

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	31-03-2019
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Cover pool FIN

Included assets, MEUR	
Loans	1,346
Substitute assets	142
Other	0
Total	1,488

Cover pool items	
Number of loans	15,582
Number of clients	9,760
Average loan size, TEUR	88

Type of collateral	Loan volume, MEUR	Loan volume, %
Single -family housing & flats	1,343	99.8 %
Multi -family housing	3	0.2 %
Sum	1,346	100 %

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	621	46 %
Tampere region, Pirkanmaa	160	12 %
Turku region, Western Finland	202	15 %
Åland Islands	262	19 %
Other	101	8 %
Sum	1,346	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1,299	97 %
Fixed	47	3 %
Sum	1,346	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1,083	80 %
Interest only	263	20 %
Sum	1,346	100 %

Weighted average life, years	17.2
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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	15	41	81	138	198	286	587	0	1,346
Loan volume, %	1 %	3 %	6 %	10 %	15 %	21 %	44 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	204	181	199	308	454	1,346
Loan volume, %	15 %	13 %	15 %	23 %	34 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due	1.7	0.6	0	2
Loan volume, MEUR				
Share of loan volume, %	0.0	0.0	0.0	0 %

Impaired loans, %	0.000%
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Key ratios	
OC, nominal	48.8 %
WALTV	55.9 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	6.7
Liabilities	3.2

Bonds

Outstanding issues in EUR

ISIN	Amount, MEUR	Settlement date	Maturity	Coupon	Fixed/ Floating
XS0999478372	100	03-12-2013	03-06-2019	1.55	Fixed
XS1238023813	250	26-05-2015	26-05-2020	0.375	Fixed
XS0876678391	100	30-01-2013	30-01-2023	2.75	Fixed
XS1496878742	250	29-09-2016	29-09-2023	0.00	Fixed
FI4000375241	300	19-03-2019	19-03-2024	0.125	Fixed

Outstanding issues in SEK

ISIN	Amount, MSEK	Opening date	Maturity	Coupon	Fixed/ Floating

Amount, MEUR	
Other bonds	0
Total of outstanding bonds	1,000
of which repos	0

EURSEK 10,398

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	100	250	0	100	550	0	0	1,000
Total, %	10 %	25 %	0 %	10 %	55 %	0 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	1,000	100 %
Floating	0	0 %
Sum	1,000	100 %