

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	30.6.2019
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Cover pool FIN

Included assets, MEUR	
Loans	1 348
Substitute assets	136
Other	0
Total	1 484

Cover pool items	
Number of loans	15 414
Number of clients	9 684
Average loan size, TEUR	89

Type of collateral	Loan volume, MEUR	Loan volume, %
Single -family housing & flats	1 345	99,8 %
Multi - family housing	3	0,2 %
Sum	1348	100 %

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	622	46 %
Tampere region, Pirkanmaa	162	12 %
Turku region, Western Finland	199	15 %
Åland Islands	264	20 %
Other	101	7 %
Sum	1 348	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1 299	96 %
Fixed	49	4 %
Sum	1 348	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1 078	80 %
Interest only	270	20 %
Sum	1 348	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	14	43	76	141	204	288	582	0	1 348
Loan volume, %	1 %	3 %	6 %	10 %	15 %	21 %	43 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	185	186	194	322	461	1 348
Loan volume, %	14 %	14 %	14 %	24 %	34 %	100 %

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

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	64,8 %
WALTV	55,7 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	6,4
Liabilities	3,3

Bonds

Outstanding issues in EUR

ISIN	Amount, MEUR	Settlement date	Maturity	Coupon	Fixed/ Floating
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	900
of which repos	0

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	250	0	0	100	550	0	0	900
Total, %	28 %	0 %	0 %	11 %	61 %	0 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	900	100 %
Floating	0	0 %
Sum	900	100 %