

Issuer

Issuer:	Ålandsbanken Abp
Owner:	
Controlling authority:	Finnish Financial Supervisory Authority

CRR-compliant	Yes
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Long Rating	S&P	Moody's	Fitch
Covered bond	AAA		
Owner	BBB		
Issuer	BBB		

Report date	31.3.2019
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Cover pool FIN

Included assets, MEUR	
Loans	1 346
Substitute assets	142
Other	0
Total	1 488

Cover pool items	
Number of loans	15 582
Number of clients	9 760
Average loan size, TEUR	88

Type of collateral	Loan volume, MEUR	Loan volume, %
Single -family housing & flats	1 343	99,8 %
Multi - family housing	3	0,2 %
Sum	1346	100 %

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	621	46 %
Tampere region, Pirkanmaa	160	12 %
Turku region, Western Finland	202	15 %
Åland Islands	262	19 %
Other	101	8 %
Sum	1 346	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1 299	97 %
Fixed	47	3 %
Sum	1 346	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1 083	80 %
Interest only	263	20 %
Sum	1 346	100 %

Weighted average life, years	17,2
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LTV Level, Mortgage assets	0-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70+ %	Sum
Loan volume, MEUR	15	41	81	138	198	286	587	0	1 346
Loan volume, %	1 %	3 %	6 %	10 %	15 %	21 %	44 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	204	181	199	308	454	1 346
Loan volume, %	15 %	13 %	15 %	23 %	34 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	1,7	0,6	0	2
Share of loan volume, %	0,0	0,0	0,0	0 %

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	48,8 %
WALTV	55,9 %
FX-risk**	0

**All issuance of covered bonds in foreign currency is swapped to entirely eliminate FX-risk.

Remaining average maturity, years	
Assets	6,7
Liabilities	3,2

Bonds

Outstanding issues in EUR

ISIN	Amount, MEUR	Settlement date	Maturity	Coupon	Fixed/ Floating
XS0999478372	100	3.12.2013	3.6.2019	1,55	Fixed
XS1238023813	250	26.5.2015	26.5.2020	0,375	Fixed
XS0876678391	100	30.1.2013	30.1.2023	2,75	Fixed
XS1496878742	250	29.9.2016	29.9.2023	0,00	Fixed
FI4000375241	300	19.3.2019	19.3.2024	0,125	Fixed

Outstanding issues in SEK

ISIN	Amount, MSEK	Opening date	Maturity	Coupon	Fixed/ Floating

Amount, MEUR	
Other bonds	0
Total of outstanding bonds	1 000
of which repos	0

EURSEK 10,398

Maturity, expressed in MEUR	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y	Sum
Total	100	250	0	100	550	0	0	1 000
Total, %	10 %	25 %	0 %	10 %	55 %	0 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	1 000	100 %
Floating	0	0 %
Sum	1 000	100 %