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

Singapore Securities and Futures Act Product Classification – Solely for the purposes of its obligations pursuant to sections 309B(1)(a) and 309B(1)(c) of the Securities and Futures Act (Chapter 289 of Singapore) (the "**SFA**"), the Issuer has determined, and hereby notifies all relevant persons (as defined in section 309A of the SFA) that the Instruments are "prescribed capital markets products" (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and "Excluded Investment Products" (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

Final Terms dated 22 February 2019

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

Legal Entity Identifier: 549300NQ588N7RWKBP98

Issue of EUR 500,000,000 0.375 per cent. Instruments due 26 February 2024
under the **EUR 20,000,000,000 Programme for the Issuance of Debt Instruments**

Part A – Contractual Terms

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the base prospectus dated 15 February 2019 (the "**Base Prospectus**") which constitutes a base prospectus for the purposes of Directive 2003/71/EC (as amended or superseded) (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Instruments described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Base Prospectus. Full information on the Bank and the offer of the Instruments is only available on the basis of the combination of these Final Terms and the Base Prospectus.

The Base Prospectus is available for viewing (i) during normal business hours at the registered office of OP Corporate Bank plc at Gebhardinaukio 1, FIN-00510 Helsinki, Finland and the offices of The Bank of New York Mellon, London Branch at One Canada Square, London E14 5AL, United Kingdom and (ii) on the websites of OP Corporate Bank plc (*www.op.fi/op-financial-group/debt-investors/issuers/op-corporate-bank-plc/emtn-base-prospectuses*) and the Irish Stock Exchange plc trading as Euronext Dublin ("**Euronext Dublin**") (*www.ise.ie*). The Conditions are available for viewing (i) during normal business hours at the registered office of OP Corporate Bank plc at Gebhardinaukio 1, FIN-00510 Helsinki, Finland and the offices of The Bank of New York Mellon, London Branch at One Canada Square, London E14 5AL, United Kingdom and (ii) on the website of OP Corporate Bank plc *(www.op.fi/op-financial-group/debt-investors/issuers/op-corporate-bank-plc/emtn-base-prospectuses)*. Copies of the Base Prospectus may also be obtained from the registered office of OP Corporate Bank plc at Gebhardinaukio 1, FIN-00510 Helsinki, Finland and the offices of The Bank of New York Mellon, London Branch at One Canada Square, London E14 5AL, United Kingdom.

1.	Issuer:		OP Corporate Bank plc
2.	(i)	Series Number:	230
	(ii)	Tranche Number:	1
	(iii)	Date on which the Instruments become fungible:	Not Applicable
3.	Specified Currency or Currencies:		Euro ("**EUR**")
4.	Aggregate Nominal Amount of Instruments:		EUR 500,000,000
5.	Issue Price:		99.556 per cent. of the Aggregate Nominal Amount
6.	(i)	Specified Denominations:	EUR 100,000 and integral multiples of EUR 1,000 in excess thereof up to and including EUR 199,000. No Definitive Instruments will be issued with a denomination above EUR 199,000
	(ii)	Calculation Amount:	EUR 1,000
7.	(i)	Issue Date:	26 February 2019
	(ii)	Interest Commencement Date:	Issue Date
8.	Maturity Date:		26 February 2024
9.	Interest Basis:		0.375 per cent. Fixed Rate Condition 5A. (*Interest – Fixed Rate*) (see paragraph 16 below)
10.	Redemption/Payment Basis:		Redemption at par
11.	Change of Interest or Redemption/ Payment Basis:		Not Applicable
12.	Put/Call Options:		Not Applicable
13.	(i)	Status of the Instruments:	Unsubordinated Instruments

(ii)	Unsubordinated Instruments Waiver of Set-Off:	Not Applicable
14.	Date Board approval for issuance of Instruments obtained:	Not Applicable
15.	Method of distribution:	Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16.	**Fixed Rate Instrument Provisions**	Applicable
(i)	Rate of Interest:	0.375 per cent. per annum payable in arrear on such Interest Payment Date
(ii)	Interest Payment Date(s):	26 February in each year, commencing on 26 February 2020
(iii)	Fixed Coupon Amount:	EUR 3.75 per Calculation Amount
(iv)	Broken Amount(s):	Not Applicable
(v)	Day Count Fraction:	Actual/Actual (ICMA)
17.	**Resettable Instrument Provisions**	Not Applicable
18.	**Floating Rate Instrument Provisions**	Not Applicable
19.	**Zero Coupon Instrument Provisions**	Not Applicable

PROVISIONS RELATING TO REDEMPTION

20.	**Call Option**	Not Applicable
21.	**Put Option**	Not Applicable
22.	**Final Redemption Amount**	EUR 1,000 per Calculation Amount
23.	**Early Redemption Amount**	
	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption:	EUR 1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE INSTRUMENTS

24.	Form of Instruments:	**Bearer Instruments**: Temporary Global Instrument exchangeable for a Permanent Global Instrument which is exchangeable for Definitive Instruments in

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

Signed on behalf of the Bank:

By: :……………………………
Duly authorised

By:……………………………
Duly authorised

Part B – Other Information

1. **LISTING AND ADMISSION TO TRADING**

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

2. **RATINGS**

The Instruments to be issued are expected to be rated:	S&P Global Ratings Europe Limited: AA- Moody's Investors Service Ltd: Aa3

3. **USE OF PROCEEDS**

An amount equivalent to the proceeds of the issue of the Instruments (being Green Bonds) will be used in accordance with the OP Financial Group's Green Bond Framework, as discussed in "*Green Bonds*" in the Base Prospectus.

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

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

5. **YIELD**

Indication of yield:	0.465 per cent. per annum The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield

6. **OPERATIONAL INFORMATION**

ISIN:	XS1956022716
Common Code:	195602271
FISN:	OP CORPORATE BA/1EMTN 20240226
CFI code:	DTFXFB
Any clearing system(s) other than Euroclear Bank SA/NV and	Not Applicable

Clearstream Banking S.A. and the relevant identification number(s):	
Delivery:	Delivery against payment
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
New Global Instrument intended to be held in a manner which would allow Eurosystem eligibility:	Yes. Note that the designation "Yes" simply means that the Instruments are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Instruments will be recognised as eligible collateral for Eurosystem monetary policy and intra–day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met

7. **DISTRIBUTION**

(i)	If syndicated, names of Managers:	*Joint Lead Managers:* Crédit Agricole Corporate and Investment Bank HSBC Bank plc OP Corporate Bank plc
(ii)	Stabilising Manager(s) (if any):	Crédit Agricole Corporate and Investment Bank
(iii)	Date of Subscription Agreement:	22 February 2019

If non-syndicated, name and address of Dealer:	Not Applicable
U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA D