

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 SWE

Included assets, MSEK	
Loans	5,216
Substitute assets	0
Other	0
Total	5,216

Cover pool items	
Number of loans	2,100
Number of clients	1,355
Average loan size, TSEK	2,508

Type of collateral	Loan volume, MSEK	Loan volume, %
Single -family housing & flats	5,216	100.0 %
Multi - family housing	0	0.0 %
Sum	5,216	100 %

Regional distribution	Loan volume, MSEK	Loan volume, %
Stockholms län	3,798	72.8 %
Skåne län	533	10.2 %
Västra Götalands län	601	11.5 %
Other	284	5.4 %
Sum	5,216	100 %

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	4,688	88.9 %
Fixed	528	11.1 %
Sum	5,216	100 %

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	1,807	26.1 %
Interest only	3,409	73.9 %
Sum	5,216	100 %

Weighted average life, years	35.7
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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, MSEK	16	99	206	440	1,011	1,034	2,410	0	5,216
Loan volume, %	0 %	2 %	4 %	8 %	19 %	20 %	46 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	264	931	1,312	1,882	827	5,216
Loan volume, %	15 %	25 %	21 %	33 %	6 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MSEK	2.5	0.0	0	3
Share of loan volume, %	0.00 %	0.00 %	0.00 %	0 %

Impaired loans, %	0.000%
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Key ratios	
OC, nominal	60.5 %
WALTV	56.7 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	21.3
Liabilities	2.4

Bonds
Outstanding issues in SEK

ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1155041004	750	16-12-2014	16-12-2019	0.472	Floating
SE0010598474	2,500	22-11-2017	22-11-2022	0.733	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 %