

**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	30.6.2021
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**Cover pool SWE**

Included assets, MSEK	
Loans	7 020
Substitute assets	0
Other	0
<b>Total</b>	<b>7 020</b>

Cover pool items	
Number of loans	3 498
Number of clients	2 182
Number of properties	2 156
Average loan size, TSEK	2 037

Type of collateral	Loan volume,	
	MSEK	Loan volume, %
Single -family housing & flats	7 020	100,0 %
Multi - family housing	0	0,0 %
<b>Sum</b>	<b>7 020</b>	<b>100 %</b>

Regional distribution	Loan volume,	
	MSEK	Loan volume, %
Stockholm	4 411	62,8 %
Östra Mellansverige	336	4,8 %
Småland med öarna	107	1,5 %
Sydsverige	892	12,7 %
Västsverige	923	13,1 %
Norra Mellansverige	66	0,9 %
Mellersta Norrland	25	0,4 %
Övre Norrland	24	0,3 %
Other	236	3,4 %
<b>Sum</b>	<b>7 020</b>	<b>100 %</b>

Interest rate type	Loan volume,	
	MSEK	Loan volume, %
Floating	6 199	88,3 %
Fixed	821	11,7 %
<b>Sum</b>	<b>7 020</b>	<b>100 %</b>

Repayments	Loan volume,	
	MSEK	Loan volume, %
Amortizing	3 479	49,6 %
Interest only	3 541	50,4 %
<b>Sum</b>	<b>7 020</b>	<b>100 %</b>

Weighted average life, years	35,9
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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	27	163	338	797	1 597	1 563	2 535	0	<b>7 020</b>
Loan volume, %	0 %	2 %	5 %	11 %	23 %	22 %	36 %	0 %	<b>100 %</b>

Maturity buckets	2021	2022	2023	2024	2025	2026	2027	2028	Sum
Loan volume, MSEK	6 402	274	214	73	29	28	0	0	<b>7 020</b>
Loan volume, %	91 %	4 %	3 %	1 %	0 %	0 %	0 %	0 %	<b>100 %</b>

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	1 460	1 322	720	1 850	1 668	<b>7 020</b>
Loan volume, %	21 %	19 %	10 %	26 %	24 %	<b>100 %</b>

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MSEK	12,7	0,0	0	<b>13</b>
Share of loan volume, %	0 %	0 %	0 %	<b>0 %</b>

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	56,0 %
WALTV	54,2 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	21,2
Liabilities	2,5

**Bonds**
**Outstanding issues in SEK**

ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
SE0010598474	2 500	22-11-2017	22-11-2022	0,729	Floating
SE0013359627	2 000	12-05-2020	12-05-2025	0,471	Floating
<b>Sum</b>	<b>4 500</b>				

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	2 000	0	0	0	<b>4 500</b>
Total, %	0 %	56 %	0 %	44 %	0 %	0 %	0 %	<b>100 %</b>

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	4 500	100 %
<b>Sum</b>	<b>4 500</b>	<b>100 %</b>