

Press Release



***Scandinavian market of interest because of large volumes
Equens processes cross-border payment
transactions for OP-Pohjola Group***

Helsinki/Frankfurt, 23 June 2008 – Equens, one of the largest European payment processors started with the processing of payments for OP-Pohjola Group, the leading finance group in Finland. Via its single common platform, which is highly efficient, scalable and economical, Equens processes SEPA payments as well as regular cross border euro payments for the OP-Pohjola Group. The foothold gained in Finland is viewed by Equens as an opportunity to establish itself in the Scandinavian market which is characterised by a high level of automation.

The OP-Pohjola Group is the largest financial services group in Finland. OP-Pohjola Group comprises 229 independent member cooperative banks and the Group's statutory central institution, OP-Pohjola Group Central Cooperative and Pohjola Bank plc. OP-Pohjola Group offers a comprehensive range of banking, investment and insurance services for both private and corporate customers. The Group has over four million customers in Finland. Anne-Mari Tyrkkö, Senior Vice President Payment Services: "We have been looking for a solution for processing our growing volume of international euro payments. Equens - the first and truly pan-European payment processors fulfils our needs. By October 2008 we also plan to process our foreign currency payments through Equens.

Manfred Schuck, General Manager Marketing & Sales of Equens: "The processing of payment transactions for OP-Pohjola Group runs well after an intensive period of collaboration. Market players such as credit institutions regard Equens as a reliable, market-orientated and efficient partner that is able to process all of its payments now and in the future. Therefore, we expect that our volumes in the Scandinavian market will further increase in the near future."

Note for the editorial staff

About OP-Pohjola Group

OP-Pohjola Group is Finland's largest financial services group. It is made up of independent member cooperative banks and the Group's central institution, OP-Pohjola Group Central Cooperative with its subsidiaries and closely related companies, the largest of which is the listed company Pohjola Bank plc (until 29 February 2008 OKO Bank plc). OP-Pohjola Group offers a comprehensive range of banking, investment and insurance services for both private and corporate customers.

For additional information, please visit www.op.fi or contact:

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About Equens

Equens is the first truly pan-European, full-service payment processor. As one of the largest and most innovative payment processors in Europe, Equens is leading the market for future-proof payments and card processing solutions. Thanks to an extensive and competitive service portfolio and a flexible, customer-orientated approach, the company seamlessly meets the requirements of the European payments market. With an annual volume of 7.3 billion payments and 2.1 billion POS and ATM transactions, Equens has a market share of more than 15% within the euro zone. By continuously pursuing further growth and translating the achieved synergy benefits and economies of scale into advantages for the customer, the company contributes to the efficiency of European payments.

For additional information, please visit www.equens.com or contact:

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