



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as of 30 June 2009

- Lending volume SEK 41 573 M
- Security
 - 98,5 % Agriculture properties
 - 1,5 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 35,56 %
 - Property weighted 18,16 %
- Number of properties 37 208
- Number of loans 129 389
- Average loan size SEK 321 300
- Type of interest
 - Floating 46 %
 - Fixed 54 %
- Type of amortization
 - Amortizing 55 %
 - Non amortizing 45 %





Cover pool summary

as of 30 June 2009

Concentration	Volume (SEK)	
Top 5 borrowers	545 M	1.31 %
Top 10 borrowers	861 M	2.07 %
Top 20 borrowers	1 381 M	3.32 %

Seasoning	Years	Months
Loan level	7.47	90
Customer level	19.53	234
Property level	25.78	309

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	9 850 M
Municipalities	80 M
Outstanding repos	-7 891 M
In the pool	2 039 M

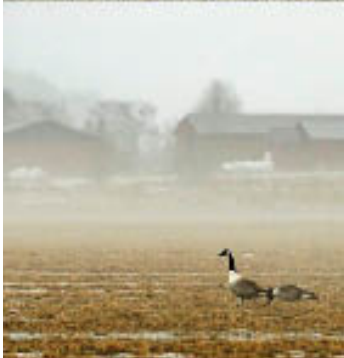




Cover pool summary

as of 30 June 2009

Maturity Bucket (MSEK)	Assets	Bonds
6M	23 939	-6 261
12M	3 498	-5 260
2Y	4 782	-17 501
3Y	2 879	-5 323
4Y	2 208	-1 664
5Y	2 083	-2 819
> 5Y	2 157	-2 270
	41 546	-41 097





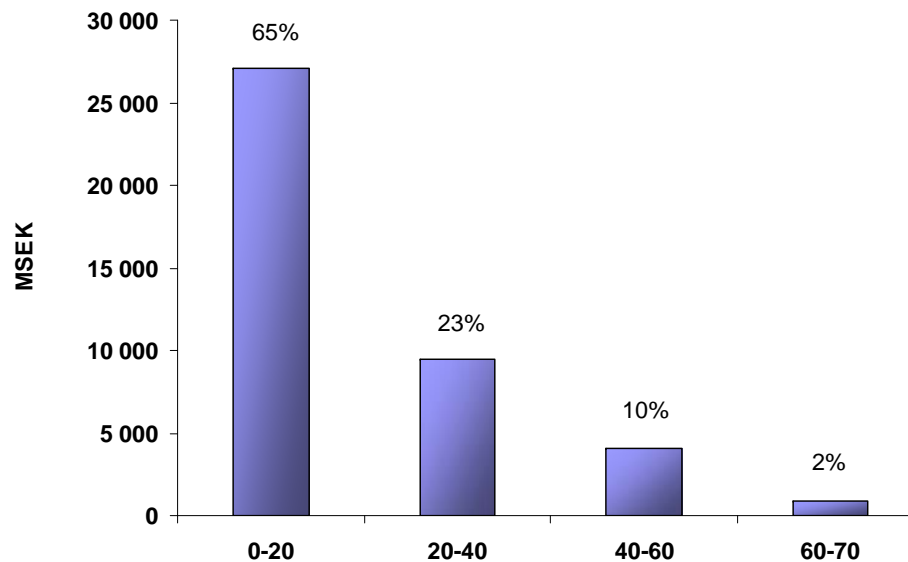
Cover pool

as of 30 June 2009

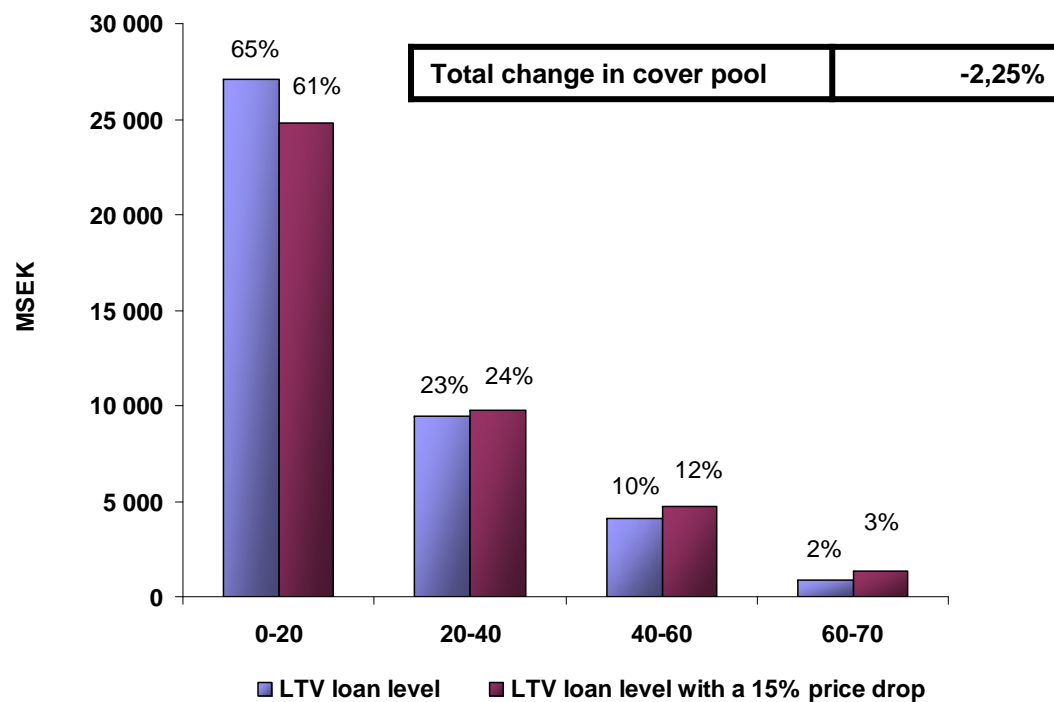
Cover Pool	SEK 41 573 M	
Substitute Assets	SEK 2 039 M	
Cover Bonds	SEK -41 097 M	
Over Collateral	SEK 2 515 M	5,77%



Loan amount by LTV bucket as of 30th June 2009



Stress test LTV following a 15% price drop





Geographic distribution

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

