



LANDSHYPOTEK

**Covered Pool Statistics**



# Cover pool summary

as per June 30, 2010

- Lending volume SEK 46 880 M
- Security
  - 98,8 % Agriculture properties
  - 1,2 % Residential
- Average LTV\*
  - Maximum LTV per property
  - Volume weighted 38,44 %
  - Property weighted 19,69 %
- Number of properties 37 013
- Number of loans 133 235
- Average loan size SEK 351 859
- Type of interest
  - Floating 57 %
  - Fixed 43 %
- Type of amortization
  - Amortizing 50 %
  - Non amortizing 50 %





# Cover pool summary

as per June 30, 2010

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	616 M	1.31 %
Top 10 borrowers	1 014 M	2.16 %
Top 20 borrowers	1 684 M	3.59 %

Seasoning	Years	Months
Loan level	7.11	85
Customer level	19.67	236
Property level	25.87	310

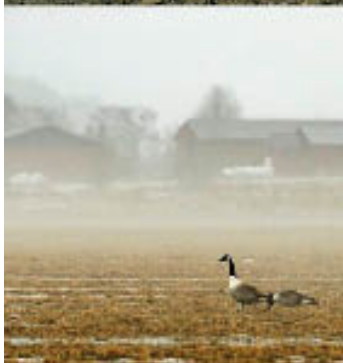
Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	13 450 M
Municipalities	670 M
Outstanding repos	-5 140 M
In the pool	8 980 M





# Cover pool summary

as per June 30, 2010



Maturity Bucket (MSEK)	Assets	Bonds
6M	26 944	-3 188
12M	7 765	-8 422
2Y	7 883	-12 365
3Y	4 466	-10 981
4Y	4 882	-4 288
5Y	2 115	-4 611
> 5Y	1 748	-5 064
	<b>55 803</b>	<b>-48 921</b>



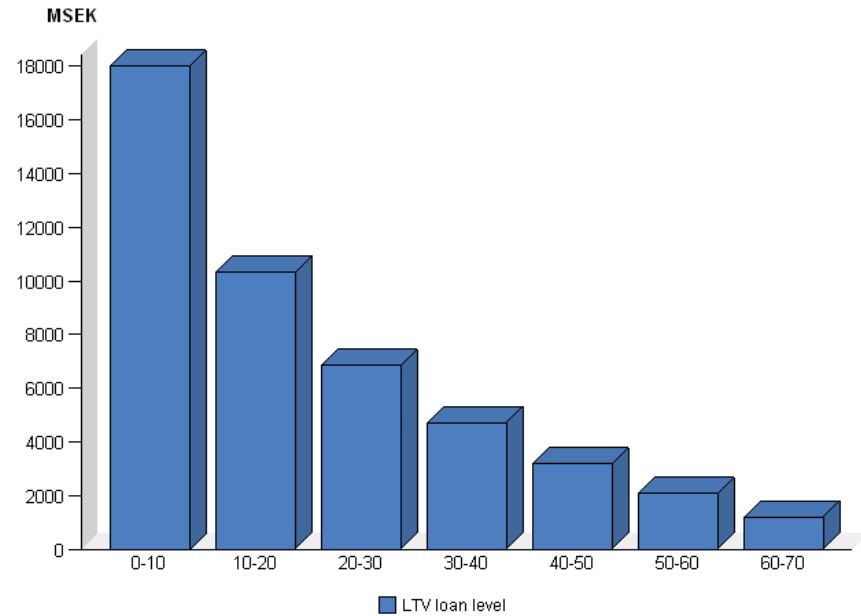
# Cover pool

as per June 30, 2010

Cover Pool	SEK 46 880 M	
Substitute Assets	SEK 8 980 M	
Cover Bonds	SEK -48 921 M	
<b>Over Collateral</b>	<b>SEK 6 939 M</b>	<b>14,18 %</b>



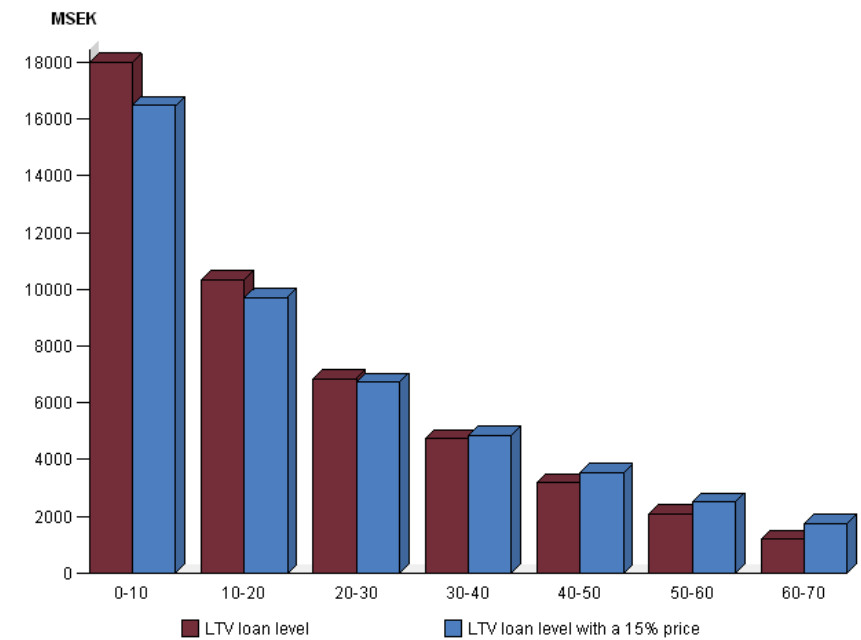
## Loan amount by LTV bucket as per June 30, 2010



## Stress test LTV following a 15% price drop

Total change in cover pool

-2,74%





# Geographic distribution

County	% of total volume
Blekinge	1%
Dalarnas	2%
Gotlands	4%
Gävleborgs	3%
Hallands	5%
Jämtlands	2%
Jönköpings	3%
Kalmar	5%
Kronobergs	2%
Norrbottnens	1%
Skåne	15%
Stockholms	4%
Södermanlands	5%
Uppsala	4%
Värmlands	5%
Västerbottnens	2%
Västernorrlands	2%
Västmanlands	2%
Västra Götalands	15%
Örebro	7%
Östergötlands	11%

