
Income taxes 0.6 0.3 2.6 -75 2.2 0.4 -----
--- Profit for the report 15.1 -0.2 -4.5 12.2 -5.3 period -----
----- Attributable to: -----
----- Non-controlling interests 0.2 0.2 56 0.2 32 0.6 1.2 -47 -----
----- Shareholders in Bank of 14.9 -0.3 -4.7 11.6 -6.5 -----
Åland Plc -----
----- VOLUME ----- Lending
to the public 2,906 2,895 0 2,737 6 -----
Deposits from the public 2,447 2,557 -4 2,544 -4 -----
----- Managed assets 4,292 4,230 1 3,814 13 -----
--- Equity capital 186 178 5 181 3 ----- Balance
sheet total 3,637 3,620 0 3,400 7 ----- Risk-
weighted assets 1,402 1,420 -1 1,729 -19 -----
----- FINANCIAL RATIOS -----
----- Return on equity after 33.3 -0.4 -11.4 6.4 -3.9 taxes, % (ROE) -----
----- Expenses/income ratio, % 59 98 127 85 104 -----
----- Loan loss level, % 0.42 0.14 0.12 0.22 0.07 -----
----- Gross non-performing 0.64 0.86 0.70 0.64 0.70
assets, % ----- Level of provisions for 108 67 71
108 71 doubtful receivables, % ----- Core
funding ratio, % 104 106 108 104 108 -----
Equity/assets ratio, % 5.1 4.9 5.3 5.1 5.3 -----
Core Tier 1 capital ratio, 10.9 9.7 8.4 10.9 8.4 % -----
----- Earnings per share before 1.03 -0.02 -0.34 0.80 -0.54 dilution, % -----
----- Equity capital per share, 12.70 12.12 12.34 12.70 12.34 EUR -----
----- Market price per Series A 10.04 10.04 14.15 10.04 14.15
share, EUR ----- Market price per Series B 7.10
7.77 8.68 7.10 8.68 share, EUR ----- Number of
shares 14,395 14,395 14,441 14,395 14,441 outstanding (not own shares) thousands -----
----- Working hours 626 633 697 640 690 re-calculated to full-
time equivalent positions ----- Ålandsbanken
follows the disclosure procedure enabled by Standard 5.2b published by the Finnish Financial
Supervision Authority and hereby publishes its Year-end report for the period January - December
2012 enclosed to this stock exchange release. Ålandsbanken's Year-end report for the period January
- December 2012 is attached to this release in pdf format and is also available on the company's web
site at www.alandsbanken.fi. Mariehamn, February 15, 2013 THE BOARD OF DIRECTORS For more
information please contact: Managing Director, Peter Wiklöf +358 204 291255