

Issuer

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

CRR-compliant	Yes
---------------	-----

Long Rating	S&P	Moody's	Fitch
Covered bond	AAA		
Owner	BBB		
Issuer	BBB		

Report date	31.3.2019
-------------	-----------

Cover pool SWE

Included assets, MSEK	
Loans	6 812
Substitute assets	0
Other	0
Total	6 812

Cover pool items	
Number of loans	2 589
Number of clients	1 699
Average loan size, TSEK	2 662

Type of collateral	Loan volume, MSEK	Loan volume, %
Single -family housing & flats	6 812	100,0 %
Multi - family housing	0	0,0 %
Sum	6 812	100 %

Regional distribution	Loan volume, MSEK	Loan volume, %
Stockholms län	4 907	72,0 %
Skåne län	748	11,0 %
Västra Götalands län	764	11,2 %
Other	393	5,8 %
Sum	6 812	100 %

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	6 161	88,9 %
Fixed	651	11,1 %
Sum	6 812	100 %

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	2 551	26,1 %
Interest only	4 261	73,9 %
Sum	6 812	100 %

Weighted average life, years	35,0
------------------------------	------

LTV Level, Mortgage assets	0-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70+ %	Sum
Loan volume, MSEK	19	122	261	540	1 447	1 251	3 172	0	6 812
Loan volume, %	0 %	2 %	4 %	8 %	21 %	18 %	47 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	1 191	1 800	1 436	1 685	700	6 812
Loan volume, %	15 %	25 %	21 %	33 %	6 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MSEK	8,9	0,0	0	9
Share of loan volume, %	0,00 %	0,00 %	0,00 %	0 %

Impaired loans, %	0,000%
-------------------	--------

Key ratios	
OC, nominal	109,6 %
WALTV	57,0 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	18,4
Liabilities	2,9

Bonds

Outstanding issues in SEK

ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1155041004	750	16.12.2014	16.12.2019	0,448	Floating
SE0010598474	2 500	22.11.2017	22.11.2022	0,685	Floating
Sum	3 250				

Maturity, expressed in MSEK	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y	Sum
Total	750	0	0	2 500	0	0	0	3 250
Total, %	23 %	0 %	0 %	77 %	0 %	0 %	0 %	100 %

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	3 250	100 %
Sum	3 250	100 %