

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	31.12.2017
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Cover pool FIN

Included assets, MEUR	
Loans	1 400
Substitute assets	124
Other	0
Total	1 524

Cover pool items	
Number of loans	16 338
Number of clients	14 964
Average loan size, TEUR	88

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	659	47 %
Tampere region, Pirkanmaa	130	9 %
Turku region, Western Finland	198	14 %
Åland Islands	261	19 %
Other	151	11 %
Sum	1 400	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1 341	96 %
Fixed	59	4 %
Sum	1 400	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1 109	79 %
Interest only	291	21 %
Sum	1 400	100 %

Weighted average life, years	15,4
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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	13	44	74	159	190	278	642	0	1 400
Loan volume, %	1 %	3 %	5 %	11 %	14 %	20 %	46 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	165	259	237	276	463	1 400
Loan volume, %	12 %	19 %	17 %	20 %	33 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	1,9	0,5	0	2
Share of loan volume, %	0,0	0,0	0,0	0 %

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	69,2 %
WALTV	56,7 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	7,4
Liabilities	3,1

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
XS0862155941	500	12.12.2012	12.6.2018	0,493	Floating

Amount, MEUR	
Other bonds	0
Total of outstanding bonds	901
of which repos	0

EURSEK 9,8438

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	201	100	250	0	0	350	0	901
Total, %	22 %	11 %	28 %	0 %	0 %	39 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	850	94 %
Floating	51	6 %
Sum	901	100 %