

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	31.12.2018
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Cover pool SWE

Included assets, MSEK	
Loans	6 815
Substitute assets	0
Other	0
Total	6 815

Cover pool items	
Number of loans	2 584
Number of clients	1 702
Average loan size, TSEK	2 668

Type of collateral	Loan volume,	
	MSEK	Loan volume, %
Single-family housing & flats	6 815	100,0 %
Multi-family housing	0	0,0 %
Sum	6 815	100 %

Regional distribution	Loan volume,	
	MSEK	Loan volume, %
Stockholms län	4 897	71,9 %
Skåne län	733	10,8 %
Västra Götalands län	764	11,2 %
Other	421	6,2 %
Sum	6 815	100 %

Interest rate type	Loan volume,	
	MSEK	Loan volume, %
Floating	6 282	88,9 %
Fixed	533	11,1 %
Sum	6 815	100 %

Repayments	Loan volume,	
	MSEK	Loan volume, %
Amortizing	2 539	26,1 %
Interest only	4 276	73,9 %
Sum	6 815	100 %

Weighted average life, years	34,2
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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	15	132	288	559	1 421	1 255	2 019	1 126	6 815
Loan volume, %	0 %	2 %	4 %	8 %	21 %	18 %	30 %	17 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	1 223	1 807	1 455	1 677	653	6 815
Loan volume, %	15 %	25 %	21 %	33 %	6 %	100 %

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

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	60,4 %
WALTV	56,9 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	17,1
Liabilities	2,4

Bonds

Outstanding issues in SEK					
ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1077864905	1 000	23.6.2014	25.3.2019	0,373	Floating
XS1155041004	750	16.12.2014	16.12.2019	0,278	Floating
SE0010598474	2 500	22.11.2017	22.11.2022	0,297	Floating
Sum	4 250				

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	1 750	0	0	2 500	0	0	0	4 250
Total, %	41 %	0 %	0 %	59 %	0 %	0 %	0 %	100 %

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	4 250	100 %
Sum	4 250	100 %