

Issuer

Issuer:	Ålandskan 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	31.12.2020
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Cover pool SWE

Included assets, MSEK	
Loans	7 047
Substitute assets	0
Other	0
Total	7 047

Cover pool items	
Number of loans	3 217
Number of clients	2 051
Number of properties	2 354
Average loan size, TSEK	2 217

Type of collateral	Loan volume,	
	MSEK	Loan volume, %
Single -family housing & flats	7 047	100,0 %
Multi - family housing	0	0,0 %
Sum	7 047	100 %

Regional distribution	Loan volume,	
	MSEK	Loan volume, %
Stockholm	4 651	66,0 %
Östra Mellansverige	238	3,4 %
Småland med öarna	58	0,8 %
Sydsverige	911	12,9 %
Västsverige	908	12,9 %
Norra Mellansverige	49	0,7 %
Mellersta Norrland	9	0,1 %
Övre Norrland	14	0,2 %
Other	209	3,0 %
Sum	7 047	100 %

Interest rate type	Loan volume,	
	MSEK	Loan volume, %
Floating	6 374	90,4 %
Fixed	673	9,6 %
Sum	7 047	100 %

Repayments	Loan volume,	
	MSEK	Loan volume, %
Amortizing	3 335	47,3 %
Interest only	3 712	52,7 %
Sum	7 047	100 %

Weighted average life, years	34,9
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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	23	154	259	638	1 593	1 660	2 720	0	7 047
Loan volume, %	0 %	2 %	4 %	9 %	23 %	23 %	39 %	0 %	100 %

Maturity buckets	2021	2022	2023	2024	2025	2026	2027	2028	Sum
Loan volume, MSEK	6 655	195	161	13	24	0	0	0	7 048
Loan volume, %	94 %	3 %	2 %	0 %	0 %	0 %	0 %	0 %	100 %

Maturity is the time remaining to the next change of interest rate in the contractual terms

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	1 654	937	908	2 069	1 479	7 047
Loan volume, %	24 %	13 %	13 %	29 %	21 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MSEK	3,0	0,0	0	3
Share of loan volume, %	0,04 %	0,00 %	0,00 %	0 %

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	56,6 %
WALTV	55,0 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	23,8
Liabilities	3,0

Bonds

Outstanding issues in SEK					Fixed/ Floating
ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	
SE0010598474	2 500	22/11/2017	22/11/2022	0,667	Floating
SE0013359627	2 000	12/05/2020	12/05/2025	0,426	Floating
Sum	4 500				

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	2 500	0	0	2 000	0	0	4 500
Total, %	0 %	56 %	0 %	0 %	44 %	0 %	0 %	100 %

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	4 500	100 %
Sum	4 500	100 %