



LANDSHYPOTEK

**Covered Pool Statistics**



# Cover pool summary

as per March 31, 2012

➤ Lending volume	SEK 54 115M
➤ Security	98,8 % Agriculture properties 1,2 % Residential
➤ Average LTV*	Maximum LTV per property
- Volume weighted	41,48 %
- Property weighted	21,75 %
➤ Number of properties	35 795
➤ Number of loans	132 876
➤ Average loan size	SEK 407 260
➤ Type of interest	
- Floating	46 %
- Fixed	54 %
➤ Type of amortization	
- Amortizing	88 %
-Non amortizing	12 %





# Cover pool summary

as per March 31, 2012

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	855 M	1.58 %
Top 10 borrowers	1 345 M	2.49 %
Top 20 borrowers	2 196M	4.06 %

Seasoning	Years	Months
Loan level	6.89	83
Customer level	19.94	239
Property level	26.22	315

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	10 200 M
Municipalities	2 988 M
Outstanding repos	-1 660 M
In the pool	11 528 M





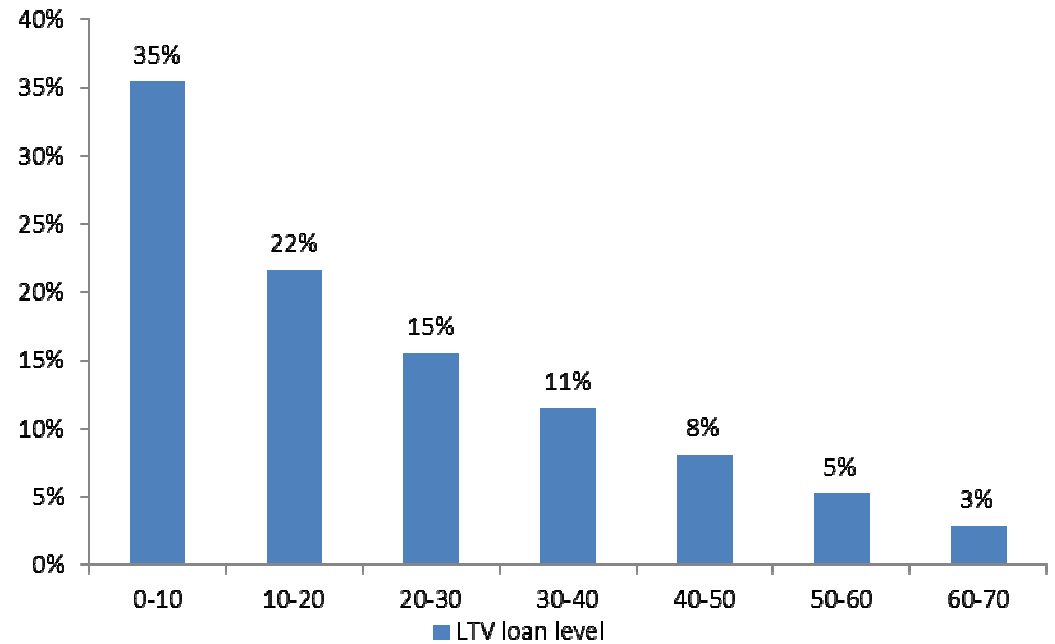
# Cover pool

as per March 31, 2012

Cover Pool	SEK 54 115 M	
Substitute Assets	SEK 11 528 M	
Cover Bonds	SEK -52 497 M	
Over Collateral	SEK 13 146 M	<b>25,04%</b>

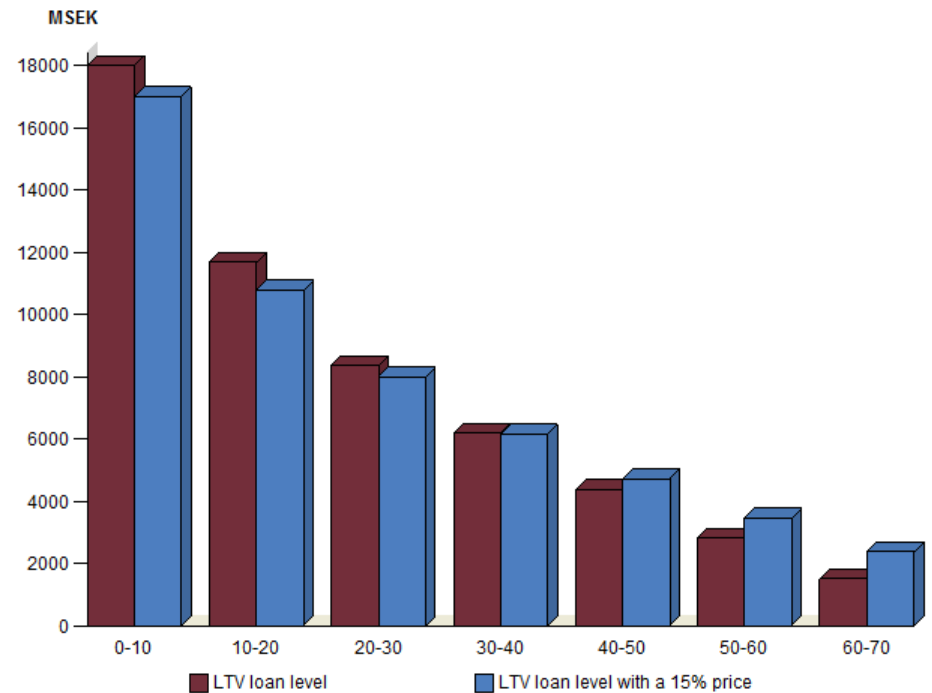


## Loan amount by LTV bucket as per March 31, 2012



## Stress test LTV following a 15% price drop

Total change in cover pool	-2,99 %
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# Geographic distribution

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

