

----- Shareholders in Bank of 3,5 6,3 -45 6,2 -44 9,8 14,0 -30 Åland Plc Volume Lending to the public 3 629 3 594 1 3 515 3 -----
----- Deposits from the public 2 894 2 896 0 2 755 5 1 -----
----- Investment volume 2 6 328 6 815 -7 6 696 -5 -----
----- Equity capital 212 219 -3 200 6 -----
----- Balance sheet total 4 718 4 715 0 4 851 -3 -----
----- Risk exposure amount 1 500 1 542 -3 1 619 -7 -----
Financial ratios Return on equity after 6,5 11,7 12,5 9,2 14,2 taxes, % (ROE) 3 -----
----- Expences/income ratio 4 0,79 0,73 0,73 0,76 0,72 -----
----- Loan loss level, % 5 0,19 0,05 0,04 0,12 0,03 -----
----- Gross non-performing 0,65 0,79 0,65 receivables, % 6 ----
----- Level of provisions for 51 37 43 doubtful receivables, %7 -----
----- Core funding ratio, % 8 94 93 93 -----
----- Equity/assets ratio, % 9 4,5 4,6 4,1 --
----- Tier 1 capital ratio, % 12,4 12,5 11,2 10 -----
----- Earnings per share, EUR 0,23 0,41 -45 0,41 -40 0,64 0,92 -30 11 -----
----- Earnings per share after 0,23 0,41 -45 0,41 -41 0,64 0,92 -30 dilution, EUR -----
----- Equity capital per share, 13,90 14,36 -3 13,18 5 EUR 12 -----
----- Equity capital per share 13,81 14,26 -3 13,15 5 after dilution, EUR -----
----- Market price per Series A 13,86 16,19 -14 15,50 -11 share, EUR -----
----- Market price per Series B 13,74 15,30 -10 15,75 -13 share, EUR -----
----- Number of shares 15 267 15 267 15 178 1 outstanding (not own shares), 000s -----
----- Number of shares 15 477 15 478 0 15 278 1 outstanding (not own shares), after dilution, 000s -----
----- Working hours 690 667 3 668 3 678 665 2 re-calculated to full-time equivalent positions 1 Deposits from the public and public sector enteties, including certificates of deposit, index bonds and debentures issued to the public 2 Investment volume encompassed actively managed assets (the Group's own mutual funds, discretionary and advisory managed assets) plus other securities volume in brokarage accounts" 3 Profit for the report period attributable to shareholders / Average shareholders' portion of equity capital 4 Expences / Income 5 Impairment losses on loan portfolio and other commitments / Lending to the public at the beginning of the period 6 Gross doubtful receivables / Lending to the public before provisions for impairment losses 7 Provisions for individual impairment losses / Gross doubtful receivables 8 Lending to the public / Deposits including certificates of deposit, index bonds and debentures issued to the public plus covered bonds issued 9 Equity capital / Balance sheet total 10 (Core Tier 1 capital / Capital requirement)x 8% 11 Shareholders ' portion of earnings for the period / Avarage number of shares 12 Equity capital / Number of shares less own shares on closing day 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 - June 2016, which is enclosed with this stock exchange release. The Bank`s Interim Report for the period January - June 2016 is attached to this release in PDF format and is also available on the company's web site at https://www.alandsbanken.com/uploads/pdf/result/en_resultat_jan-jun_16.pdf Mariehamn, July 22, 2016 THE BOARD OF DIRECTORS For more information please contact: Peter Wiklöf, Managing Director and Chief Executive, Bank of Åland, tel. + 358 (0)40 512 7505