

Final Terms dated 19 June 2006

OKO Bank plc ("OKO Bank")

(incorporated with limited liability in the Republic of Finland)

(formerly OKO Osuuspankkien Keskuspankki Oyj)

Issue of EUR750,000,000 Floating Rate Instruments due June 2011

under the EUR8,000,000,000 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 2 November 2005 and the supplements to the Base Prospectus dated 1 March 2006 and 1 June 2006 which together constitute a base prospectus for the purposes of Directive 2003/71/EC (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 as so supplemented. Full information on the Issuer 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 and the supplements to the Base Prospectus are available for viewing at the offices of Deutsche Bank AG, London Branch, Winchester House, 1 Great Winchester Street, London EC2N 2DB and on OKO Bank's website (www.okobank.com) and copies may be obtained from the registered office of OKO Bank at Teollisuuskatu 1b, FIN-00510 Helsinki, Finland.

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| 1. | Issuer: | OKO Bank plc |
| 2. | Series Number: | 68 |
| 3. | Specified Currency or Currencies: | Euro (" EUR ") |
| 4. | Aggregate Nominal Amount of Instruments admitted to trading: | EUR750,000,000 |
| 5. | Issue Price: | 99.906 per cent of the Aggregate Nominal Amount |
| 6. | Specified Denominations: | EUR50,000, subject to item 29 below |
| 7. | (i) Issue Date: | 21 June 2006 |
| | (i) Interest Commencement Date | 21 June 2006 |
| 8. | Maturity Date: | The Interest Payment Date falling in or nearest to June 2011 |
| 9. | Interest Basis: | 3 Month EURIBOR + 0.08 % Floating |

	Rate
	Condition 5B is applicable (further particulars specified 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. Status of the Instruments:	Unsubordinated
14. Method of distribution:	Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15. Fixed Rate Instrument Provisions	Not Applicable
16. Floating Rate Instrument Provisions	Applicable
(i) Interest Periods	Quarterly
(ii) Specified Interest Payment Dates:	21 March, 21 June, 21 September and 21 December in each year, commencing with the Interest Payment Date falling in September 2006 and ending on the Maturity Date, subject to adjustment in accordance with the Modified Following Business Day Convention
(iii) Business Day Convention:	Modified Following Business Day Convention
(iv) Business Centre(s):	London, TARGET
(v) Manner in which the Rate of Interest is to be determined:	Screen Rate Determination
(vi) Party responsible for calculating the Rate of Interest and Interest Amount (if not the Fiscal Agent):	The Fiscal Agent shall be the Calculation Agent
(vii) Screen Rate Determination:	
– Reference Rate:	3 Month EURIBOR
– Interest Determination	Condition 5B.05 applies

Date(s):

- Relevant Screen Page:	Telerate page 248 (or such other replacement page on that service which displays the relevant information)
(viii) ISDA Determination:	Not Applicable
(ix) Margin:	+0.08 per cent. per annum
(x) Minimum Rate of Interest:	Not Applicable
(xi) Maximum Rate of Interest:	Not Applicable
(xii) Day Count Fraction:	Actual/360
(xiii) Fall back provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest on Floating Rate Instruments, if different from those set out in the Conditions:	Not Applicable
17. Index-Linked Interest Instrument Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

18. Call Option	Not Applicable
19. Put Option	Not Applicable
20. Final Redemption Amount of each Instrument	EUR50,000 per Instrument of EUR50,000 Specified Denomination
21. Early Redemption Amount	Conditions 6.02 and 7A.03 apply
Early Redemption Amount(s) of each Instrument payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same (if required or if different from that set out in the Conditions):	

GENERAL PROVISIONS APPLICABLE TO THE INSTRUMENTS

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| 22. | Form of Instruments: | Bearer Instruments:
Temporary Global Instrument exchangeable for a Permanent Global Instrument.

Permanent Global Instruments will not be exchangeable for Definitive Instruments.

Clause 4 of the Permanent Global Instrument is expressly disapplied. |
| 23. | Relevant Financial Centre(s) or other special provisions relating to Payment Dates: | Not Applicable |
| 24. | Talons for future Coupons or Receipts to be attached to Definitive Instruments (and dates on which such Talons mature): | No |
| 25. | Details relating to Partly Paid Instruments: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Instruments and interest due on late payment: | Not Applicable |
| 26. | Details relating to Instalment Instruments: amount of each instalment, date on which each payment is to be made: | Not Applicable |
| 27. | Redenomination, renominatisation and reconventioning provisions: | Not Applicable |
| 28. | Consolidation provisions: | The provisions in Condition 15 (<i>Further Issues</i>) apply |
| 29. | Other final terms: | The Specified Denomination of the Instruments shall be EUR50,000 - provided that, for so long as the Instruments are represented by a Global Instrument and the relevant Clearing System(s) so permit, the Instruments |

shall be tradable in minimum nominal amounts of EUR50,000 and integral multiples of EUR1,000 thereafter.

DISTRIBUTION

- 30. (i) If syndicated, names of Managers: Credit Suisse Securities (Europe) Limited
Deutsche Bank AG, London Branch
OKO Bank plc
- (ii) Stabilising Manager: Deutsche Bank AG, London Branch
- 31. If non-syndicated, name of Dealer: Not Applicable
- 32. Total commissions and concession: Not Applicable
- 33. Additional selling restrictions: Not Applicable

LISTING AND ADMISSION TO TRADING APPLICATION

These Final Terms comprise the final terms required to list and have admitted to trading the issue of the Instruments described herein pursuant to the EUR8,000,000,000 Programme for the Issuance of Debt Instruments of OKO Bank plc.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

No person shall have any right to enforce any term or condition of the Instruments under the Contracts (Rights of Third Parties) Act 1999.

RESPONSIBILITY

OKO Bank plc accepts responsibility for the information contained in these Final Terms.

Signed on behalf of OKO Bank plc:

By:
Duly authorised

By:
Duly authorised

Part B
Other Information

1. LISTING

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| (i) | Listing: | London Stock Exchange |
| (ii) | Admission to trading: | Application has been made for the Instruments to be admitted to trading on the regulated Gilt Edged and Fixed Interest market of the London Stock Exchange with effect from 21 June 2006 |
| (iii) | Estimate of total expenses related to admission to trading: | £4,200 |

2. RATINGS

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| Ratings: | The Instruments to be issued have been rated: |
| | 1. S & P: AA - |
| | 2. Moody's: Aa2 |
| | 3. Fitch: AA - |

3. NOTIFICATION

The Finnish Financial Supervision Authority has provided the United Kingdom Financial Services Authority with a certificate of approval attesting that the Base Prospectus has been drawn up in accordance with the Prospectus Directive.

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

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

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

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|-------|---------------------------|---|
| (i) | Reasons for the offer: | For general corporate purposes |
| (ii) | Estimated net proceeds: | EUR748,995,000 |
| (iii) | Estimated total expenses: | The total expenses that can be determined as of the Issue Date are EUR300,000, such expenses excluding certain out-of pocket expenses incurred or to be incurred by or on |

behalf of the Issuer in connection with the admission to trading of the Notes

6. **OPERATIONAL INFORMATION**

ISIN Code: XS0258298164

Common Code: 025829816

Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking Societe Anonyme and the relevant identification number(s): Not Applicable

Delivery: Delivery against payment

Names and addresses of additional Paying Agent(s) (if any): Not Applicable