

**Issuer**

Issuer:	Ålandsbanken Abp
Owner:	
Controlling authority:	Finnish Financial Supervisory Authority

CRR-compliant	Yes
---------------	-----

Long Rating	S&P	Moody's	Fitch
Covered bond	AAA		
Owner	BBB		
Issuer	BBB		

Report date	30.9.2018
-------------	-----------

**Cover pool FIN**

Included assets, MEUR	
Loans	1 404
Substitute assets	147
Other	0
<b>Total</b>	<b>1 551</b>

Cover pool items	
Number of loans	16 203
Number of clients	13 582
Average loan size, TEUR	89

Type of collateral	Loan volume, MEUR	Loan volume, %
Single -family housing & flats	1 402	99,8 %
Multi -family housing	3	0,2 %
<b>Sum</b>	<b>1404</b>	<b>100 %</b>

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	646	46 %
Tampere region, Pirkanmaa	174	12 %
Turku region, Western Finland	203	14 %
Åland Islands	275	20 %
Other	106	8 %
<b>Sum</b>	<b>1 404</b>	<b>100 %</b>

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1 350	96 %
Fixed	55	4 %
<b>Sum</b>	<b>1 404</b>	<b>100 %</b>

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1 119	80 %
Interest only	285	20 %
<b>Sum</b>	<b>1 404</b>	<b>100 %</b>

Weighted average life, years	16,8
------------------------------	------

LTV Level, Mortgage assets	0-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70+ %	Sum
Loan volume, MEUR	14	42	74	159	199	295	622	0	<b>1 404</b>
Loan volume, %	1 %	3 %	5 %	11 %	14 %	21 %	44 %	0 %	<b>100 %</b>

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	159	222	223	323	478	<b>1 404</b>
Loan volume, %	11 %	16 %	16 %	23 %	34 %	<b>100 %</b>

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	1,6	0,7	0	<b>2</b>
Share of loan volume, %	0,0	0,0	0,0	<b>0 %</b>

Impaired loans, %	0,000%
-------------------	--------

Key ratios	
OC, nominal	82,5 %
WALTV	56,2 %
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	2,5

**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

Amount, MEUR	
Other bonds	0
<b>Total of outstanding bonds</b>	<b>850</b>
of which repos	0

EURSEK 10,309

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	250	250	0	0	350	0	0	<b>850</b>
Total, %	29 %	29 %	0 %	0 %	41 %	0 %	0 %	<b>100 %</b>

Interest rate type	Amount, MEUR	Amount, %
Fixed	850	100 %
Floating	0	0 %
<b>Sum</b>	<b>850</b>	<b>100 %</b>