



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as of 30 September 2009

- Lending volume SEK 42 821 M
- Security
 - 98,6 % Agriculture properties
 - 1,4 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 36,37 %
 - Property weighted 18,60 %
- Number of properties 37 148
- Number of loans 130 615
- Average loan size SEK 327 840
- Type of interest
 - Floating 45 %
 - Fixed 55 %
- Type of amortization
 - Amortizing 54 %
 - Non amortizing 46 %





Cover pool summary

as of 30 September 2009

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	551 M	1.29 %
Top 10 borrowers	886 M	2.07 %
Top 20 borrowers	1 464 M	3.42 %

Seasoning	Years	Months
Loan level	7.38	89
Customer level	19.61	235
Property level	25.81	310

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	10 770 M
Municipalities	80 M
Outstanding repos	-7 580 M
In the pool	3 270 M





Cover pool summary

as of 30 September 2009



Maturity Bucket (MSEK)	Assets	Bonds
6M	25 946	-2 197
12M	3 248	-9 636
2Y	4 726	-15 236
3Y	2 895	-5 115
4Y	2 294	-1 264
5Y	1 759	-4 977
> 5Y	1 928	-3 024
	42 821	-41 449



Cover pool

as of 30 September 2009

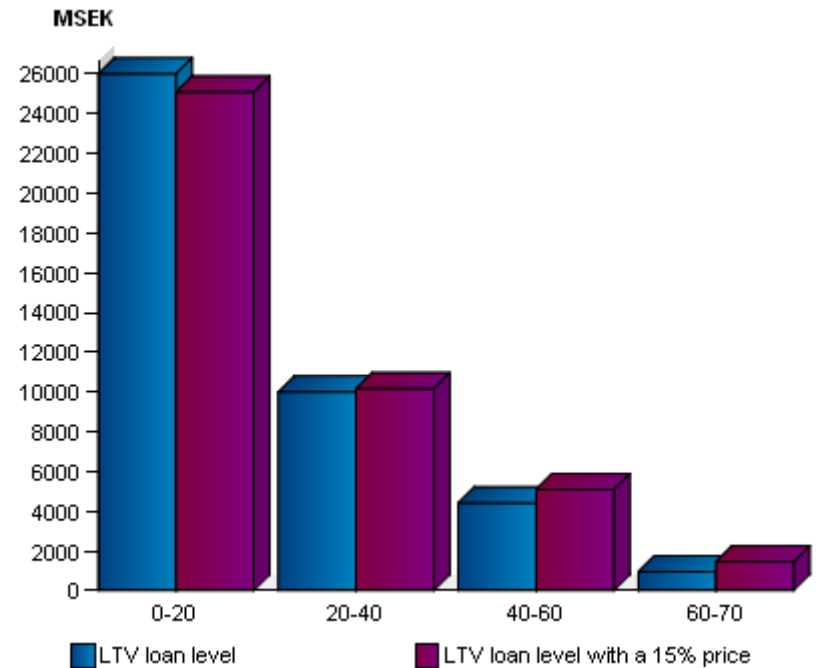
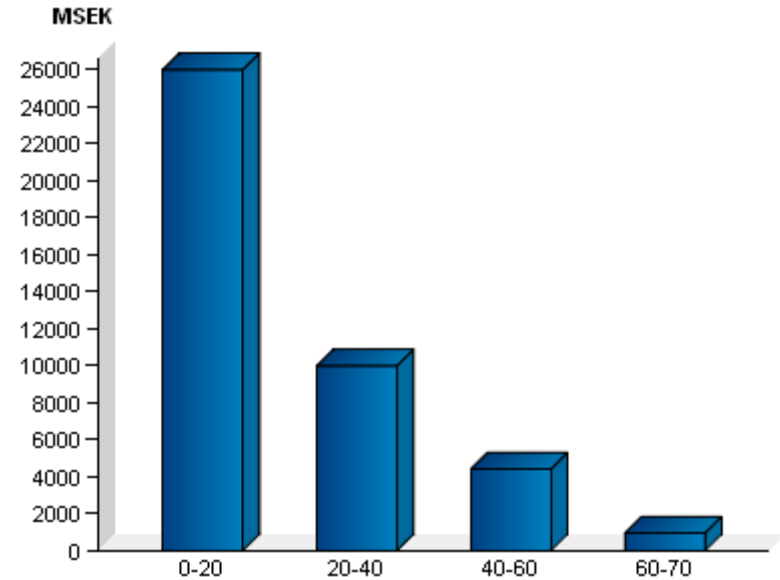
Cover Pool	SEK 42 821 M	
Substitute Assets	SEK 3 270 M	
Cover Bonds	SEK -41 449 M	
Over Collateral	SEK 4 642 M	10,08 %



Loan amount by LTV bucket as of 30th September 2009

Stress test LTV following a 15% price drop

Total change in cover pool	-2,37%
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Geographic distribution

District	% of total volume
Skellefteå	3 %
Östersund	2 %
Härnösand	3 %
Gävle	4 %
Uppsala	5 %
Karlstad	6 %
Örebro	8 %
Stockholm	8 %
Skara	8 %
Linköping	13 %
Göteborg	6 %
Visby	5 %
Falkenberg	5 %
Växjö	5 %
Kalmar	4 %
Lund	9 %
Kristianstad	6 %

