

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	30-09-2019
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Cover pool FIN

Included assets, MEUR	
Loans	1,200
Substitute assets	126
Other	0
Total	1,326

Cover pool items	
Number of loans	14,123
Number of clients	8,795
Average loan size, TEUR	87

Type of collateral	Loan volume, MEUR	Loan volume, %
Single - family housing & flats	1,197	99.8 %
Multi - family housing	3	0.3 %
Sum	1,200	100 %

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	550	46 %
Tampere region, Pirkanmaa	141	12 %
Turku region, Western Finland	188	16 %
Åland Islands	233	19 %
Other	88	7 %
Sum	1,200	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1,161	97 %
Fixed	39	3 %
Sum	1,200	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	973	81 %
Interest only	227	19 %
Sum	1,200	100 %

Weighted average life, years	17.4
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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	13	35	72	122	188	256	514	0	1,200
Loan volume, %	1 %	3 %	6 %	10 %	16 %	21 %	43 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	143	147	151	300	459	1,200
Loan volume, %	12 %	12 %	13 %	25 %	38 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	0.8	0.0	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	47.3 %
WALTV	55.4 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	6.8
Liabilities	3.1

Bonds

Outstanding issues in EUR					
ISIN	Amount, MEUR	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1238023813	250	26-05-2015	26-05-2020	0.375	Fixed
XS0876678391	100	30-01-2013	30-01-2023	2.75	Fixed
XS1496878742	250	29-09-2016	29-09-2023	0.00	Fixed
FI4000375241	300	19-03-2019	19-03-2024	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	350	300	0	0	900
Total, %	28 %	0 %	0 %	39 %	33 %	0 %	0 %	100 %

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