

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	30.6.2018
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Cover pool FIN

Included assets, MEUR	
Loans	1 400
Substitute assets	126
Other	0
Total	1 526

Cover pool items	
Number of loans	16 263
Number of clients	13 632
Average loan size, TEUR	88

Type of collateral	Loan volume, MEUR	Loan volume, %
Single -family housing & flats	1 397	99,8 %
Multi -family housing	3	0,2 %
Sum	1 400	100 %

Regional distribution	Loan volume, MEUR	Loan volume, %
Helsinki region, Southern Finland	653	47 %
Tampere region, Pirkanmaa	168	12 %
Turku region, Western Finland	203	15 %
Åland Islands	271	19 %
Other	105	7 %
Sum	1 400	100 %

Interest rate type	Loan volume, MEUR	Loan volume, %
Floating	1 345	96 %
Fixed	55	4 %
Sum	1 400	100 %

Repayments	Loan volume, MEUR	Loan volume, %
Amortizing	1 109	79 %
Interest only	291	21 %
Sum	1 400	100 %

Weighted average life, years	16,6
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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	14	47	73	147	196	297	626	0	1 400
Loan volume, %	1 %	3 %	5 %	10 %	14 %	21 %	45 %	0 %	100 %

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MEUR	73	211	240	363	512	1 400
Loan volume, %	5 %	15 %	17 %	26 %	37 %	100 %

Credit quality	31-60 D	61-90 D	90+ D	Sum
Past due	2,3	0,6	0	3
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	79,5 %
WALTV	56,4 %
FX-risk**	0

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

Remaining average maturity, years	
Assets	6,9
Liabilities	2,7

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
Total of outstanding bonds	850
of which repos	0

EURSEK 10,2843

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	100	250	0	850
Total, %	29 %	29 %	0 %	0 %	12 %	29 %	0 %	100 %

Interest rate type	Amount, MEUR	Amount, %
Fixed	850	100 %
Floating	0	0 %
Sum	850	100 %