



Landshypotek Bank

# Cover Pool Statistics

Landshypotek Bank

As per September 30, 2022

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Type of collateral	Lending volume (SEK)	Number of properties	Number of loans	Average loan size	Weighted average LTV
Residential - single family houses	25 698 M	12 919	29 085	883 564	42,74%
Residential - forest & agriculture	30 095 M	18 760	53 594	561 545	38,27%
Commercial - forest & agriculture	43 192 M	9 134	26 773	1 613 280	47,10%
<b>Total</b>	<b>98 986 M</b>	<b>40 813</b>	<b>109 452</b>	<b>904 380</b>	<b>43,28%</b>



Type of collateral	Interest rate		Amortising (property level)	Amortisation plans (loan level)	
	Floating	Fixed		Planned amortisation	IO and bullet
Residential - single family houses	45%	55%	72%	98%	2%
Residential - forest & agriculture	53%	47%	80%	97%	3%
Commercial - forest & agriculture	45%	55%	81%	98%	2%
<b>Total</b>	<b>48%</b>	<b>52%</b>	<b>79%</b>	<b>98%</b>	<b>2%</b>



<b>Concentration</b>	<b>Volume (SEK)</b>	<b>% of total volume</b>
Top 5 borrowers	923 M	0,89 %
Top 10 borrowers	1 646 M	1,61 %
Top 20 borrowers	2 886 M	2,81 %
<b>Seasoning</b>	<b>Years</b>	<b>Months</b>
Loan level	5,42	65
Customer level	14,07	169
Property level	20,48	246

## Cover Pool – other assets

Type of asset	Nominal (SEK)
Credit institutions – Swedish Covered Bonds, AAA-rated	3 600 M
Credit institutions – derivatives	0 M
Public exposure – municipalities	854 M
<b>Total</b>	<b>4 454 M</b>

# Cover Pool Maturity

Maturity Bucket (MSEK)	Assets	Bonds
6M	72 546	-3 843
12M	7 319	-8 900
2Y	9 646	-16 410
3Y	5 566	-11 550
4Y	3 534	-20 025
5Y	3 077	-17 440
> 5Y	1 752	-3 369
	<b>103 440</b>	<b>-81 537</b>

# Cover Pool Summary

**As per September 30, 2022**

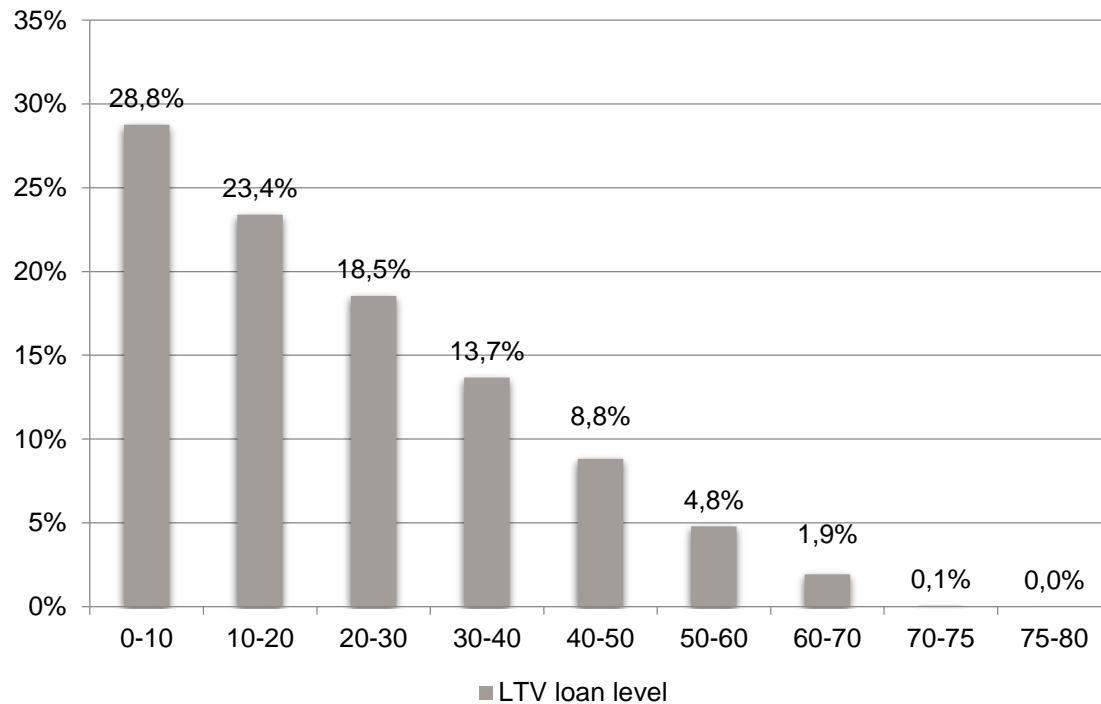
Mortgages	SEK 98 986 M	
Credit institutions	SEK 3 600 M	
Public exposure	SEK 854 M	
<hr/>		
Cover Bonds	SEK -81 537 M	
Cost for winding up	SEK -109 M	
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Over Collateral	SEK 21 794 M	26,73%

## As per September 30, 2022

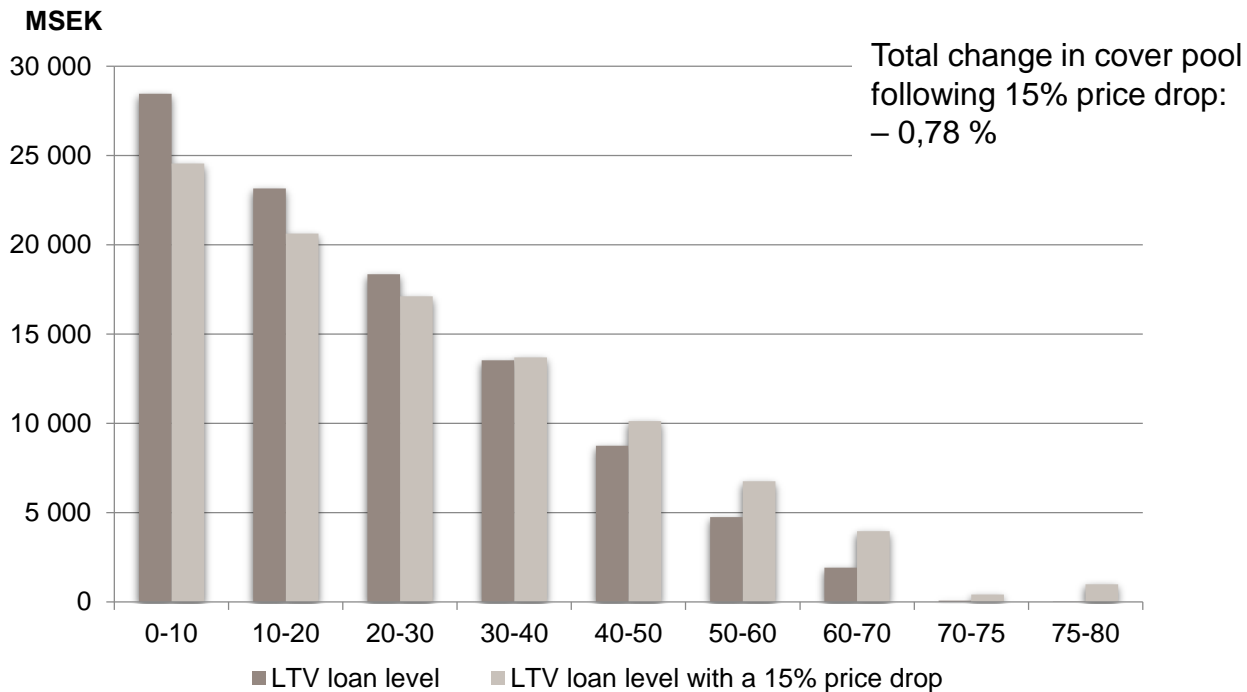
Substitute assets eligible for liquidity buffer	SEK 4 454 M
Maximum cumulative net liquidity outflow over the next 180 days for cover bonds issued under the new regulation.	SEK 0 M



## Loan amount by LTV bucket



## Stress test LTV -> 15% price drop



## Geographical distribution

County	% of total Volume
Skåne	15%
Västra Götaland	14%
Stockholm	10%
Östergötland	10%
Örebro	6%
Värmland	5%
Halland	4%
Jönköping	4%
Kalmar	4%
Södermanland	4%
Uppsala	4%

County	% of total volume
Gotland	3%
Kronoberg	3%
Blekinge	2%
Gävleborg	2%
Jämtland	2%
Västerbotten	2%
Västernorrland	2%
Västmanland	2%
Dalarna	1%
Norrbottn	1%