

**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	30.9.2017
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**Cover pool SWE**

Included assets, MSEK	
Loans	2 505
Substitute assets	0
Other	0
<b>Total</b>	<b>2 505</b>

Cover pool items	
Number of loans	946
Number of clients	967
Average loan size, TSEK	2 689

Type of collateral	Loan volume, MSEK	Loan volume, %
Single -family housing & flats	2 121	84,7 %
Multi -family housing	384	15,3 %
<b>Sum</b>	<b>2 505</b>	<b>100 %</b>

Regional distribution	Loan volume, MSEK	Loan volume, %
Stockholms län	1 685	67,3 %
Skåne län	382	20,3 %
Västra Götalands län	262	10,1 %
Other	175	2,3 %
<b>Sum</b>	<b>2 505</b>	<b>100 %</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	2 218	88,9 %
Fixed	287	11,1 %
<b>Sum</b>	<b>2 505</b>	<b>100 %</b>

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	629	26,1 %
Interest only	1 876	73,9 %
<b>Sum</b>	<b>2 505</b>	<b>100 %</b>

Weighted average life, years	31,1
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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	8	40	83	187	360	593	1 234	0	<b>2 505</b>
Loan volume, %	0 %	2 %	3 %	7 %	14 %	24 %	49 %	0 %	<b>100 %</b>

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	283	722	538	786	176	<b>2 505</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	4,9	0,0	0	<b>5</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	43,1 %
WALTV	58,6 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	11,9
Liabilities	1,8

**Bonds**
**Outstanding issues in SEK**

ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1077864905	1 000	23.6.2014	25.3.2019	0,136	Floating
XS1155041004	750	16.12.2014	16.12.2019	0,085	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>