

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	31.3.2018
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Cover pool FIN

Included assets, MEUR	
Loans	1 400
Substitute assets	115
Other	0
Total	1 515

Cover pool items	
Number of loans	16 243
Number of clients	13 545
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	654	47 %
Tampere region, Pirkanmaa	177	13 %
Turku region, Western Finland	201	14 %
Åland Islands	265	19 %
Other	103	7 %
Sum	1 400	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1 344	96 %
Fixed	56	4 %
Sum	1 400	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1 110	79 %
Interest only	290	21 %
Sum	1 400	100 %

Weighted average life, years	17,0
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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	14	45	73	157	192	292	627	0	1 400
Loan volume, %	1 %	3 %	5 %	11 %	14 %	21 %	45 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	174	245	231	286	463	1 400
Loan volume, %	12 %	18 %	17 %	20 %	33 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	0,6	0,5	0	1
Share of loan volume, %	0,0	0,0	0,0	0 %

Impaired loans, %	0,000%
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Key ratios	
OC, nominal	68,5 %
WALTV	56,4 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	7,0
Liabilities	2,9

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	0,656	Floating

Amount, MEUR	
Other bonds	0
Total of outstanding bonds	899
of which repos	0

EURSEK 10,2843

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	199	100	250	0	100	250	0	899
Total, %	22 %	11 %	28 %	0 %	11 %	28 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	850	95 %
Floating	49	5 %
Sum	899	100 %