

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	31.12.2018
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Cover pool FIN

Included assets, MEUR	
Loans	950
Substitute assets	147
Other	0
Total	1 097

Cover pool items	
Number of loans	12 065
Number of clients	7 293
Average loan size, TEUR	80

Type of collateral	Loan volume, MEUR	Loan volume, %
Single -family housing & flats	948	99,8 %
Multi -family housing	2	0,2 %
Sum	950	100 %

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	441	46 %
Tampere region, Pirkanmaa	114	12 %
Turku region, Western Finland	132	14 %
Åland Islands	191	20 %
Other	72	8 %
Sum	950	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	914	96 %
Fixed	37	4 %
Sum	951	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	772	81 %
Interest only	178	19 %
Sum	950	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	11	29	58	109	142	202	246	153	950
Loan volume, %	1 %	3 %	6 %	11 %	15 %	21 %	26 %	16 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	71	61	135	276	407	950
Loan volume, %	7 %	6 %	14 %	29 %	43 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	1,7	0,0	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	56,7 %
WALTV	54,7 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	6,7
Liabilities	2,8

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

Outstanding issues in SEK

ISIN	Amount, MSEK	Opening date	Maturity	Coupon	Fixed/ Floating

Amount, MEUR	
Other bonds	0
Total of outstanding bonds	700
of which repos	0

EURSEK 10,2548

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	0	350	0	0	700
Total, %	14 %	36 %	0 %	0 %	50 %	0 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	700	100 %
Floating	0	0 %
Sum	700	100 %