

----- Income taxes -2.9 0.0 -0.4 -0.5 -0.9
0.0 -4.8 ----- Non-controlli 0.0 0.0 -1.3 0.0 -0.2
0.0 -1.5 ng interests ----- Profit for 11.2 0.1 0.4
2.2 0.6 1.7 16.1 the period attributable to shareholders -----
----- Business volume, Dec 31 -----
----- Lending to 1,475 1,840 0 0 44 -16 3,343 the
public ----- Deposits from 1,220 1,081 7 0 89 -6
2,391 the public ----- Investment 4,733 738
3,262 0 6 -2,427 6,312 volume1 ----- Risk
exposure 661 603 12 36 243 0 1,554 amount -----
-- Allocated 82 83 1 9 19 0 194 equity capital -----
----- Financial ratios etc. -----
----- Return on 15.0 0.1 23.8 15.7 8.7 equity after taxes, % (ROE) -----
----- Expense/incom 0.70 0.96 0.81 0.91 0.80 0.80 e
ratio ----- Gross 0.12 1.45 2.28 0.88 non-
performi ng loans > 90 days, % ----- Loan loss
0.03 0.06 0.52 0.06 level, % ----- Lending/depos
121 170 49 140 its, % ----- Average 109 118 20
197 195 639 full-time equivalent positions2 -----
1 Investment volume encompasses actively managed assets (consisting of the Group's own mutual
funds, discretionary managed assets and advisory managed assets) plus other securities volume
without asset management agreements including intermediated insurance assets. -----
----- - 2 Number of full-time equivalent positions defined as
employment level excluding employees on parental and long-term sick leave. -----
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