



LANDSHYPOTEK

**Covered Pool Statistics**



# Cover pool summary

as per March 31, 2010

- Lending volume SEK 45 721 M
- Security
  - 98,8 % Agriculture properties
  - 1,2 % Residential
- Average LTV\*
  - Maximum LTV per property
  - Volume weighted 37,92 %
  - Property weighted 19,50 %
- Number of properties 37 097
- Number of loans 132 209
- Average loan size SEK 345 826
- Type of interest
  - Floating 57 %
  - Fixed 43 %
- Type of amortization
  - Amortizing 51 %
  - Non amortizing 49 %





# Cover pool summary

as per March 31, 2010

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	597 M	1.31 %
Top 10 borrowers	981 M	2.15 %
Top 20 borrowers	1 640 M	3.59 %

Seasoning	Years	Months
Loan level	7.15	86
Customer level	19.63	236
Property level	25.80	310

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	13 100 M
Municipalities	270 M
Outstanding repos	-5 389 M
In the pool	7 981 M





# Cover pool summary

as per March 31, 2010



Maturity Bucket (MSEK)	Assets	Bonds
6M	27 242	-4 562
12M	2 378	-5 472
2Y	9 015	-16 961
3Y	4 693	-8 269
4Y	3 387	-5 445
5Y	4 965	-5 052
> 5Y	2 022	-4 010
	<b>53 702</b>	<b>-49 771</b>



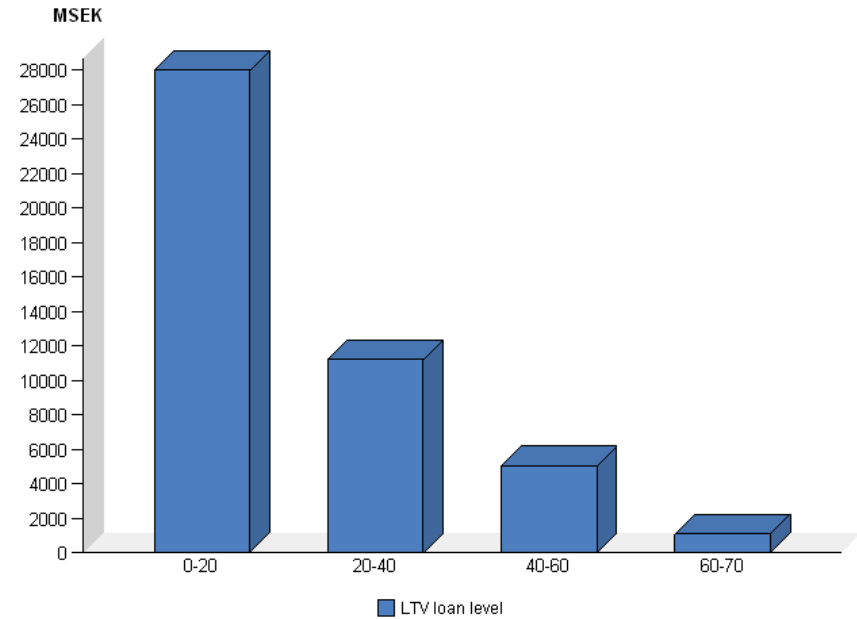
# Cover pool

as per March 31, 2010

Cover Pool	SEK 45 721 M	
Substitute Assets	SEK 7 981 M	
Cover Bonds	SEK -49 771 M	
Over Collateral	SEK 3 991 M	<b>8,02%</b>



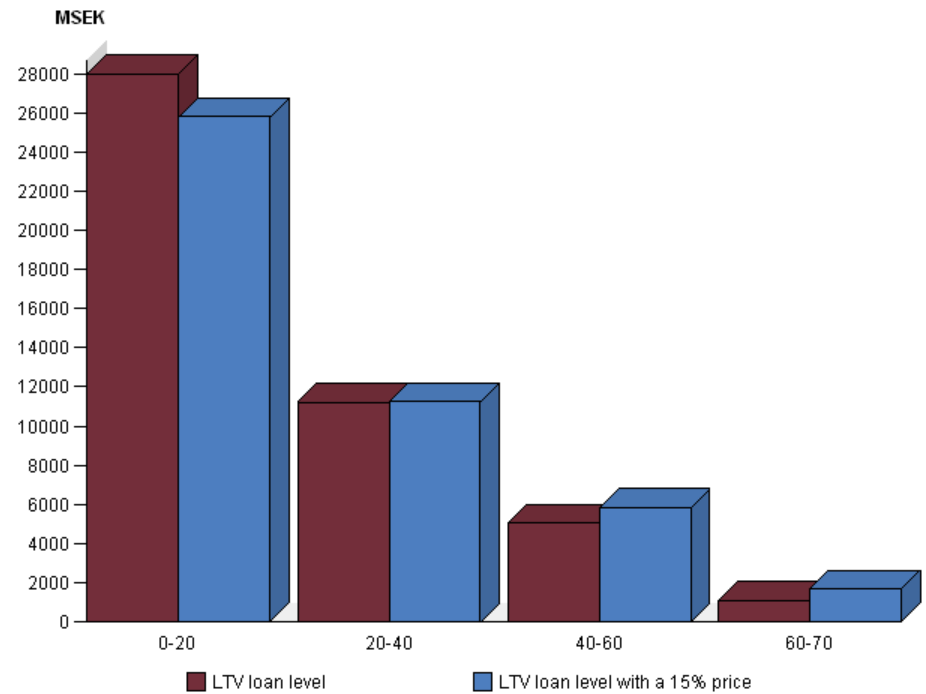
## Loan amount by LTV bucket as per March 31, 2010



## Stress test LTV following a 15% price drop

Total change in cover pool

-2,58%





# Geographic distribution

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

