



Landshypotek Bank

Cover Pool Statistics

Landshypotek Bank

As per March 31, 2023

Cover Pool - mortgages

As per March 31, 2023

Type of collateral	Lending volume (SEK)	Number of properties	Number of loans	Average loan size	Weighted average LTV
Residential - single family houses	28 142 M	14 159	31 829	884 142	43,62%
Residential - forest & agriculture	29 975 M	18 360	51 868	577 908	37,86%
Commercial - forest & agriculture	43 870 M	9 101	26 927	1 629 229	46,66%
Total	101 987 M	41 620	110 624	921 920	43,23%



Type of collateral	Interest rate		Amortising (property level)	Amortisation plans (loan level)	
	Floating	Fixed		Planned amortisation	IO and bullet
Residential - single family houses	77%	23%	70%	98%	2%
Residential - forest & agriculture	62%	38%	76%	98%	2%
Commercial - forest & agriculture	59%	41%	76%	98%	2%
Total	65%	35%	74%	98%	2%



Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	937 M	0,92 %
Top 10 borrowers	1 671 M	1,64 %
Top 20 borrowers	2 960 M	2,90 %
Seasoning	Years	Months
Loan level	5,45	65
Customer level	13,90	167
Property level	19,82	238

Cover Pool – other assets

Type of asset	Nominal (SEK)
Credit institutions – Swedish Covered Bonds, AAA-rated	1 600 M
Credit institutions – derivatives	0 M
Public exposure – municipalities	2 013 M
Total	3 613 M

Cover Pool Maturity

Maturity Bucket (MSEK)	Assets	Bonds
6M	79 740	-8 219
12M	6 877	-7 610
2Y	7 960	-17 200
3Y	4 324	-13 148
4Y	3 792	-17 768
5Y	1 721	-12 099
> 5Y	1 186	-3 369
	105 600	-79 413

Cover Pool Summary

As per March 31, 2023

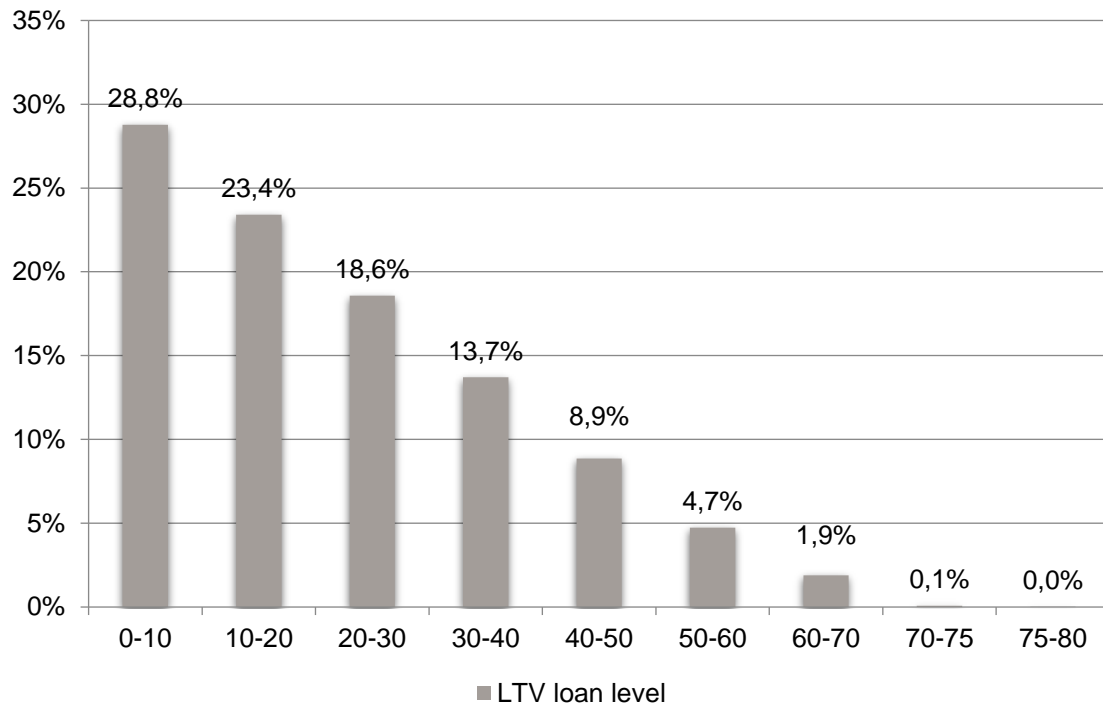
Mortgages	SEK 101 987 M	
Credit institutions	SEK 1 600 M	
Public exposure	SEK 2 013 M	
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Cover Bonds	SEK -79 413 M	
Cost for winding up	SEK -112 M	
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Over Collateral	SEK 26 075 M	32,83%

Cover Pool Summary

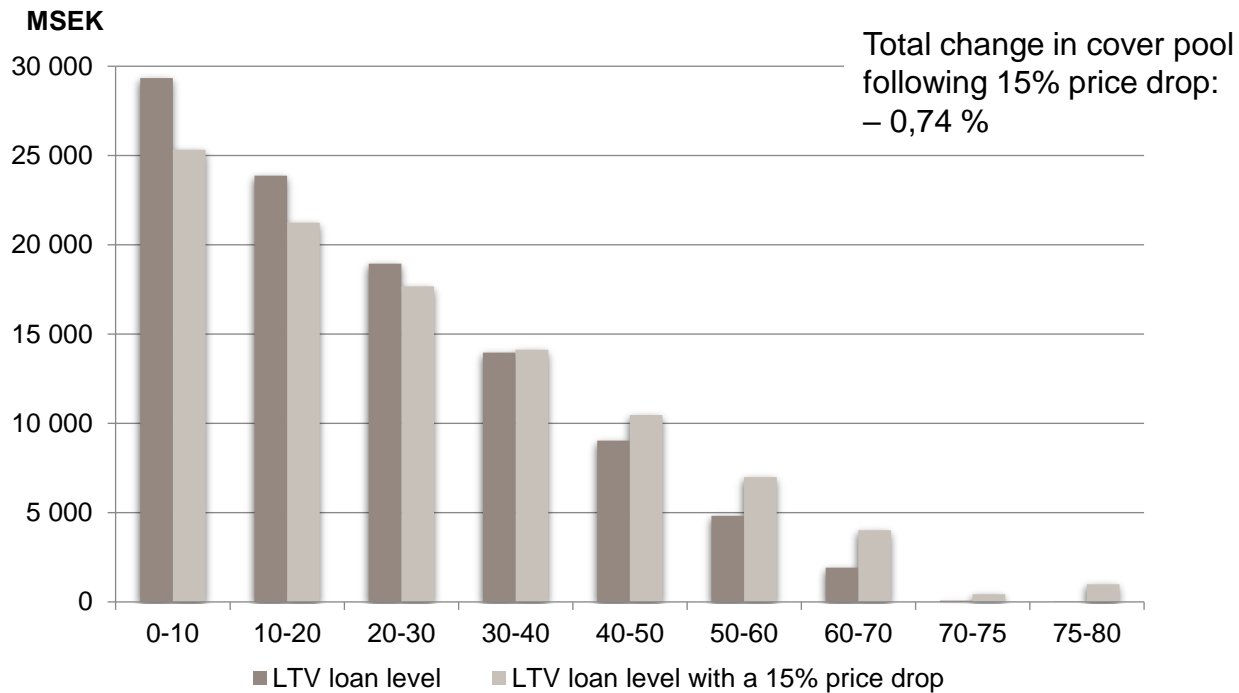
As per March 31, 2023

Substitute assets eligible for liquidity buffer	SEK	3 613 M
Maximum cumulative net liquidity outflow over the next 180 days for cover bonds issued under the new regulation.	SEK	11 M

Loan amount by LTV bucket



Stress test LTV -> 15% price drop



Geographical distribution

County	% of total Volume
Skåne	15%
Västra Götaland	14%
Stockholm	11%
Östergötland	10%
Örebro	6%
Värmland	4%
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%