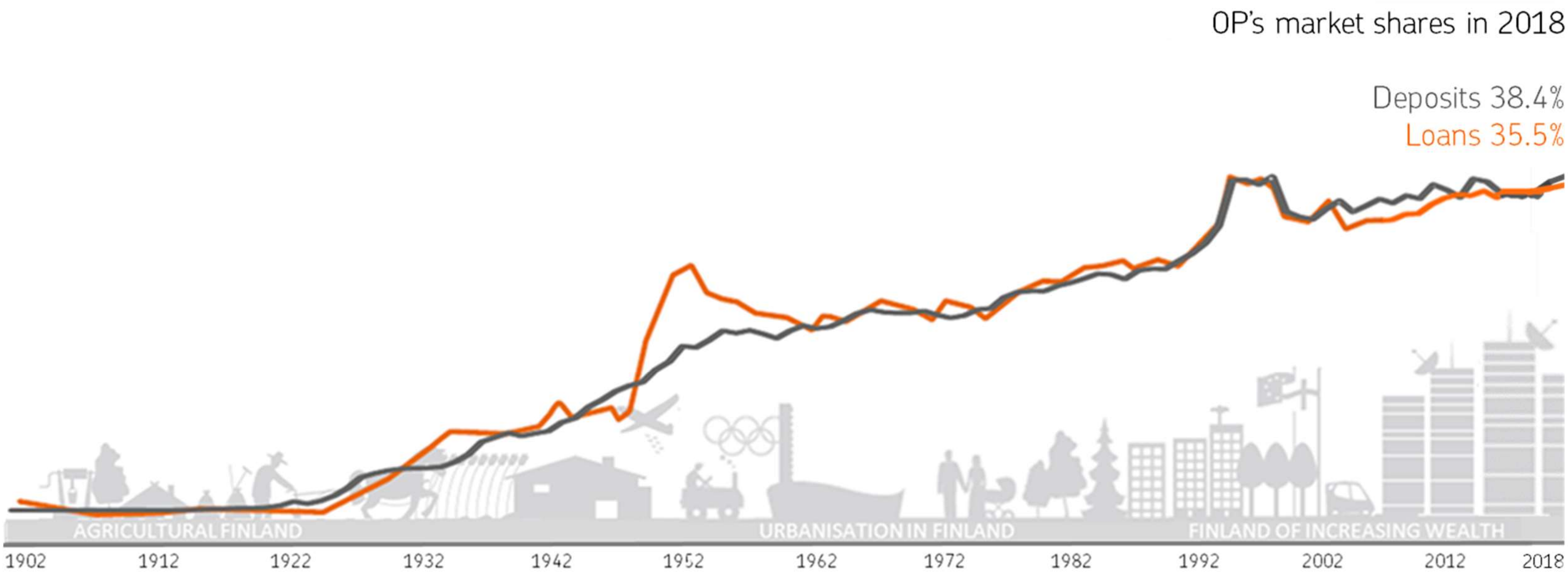


OPMB Cover Asset Pool Characteristics

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

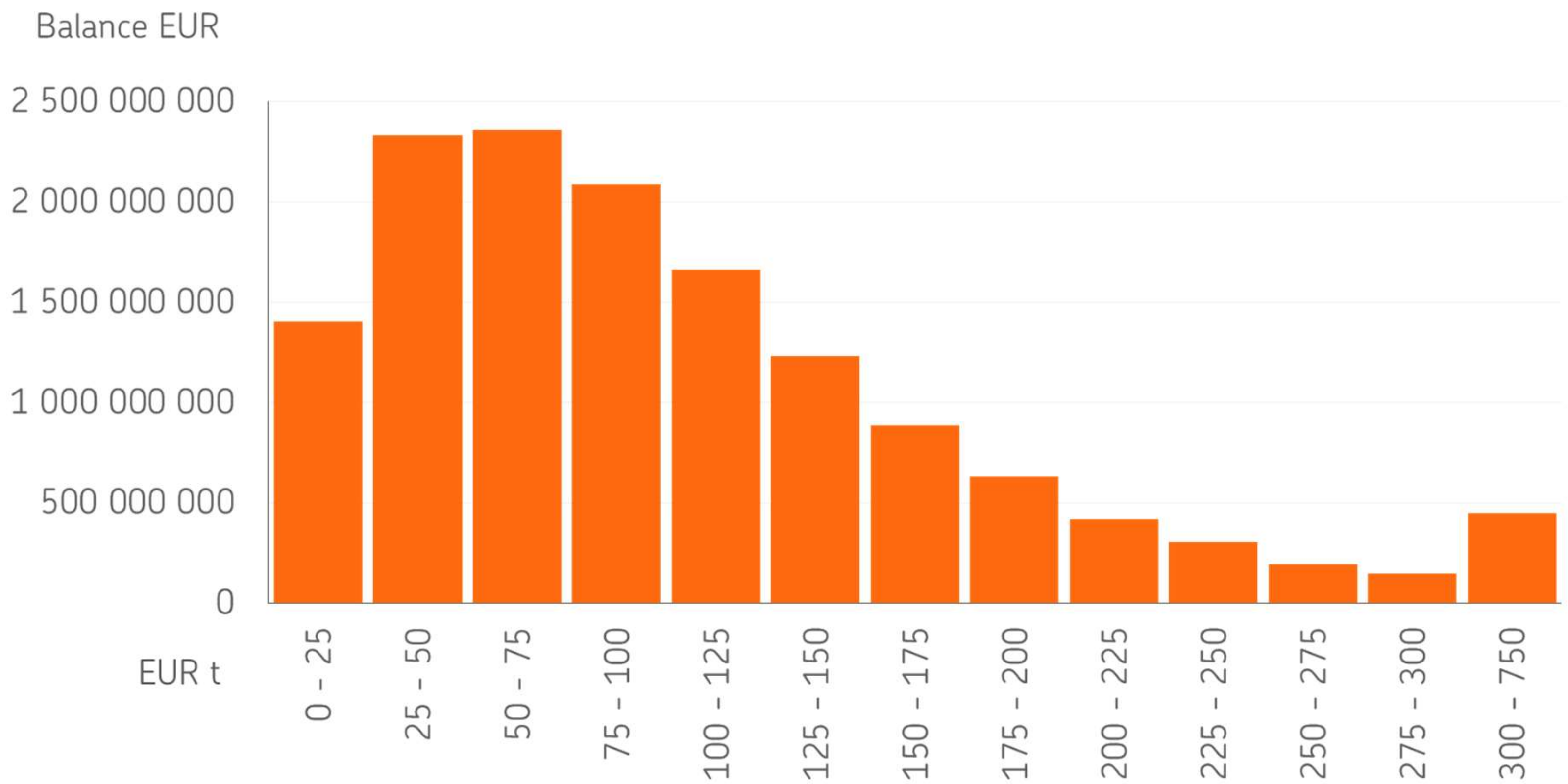
OP

Main Features of OP Mortgage Bank's Cover Asset Pool as of 30 June 2019

- Collateralized by Finnish mortgages
- Current balance EUR 14.11 billion
- Weighted Average indexed LTV of 46%
- Average loan size of approximately EUR 51,000
- No loans over 60 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 10.885 billion

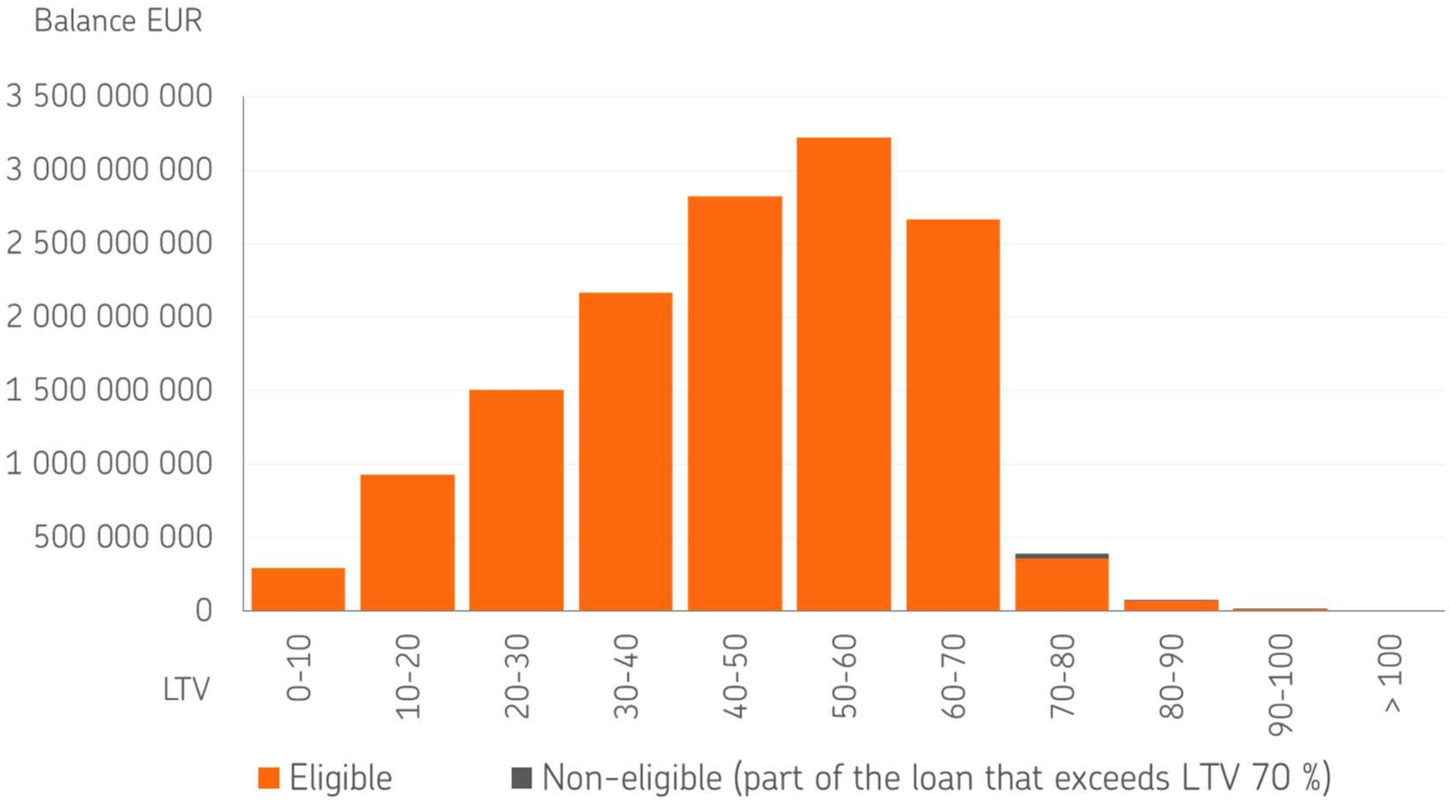
OPMB Cover Asset Pool Characteristics

Loans by size



OPMB Cover Asset Pool Characteristics

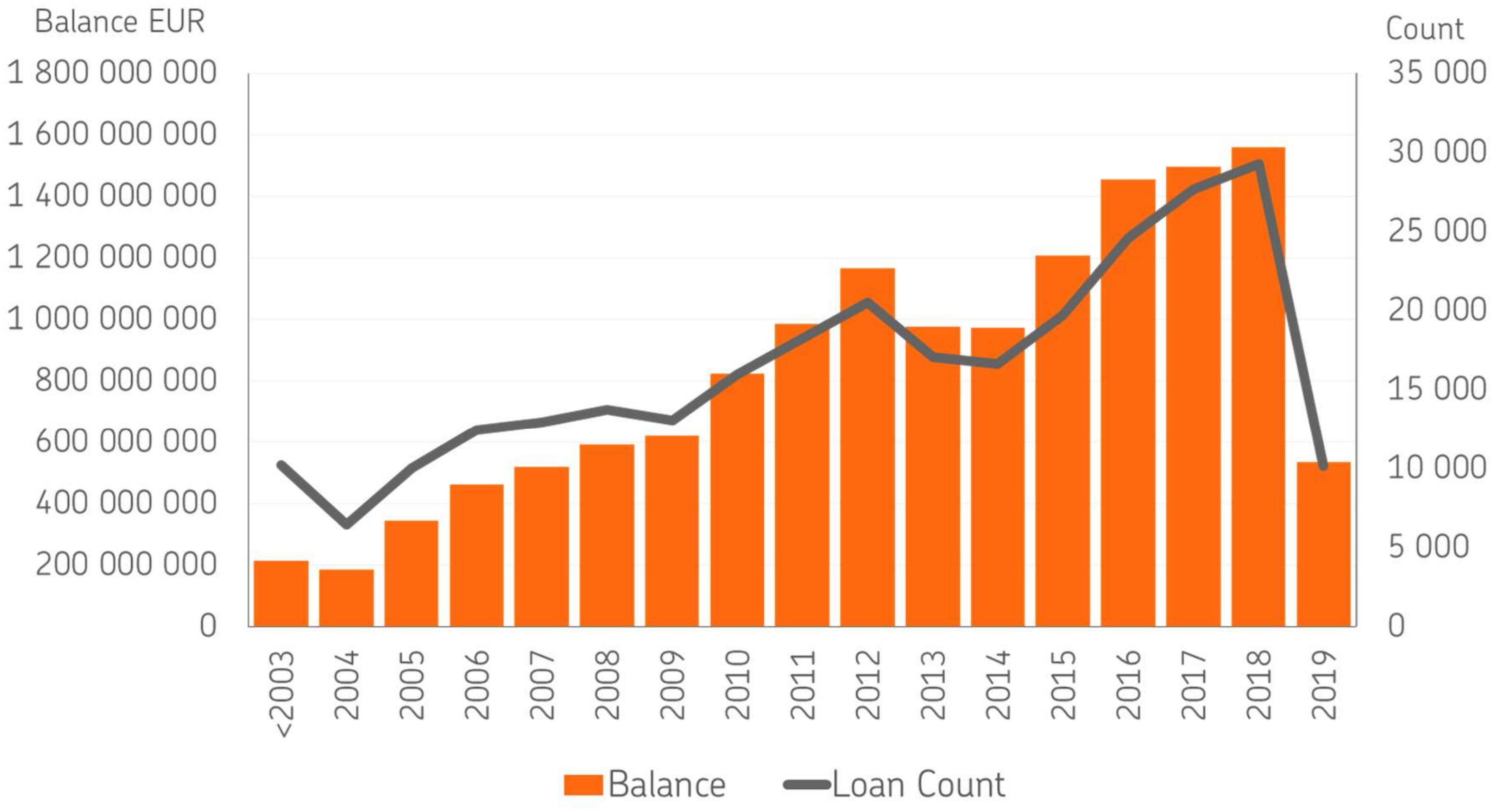
Loans by LTV



- Total assets EUR 14.11 billion
- Eligible Cover Pool assets EUR 14.07 billion
- Weighted average indexed LTV of 46%
- Over-collateralisation 29.3% Eligible only

OPMB Cover Asset Pool Characteristics

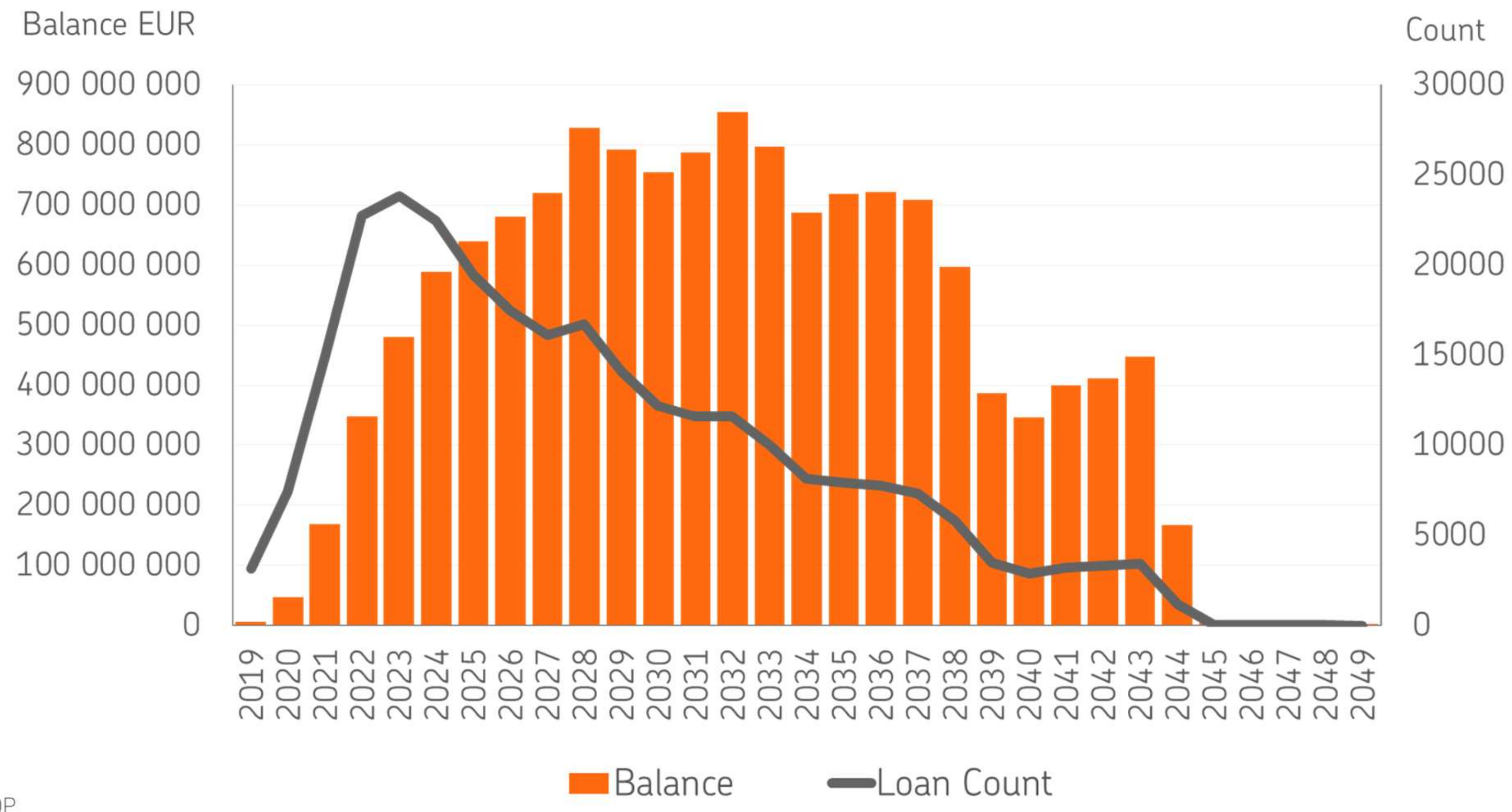
Loans by origination year



OP

OPMB Cover Asset Pool Characteristics

Loans by maturity

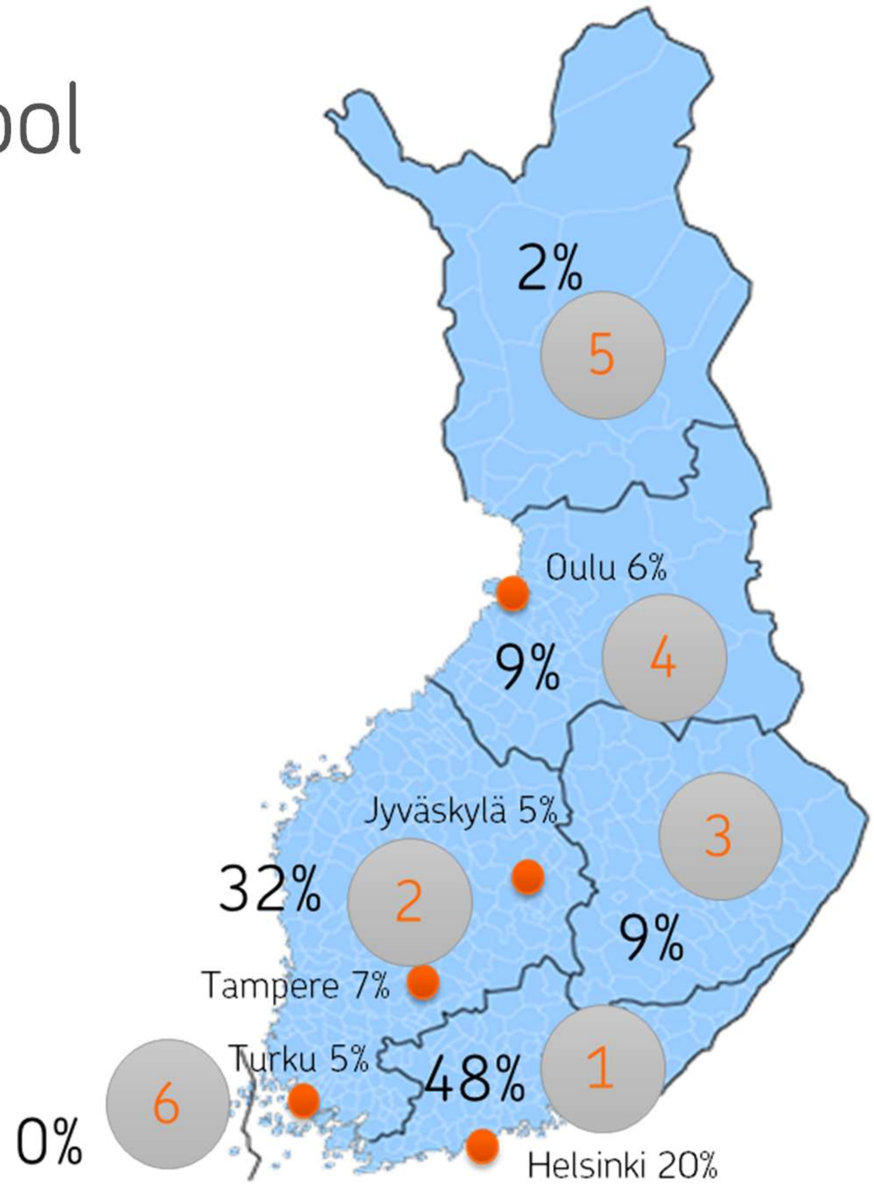


OP

OPMB Cover Asset Pool Characteristics

Geographical distribution

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



OP

A. Harmonised Transparency Template - General Information				**HTT 2019**	
	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**	30/06/2019			
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				
	1. General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	14,107.82			
G.3.1.2	Outstanding Covered Bonds	10,885.00			
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%	30%	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	14,105.78		99.99%	
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	2.04		0.01%	
G.3.3.6	Total	14,108		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 30 June 2019

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)	6.08	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2282.15	ND3	16.18%	
G.3.4.3	1 - 2 Y	1434.33	ND3	10.17%	
G.3.4.4	2 - 3 Y	1300.87	ND3	9.22%	
G.3.4.5	3 - 4 Y	1191.79	ND3	8.45%	
G.3.4.6	4 - 5 Y	1080.22	ND3	7.66%	
G.3.4.7	5 - 10 Y	3766.69	ND3	26.70%	
G.3.4.8	10+ Y	3051.77	ND3	21.63%	
G.3.4.9	Total	14108	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)	4.78	5.77		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	1270.00	0.00	11.67%	0.00%
G.3.5.4	1 - 2 Y	1000.00	1270.00	9.19%	11.67%
G.3.5.5	2 - 3 Y	1000.00	1000.00	9.19%	9.19%
G.3.5.6	3 - 4 Y	2250.00	1000.00	20.67%	9.19%
G.3.5.7	4 - 5 Y	2115.00	2365.00	19.43%	21.73%
G.3.5.8	5 - 10 Y	3250.00	4000.00	29.86%	36.75%
G.3.5.9	10+ Y	0.00	1250.00	0.00%	11.48%
G.3.5.10	Total	10,885	10,885	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	10,885	10885.00	100.00%	100.00%
G.3.6.2	AUD	0.00	0.00	0.00%	0.00%
G.3.6.3	BRL	0.00	0.00	0.00%	0.00%
G.3.6.4	CAD	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	CZK	0.00	0.00	0.00%	0.00%
G.3.6.7	DKK	0.00	0.00	0.00%	0.00%
G.3.6.8	GBP	0.00	0.00	0.00%	0.00%
G.3.6.9	HKD	0.00	0.00	0.00%	0.00%
G.3.6.10	JPY	0.00	0.00	0.00%	0.00%
G.3.6.11	KRW	0.00	0.00	0.00%	0.00%
G.3.6.12	NOK	0.00	0.00	0.00%	0.00%
G.3.6.13	PLN	0.00	0.00	0.00%	0.00%
G.3.6.14	SEK	0.00	0.00	0.00%	0.00%
G.3.6.15	SGD	0.00	0.00	0.00%	0.00%
G.3.6.16	USD	0.00	0.00	0.00%	0.00%
G.3.6.17	Other	0.00	0.00	0.00%	0.00%
G.3.6.18	Total	10885	10885	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%

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 30 June 2019

	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	10885.00	10885.00	100.00%	100.00%
G.3.7.2	AUD	0.00	0.00	0.00%	0.00%
G.3.7.3	BRL	0.00	0.00	0.00%	0.00%
G.3.7.4	CAD	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	CZK	0.00	0.00	0.00%	0.00%
G.3.7.7	DKK	0.00	0.00	0.00%	0.00%
G.3.7.8	GBP	0.00	0.00	0.00%	0.00%
G.3.7.9	HKD	0.00	0.00	0.00%	0.00%
G.3.7.10	JPY	0.00	0.00	0.00%	0.00%
G.3.7.11	KRW	0.00	0.00	0.00%	0.00%
G.3.7.12	NOK	0.00	0.00	0.00%	0.00%
G.3.7.13	PLN	0.00	0.00	0.00%	0.00%
G.3.7.14	SEK	0.00	0.00	0.00%	0.00%
G.3.7.15	SGD	0.00	0.00	0.00%	0.00%
G.3.7.16	USD	0.00	0.00	0.00%	0.00%
G.3.7.17	Other	0.00	0.00	0.00%	0.00%
G.3.7.18	Total	10885.00	10885.00	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]*				
	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	10885.00	10885.00	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	10885.00	10885.00	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					

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 30 June 2019

	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	14107.82	100.00%	129.61%
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	14107.82	100%	130%
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)	6290.74		
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 30 June 2019

OP

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

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	14105.78		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	14105.78		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	278454	0	278454
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	0.10	0.00	0.10
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 30 June 2019

OP

	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 30 June 2019

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Aland Islands	0.18		0.18
M.7.5.2	Central Finland	4.77		4.77
M.7.5.3	Central Ostrobothnia	1.24		1.24
M.7.5.4	Etela-Savo	1.79		1.79
M.7.5.5	Kainuu	0.70		0.00
M.7.5.6	Kanta-Hame	3.76		0.70
M.7.5.7	Kymenlaakso	2.46		3.76
M.7.5.8	Lapland	1.60		2.46
M.7.5.9	North Karelia	2.81		1.60
M.7.5.10	North Ostrobothnia	8.77		2.81
M.7.5.11	Ostrobothnia	2.08		8.77
M.7.5.12	Paijat-Hame	3.42		2.08
M.7.5.13	Pirkanmaa	9.81		3.42
M.7.5.14	Pohjois-Savo	3.99		9.81
M.7.5.15	Satakunta	3.68		3.99
M.7.5.16	South Karelia	2.24		3.68
M.7.5.17	South Ostrobothnia	1.67		2.24
M.7.5.18	Uusimaa	35.51		1.67
M.7.5.19	Varsinais-Suomi	9.52		35.51
M.7.5.20				9.52
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.6.1	Fixed rate	2.17		2.17
M.7.6.2	Floating rate	97.83		97.83
M.7.6.3	Other	0.00		0.00
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	0.00		0.00
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	10.42		10.42
M.7.8.2	≥ 12 - ≤ 24 months	10.93		10.93
M.7.8.3	≥ 24 - ≤ 36 months	10.50		10.50
M.7.8.4	≥ 36 - ≤ 60 months	16.79		16.79
M.7.8.5	≥ 60 months	51.35		51.35
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	0.0%		0.0%

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 30 June 2019

	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)	50.66			
	By buckets (mn):				
M.7A.10.2	0 - 0,025000	1403.77	113259	9.95%	40.67%
M.7A.10.3	0,025001 - 0,050000	2333.16	64242	16.54%	23.07%
M.7A.10.4	0,050001 - 0,100000	4449.29	62491	31.54%	22.44%
M.7A.10.5	0,100001 - 0,150000	2892.16	23911	20.50%	8.59%
M.7A.10.6	0,150001 - 0,200 000	1515.61	8858	10.74%	3.18%
M.7A.10.7	0,200001 - 0,250000	720.48	3251	5.11%	1.17%
M.7A.10.8	0,250001 - 0,300000	344.21	1264	2.44%	0.45%
M.7A.10.9	0,300001 -	447.10	1178	3.17%	0.42%
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	14105.78	278454	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 (%)	47.36			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	11451.78	278347	81.21%	52.01%
M.7A.11.3	>40 - <=50 %	1422.70	121355	10.09%	22.67%
M.7A.11.4	>50 - <=60 %	835.90	79898	5.93%	14.93%
M.7A.11.5	>60 - <=70 %	333.84	42332	2.37%	7.91%
M.7A.11.6	>70 - <=80 %	51.24	11407	0.36%	2.13%
M.7A.11.7	>80 - <=90 %	5.57	1517	0.04%	0.28%
M.7A.11.8	>90 - <=100 %	0.97	292	0.01%	0.05%
M.7A.11.9	>100%	0.25	75	0.00%	0.01%
M.7A.11.10	Total	14102.25	535223	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 30 June 2019

	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans		% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	45.76				
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	11677.37	278454		82.78%	55.37%
M.7A.12.3	>40 - <=50 %	1378.98	114355		9.78%	22.74%
M.7A.12.4	>50 - <=60 %	767.43	71343		5.44%	14.19%
M.7A.12.5	>60 - <=70 %	246.29	32203		1.75%	6.40%
M.7A.12.6	>70 - <=80 %	30.73	5271		0.22%	1.05%
M.7A.12.7	>80 - <=90 %	4.35	1078		0.03%	0.21%
M.7A.12.8	>90 - <=100 %	0.64	200		0.00%	0.04%
M.7A.12.9	>100%	0.00	0		0.00%	0.00%
M.7A.12.10	Total	14105.78	502904		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	96.01				
M.7A.13.2	Second home/Holiday houses	1.21				
M.7A.13.3	Buy-to-let/Non-owner occupied	0.54				
M.7A.13.4	Agricultural	2.23				
M.7A.13.5	Other	0.00				
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 30 June 2019

	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		
M.7B.15.3	0,100001 - 0,200000	0.00	0		
M.7B.15.4	0,200001 - 0,300000	0.00	0		
M.7B.15.5	0,300001 -0,400000	0.00	0		
M.7B.15.6	0,400001 - 0,500000	0.00	0		
M.7B.15.7	0,500001- 0,600000	0.00	0		
M.7B.15.8	0,600001 - 0,700000	0.00	0		
M.7B.15.9	0,700001 - 0,800000	0.00	0		
M.7B.15.10	0,800001 - 0,900000	0.00	0		
M.7B.15.11	0,900001- 1000000	0.00	0		
M.7B.15.12	1000001 -	0.00	0		
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	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		
M.7B.16.3	>40 - <=50 %	0.00	0		
M.7B.16.4	>50 - <=60 %	0.00	0		
M.7B.16.5	>60 - <=70 %	0.00	0		
M.7B.16.6	>70 - <=80 %	0.00	0		
M.7B.16.7	>80 - <=90 %	0.00	0		
M.7B.16.8	>90 - <=100 %	0.00	0		
M.7B.16.9	>100%	0.00	0		
M.7B.16.10	Total	0.00	0	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 30 June 2019

	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		
M.7B.17.3	>40 - <=50 %	0.00	0		
M.7B.17.4	>50 - <=60 %	0.00	0		
M.7B.17.5	>60 - <=70 %	0.00	0		
M.7B.17.6	>70 - <=80 %	0.00	0		
M.7B.17.7	>80 - <=90 %	0.00	0		
M.7B.17.8	>90 - <=100 %	0.00	0		
M.7B.17.9	>100%	0.00	0		
M.7B.17.10	Total	0.00	0	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 30 June 2019

OP

This addendum is optional

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

HTT 2019

Reporting in Domestic Currency	EUR

CONTENT OF TAB E

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			

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

	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)**	156
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	1.95%	ND2	ND2	ND2	1.95%
E.3.2.2	30-<60 days					
E.3.2.3	60-<90 days					
E.3.2.4	90-<180 days					
E.3.2.5	>= 180 days					

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 30 June 2019

OP