

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	31-12-2019
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Cover pool SWE

Included assets, MSEK	
Loans	4,002
Substitute assets	0
Other	0
Total	4,002

Cover pool items	
Number of loans	1,727
Number of clients	1,119
Average loan size, TSEK	2,337

Type of collateral	Loan volume,	
	MSEK	Loan volume, %
Single - family housing & flats	4,002	100.0 %
Multi - family housing	0	0.0 %
Sum	4,002	100 %

Regional distribution	Loan volume,	
	MSEK	Loan volume, %
Stockholms län	2,902	72.5 %
Skåne län	423	10.6 %
Västra Götalands län	478	11.9 %
Other	199	5.0 %
Sum	4,002	100 %

Interest rate type	Loan volume,	
	MSEK	Loan volume, %
Floating	3,570	89.2 %
Fixed	432	10.8 %
Sum	4,002	100 %

Repayments	Loan volume,	
	MSEK	Loan volume, %
Amortizing	1,222	26.1 %
Interest only	2,780	73.9 %
Sum	4,002	100 %

Weighted average life, years	37.9
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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	13	94	162	434	866	995	1,438	0	4,002
Loan volume, %	0 %	2 %	4 %	11 %	22 %	25 %	36 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	68	146	1,254	1,602	932	4,002
Loan volume, %	2 %	4 %	31 %	40 %	23 %	100 %

Credit quality				
Past due	31-60 D	61-90 D	90+ D	Sum
Loan volume, MSEK	0.0	8.5	0	9
Share of loan volume, %	0.00 %	0.00 %	0.00 %	0 %

Impaired loans, %	0.000%
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Key ratios	
OC, nominal	60.1 %
WALTV	53.7 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	24.8
Liabilities	2.8

Bonds
Outstanding issues in SEK

ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
SE0010598474	2,500	22-11-2017	22-11-2022	0.830	Floating
Sum	2,500				

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	0	0	2,500	0	0	0	0	2,500
Total, %	0 %	0 %	100 %	0 %	0 %	0 %	0 %	100 %

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	2,500	100 %
Sum	2,500	100 %