

**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	30-06-2017
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**Cover pool SWE**

Included assets, MSEK	
Loans	2,501
Substitute assets	0
Other	0
<b>Total</b>	<b>2,501</b>

Cover pool items	
Number of loans	949
Number of clients	982
Average loan size, TSEK	2,877

Type of collateral	Loan volume, MSEK	Loan volume, %
Single -family housing & flats	2,122	84.8 %
Multi -family housing	379	15.2 %
<b>Sum</b>	<b>2,501</b>	<b>100 %</b>

Regional distribution	Loan volume, MSEK	Loan volume, %
Stockholms län	1,725	69.0 %
Skåne län	354	20.3 %
Västra Götalands län	252	10.1 %
Other	171	0.6 %
<b>Sum</b>	<b>2,501</b>	<b>100 %</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	300	88.9 %
Fixed	2,201	11.1 %
<b>Sum</b>	<b>2,501</b>	<b>100 %</b>

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	579	26.1 %
Interest only	1,922	73.9 %
<b>Sum</b>	<b>2,501</b>	<b>100 %</b>

Weighted average life, years	31.7
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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, MSEK	6	66	81	175	374	555	1,244	0	<b>2,501</b>
Loan volume, %	0 %	3 %	3 %	7 %	15 %	22 %	50 %	0 %	<b>100 %</b>

Contractual cash flows, Pool	0-1 Y	1-2 Y	2-3 Y	3-4 Y	4-5 Y	5-10 Y	10+ Y	Sum
Nominal amount, MSEK								<b>0</b>
Interest rate	#DIVISION/0!	#DIVISION/0!	#DIVISION/0!	#DIVISION/0!	#####	#####	#DIVISION/0!	#####

Seasoning	0-1 Y	1-2 Y	2-3 Y	3-5 Y	5+ Y	Sum
Loan volume, MSEK	371	679	543	809	99	<b>2,501</b>
Loan volume, %	15 %	25 %	21 %	33 %	6 %	<b>100 %</b>

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due				
Loan volume, MSEK	0.0	0.0	0	<b>0</b>
Share of loan volume, %	0.00 %	0.00 %	0.00 %	<b>0 %</b>

Impaired loans, %	0.000%
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Key ratios	
OC, nominal	42.9 %
WALTV	58.3 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	12.0
Liabilities	2.0

**Bonds**

Outstanding issues in SEK					
ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1077864905	1,000	23-06-2014	25-03-2019	0.044	Floating
XS1155041004	750	16-12-2014	16-12-2019	0.000	Floating
<b>Sum</b>	<b>1,750</b>				

Maturity, expressed in MSEK	0-1 Y	1-2 Y	2-3 Y	3-4 Y	4-5 Y	5-10 Y	10+ Y	Sum
Total	0	1,000	750	0	0	0	0	<b>1,750</b>
Total, %	0 %	57 %	43 %	0 %	0 %	0 %	0 %	<b>100 %</b>

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	1,750	100 %
<b>Sum</b>	<b>1,750</b>	<b>100 %</b>