

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	31.3.2017
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Cover pool FIN

Included assets, MEUR	
Loans	1 400
Substitute assets	142
Other	0
Total	1 542

Cover pool items	
Number of loans	16 524
Number of clients	13 852
Average loan size, TEUR	87

Type of collateral	Loan volume,	
	MEUR	Loan volume, %
Single - family housing & flats	1 397	99,8 %
Multi - family housing	3	0,2 %
Sum	1 400	100 %

Regional distribution	Loan volume,	
	MEUR	Loan volume, %
Helsinki region, Southern Finland	667	48 %
Tampere region, Pirkanmaa	174	12 %
Turku region, Western Finland	191	14 %
Åland Islands	265	19 %
Other	102	7 %
Sum	1 400	100 %

Interest rate type	Loan volume,	
	MEUR	Loan volume, %
Floating	1 342	96 %
Fixed	58	4 %
Sum	1 400	100 %

Repayments	Loan volume,	
	MEUR	Loan volume, %
Amortizing	1 103	79 %
Interest only	297	21 %
Sum	1 400	100 %

Weighted average life, years	7,2
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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, MEUR	16	44	74	152	189	284	642	0	1 400
Loan volume, %	1 %	3 %	5 %	11 %	14 %	20 %	46 %	0 %	100 %

Contractual cash flows, Pool	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y	Sum
Nominal amount, MEUR	194	171	177	178	128	319	375	1 542
Interest rate	12,6%	11,1%	11,5%	11,5%	8,3%	20,7%	24,3%	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	238	266	196	266	434	1 400
Loan volume, %	17 %	19 %	14 %	19 %	31 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	2,0	0,7	0	3
Share of loan volume, %	0,0	0,0	0,0	0 %

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	53,1 %
WALTV	56,8 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	7,2
Liabilities	3,5

Bonds

Outstanding issues in EUR

ISIN	Amount, MEUR	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1117564572	150	8.10.2014	8.10.2018	0,500	Fixed
XS0999478372	100	3.12.2013	3.6.2019	1,55	Fixed
XS1238023813	250	26.5.2015	26.5.2020	0,375	Fixed
XS0876678391	100	30.1.2013	30.1.2023	2,75	Fixed
XS1496878742	250	29.9.2016	29.9.2023	0,00	Fixed

Outstanding issues in SEK

ISIN	Amount, MSEK	Opening date	Maturity	Coupon	Fixed/ Floating
XS0862156089	1 000	12.12.2012	12.6.2017	0,510	Floating
XS0862155941	500	12.12.2012	12.6.2018	0,610	Floating

Amount, MEUR	
Other bonds	0
Total of outstanding bonds	1 007
of which repos	0

EURSEK 9,5322

Maturity, expressed in MEUR	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y	Sum
Total	105	202	100	250	0	350	0	1 007
Total, %	10 %	20 %	10 %	25 %	0 %	35 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	850	84 %
Floating	157	16 %
Sum	1 007	100 %