

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 SWE

Included assets, MSEK	
Loans	6 827
Substitute assets	0
Other	0
<b>Total</b>	<b>6 827</b>

Cover pool items	
Number of loans	2 600
Number of clients	2 661
Average loan size, TSEK	2 660

Type of collateral	Loan volume, MSEK	Loan volume, %
Single - family housing & flats	6 827	100,0 %
Multi - family housing	0	0,0 %
<b>Sum</b>	<b>6 827</b>	<b>100 %</b>

Regional distribution	Loan volume, MSEK	Loan volume, %
Stockholms län	4 880	71,5 %
Skåne län	726	10,6 %
Västra Götalands län	781	11,4 %
Other	439	6,4 %
<b>Sum</b>	<b>6 827</b>	<b>100 %</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	6 273	88,9 %
Fixed	554	11,1 %
<b>Sum</b>	<b>6 827</b>	<b>100 %</b>

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	2 484	26,1 %
Interest only	4 343	73,9 %
<b>Sum</b>	<b>6 827</b>	<b>100 %</b>

Weighted average life, years	34,4
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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	20	98	296	514	1 145	1 302	3 451	0	<b>6 827</b>
Loan volume, %	0 %	1 %	4 %	8 %	17 %	19 %	51 %	0 %	<b>100 %</b>

Seasoning	0-1 Y	1 - 2 Y	2 - 3 Y	3 - 5 Y	5+ Y	Sum
Loan volume, MSEK	1 740	1 764	1 501	1 366	456	<b>6 827</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	60,6 %
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	16,5
Liabilities	2,9

Bonds

Outstanding issues in SEK

ISIN	Amount, MSEK	Settlement date	Maturity	Coupon	Fixed/ Floating
XS1077864905	1 000	23.6.2014	25.3.2019	0,203	Floating
XS1155041004	750	16.12.2014	16.12.2019	0,120	Floating
SE0010598474	2 500	22.11.2017	22.11.2022	0,367	Floating
<b>Sum</b>	<b>4 250</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	1 000	750	0	0	2 500	0	0	<b>4 250</b>
Total, %	24 %	18 %	0 %	0 %	59 %	0 %	0 %	<b>100 %</b>

Interest rate type	Amount, MSEK	Amount, %
Fixed	0	0 %
Floating	4 250	100 %
<b>Sum</b>	<b>4 250</b>	<b>100 %</b>