

**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	30-06-2019
-------------	------------

**Cover pool FIN**

Included assets, MEUR	
Loans	1,348
Substitute assets	136
Other	0
<b>Total</b>	<b>1,484</b>

Cover pool items	
Number of loans	15,414
Number of clients	9,684
Average loan size, TEUR	89

Type of collateral	Loan volume, MEUR	Loan volume, %
Single - family housing & flats	1,345	99.8 %
Multi - family housing	3	0.2 %
<b>Sum</b>	<b>1,348</b>	<b>100 %</b>

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	622	46 %
Tampere region, Pirkanmaa	162	12 %
Turku region, Western Finland	199	15 %
Åland Islands	264	20 %
Other	101	7 %
<b>Sum</b>	<b>1,348</b>	<b>100 %</b>

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1,299	96 %
Fixed	49	4 %
<b>Sum</b>	<b>1,348</b>	<b>100 %</b>

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1,078	80 %
Interest only	270	20 %
<b>Sum</b>	<b>1,348</b>	<b>100 %</b>

Weighted average life, years	17.2
------------------------------	------

LTV Level, Mortgage assets	0-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70+ %	Sum
Loan volume, MEUR	14	43	76	141	204	288	582	0	<b>1,348</b>
Loan volume, %	1 %	3 %	6 %	10 %	15 %	21 %	43 %	0 %	<b>100 %</b>

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	185	186	194	322	461	<b>1,348</b>
Loan volume, %	14 %	14 %	14 %	24 %	34 %	<b>100 %</b>

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MEUR	0.7	0.6	0	<b>1</b>
Share of loan volume, %	0.0	0.0	0.0	<b>0 %</b>

Impaired loans, %	0.000%
-------------------	--------

Key ratios	
OC, nominal	64.8 %
WALTV	55.7 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	6.4
Liabilities	3.3

**Bonds**

**Outstanding issues in EUR**

ISIN	Amount, MEUR	Settlement date	Maturity	Coupon	Fixed/ Floating
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
<b>Total of outstanding bonds</b>	<b>900</b>
of which repos	0

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	0	0	100	550	0	0	<b>900</b>
Total, %	28 %	0 %	0 %	11 %	61 %	0 %	0 %	<b>100 %</b>

Interest rate type	Amount, MEUR	Amount, %
Fixed	900	100 %
Floating	0	0 %
<b>Sum</b>	<b>900</b>	<b>100 %</b>