

----- Attributable to: ----- Non-

controlling interests 0.3 0.3 -8 0.2 89 0.8 0.4 -----

-- Shareholders in Bank of 0.9 1.6 -44 -0.4 4.5 -3.4 Åland Plc -----

----- Volume -----

----- Lending to the public 3,073 3,021 2 2 ,895 6 -----

----- Deposits from the public 2,487 2,516 -1 2,557 -3 -----

----- Managed assets 4,271 4,255 0 4,174 2 -----

----- Equity capital 182 179 2 173 5 -----

----- Balance sheet total 3,867 3,787 2 3,615 7 -----

----- Risk-weighted assets 1,479 1,451 2 1,420 4 -----

----- Financial ratios -----

----- Return on equity after 2.1 3.7 -0.9

3.4 -2.6 taxes, % (ROE) ----- Expenses/income

ratio 0.85 0.92 0.98 0.87 1.02 ----- Loan loss

level, % 0.21 -0.06 0.14 0.11 0.16 ----- Gross

non-performing 0.60 0.51 0.86 receivables, % -----

--- Level of provisions for 86 90 67 doubtful receivables, % -----

----- Core funding ratio, % 105 102 106 -----

----- Equity/assets ratio, % 4.7 4.7 4.8 -----

Tier 1 capital ratio, 10.5 10.8 9.7 without transitional rules, % -----

----- Earnings per share before 0.06 0.11 -44 -0.03 0.31 -0.24 dilution, % -----

----- Equity capital per share, 12.40 12.20 2 11.83 5 EUR -----

----- Market price per Series A 12.50 10.50 19 10.04

25 share, EUR ----- Market price per Series B

8.50 7.68 11 7.77 9 share, EUR ----- Number of

shares 14,395 14,395 0 14,395 0 outstanding (not own shares) thousands -----

----- Working hours 622 609 2 633 -2 612 653 -6 re-calculated to full-time

equivalent positions -----

----- The Bank of Åland (Ålandsbanken) follows the disclosure procedure stipulated in "Disclosure obligation of the issuer (7/2013)", published by the Finnish Financial Supervisory Authority and hereby publishes its Interim Report for the period January - September 2013, which is enclosed with this stock exchange release. The Bank's Interim Report for the period January - September 2013 is attached to this release in PDF format and is also available on the company's web site at http://www.alandsbanken.fi/info/opencms/pdf/result/en_resultat_jan-sep_13.pdf Mariehamn, October 28, 2013 THE BOARD OF DIRECTORS For more information please contact: Managing Director, Peter Wiklöf, tel +358 40 512 7505