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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](http://www.alandsbanken.fi). Mariehamn, February 15, 2013 THE BOARD OF DIRECTORS For more  
information please contact: Managing Director, Peter Wiklöf +358 204 291255