9,00 %	21,55 %
M.7A.12.4	>50 - <=60 %	603,62	53695,00		4,74 %	12,85 %
M.7A.12.5	>60 - <=70 %	206,95	24579,00		1,63 %	5,88 %
M.7A.12.6	>70 - <=80 %	35,50	5539,00		0,28 %	1,33 %
M.7A.12.7	>80 - <=90 %	5,18	1146,00		0,04 %	0,27 %
M.7A.12.8	>90 - <=100 %	0,74	206,00		0,01 %	0,05 %
M.7A.12.9	>100%	0,00	0,00		0,00 %	0,00 %
M.7A.12.10	Total	12734,75	417787,00		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	96,38				
M.7A.13.2	Second home/Holiday houses	1,20				
M.7A.13.3	Buy-to-let/Non-owner occupied	0,53				
M.7A.13.4	Agricultural	1,89				
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				
OM.7A.14.1						
OM.7A.14.2						
OM.7A.14.3						
OM.7A.14.4						
OM.7A.14.5						
OM.7A.14.6						

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

This addendum is optional

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

HTT 2018

Reporting in Domestic Currency	EUR

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	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

	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)**	153				
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	*4,19%*	*ND2*	*ND2*	*ND2*	*4,19%*
E.3.2.2	30-<60 days	0,0003	[For completion]	[For completion]	[For completion]	0,0003
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 March 2018

OP