



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as per June 30, 2012

- Lending volume SEK 55 093 M
- Security
 - 98,8 % Agriculture properties
 - 1,2 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 40,53 %
 - Property weighted 20,56 %
- Number of properties 35 506
- Number of loans 132 446
- Average loan size SEK 415 967
- Type of interest
 - Floating 45 %
 - Fixed 55 %
- Type of amortization
 - Amortizing 89 %
 - Non amortizing 11 %





Cover pool summary

as per June 30, 2012

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	945 M	1.72 %
Top 10 borrowers	1 469 M	2,67 %
Top 20 borrowers	2 336 M	4,24 %

Seasoning	Years	Months
Loan level	6.87	82
Customer level	20.00	240
Property level	26.30	316

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	9 650 M
Municipalities	2 988 M
In the pool	12 638 M





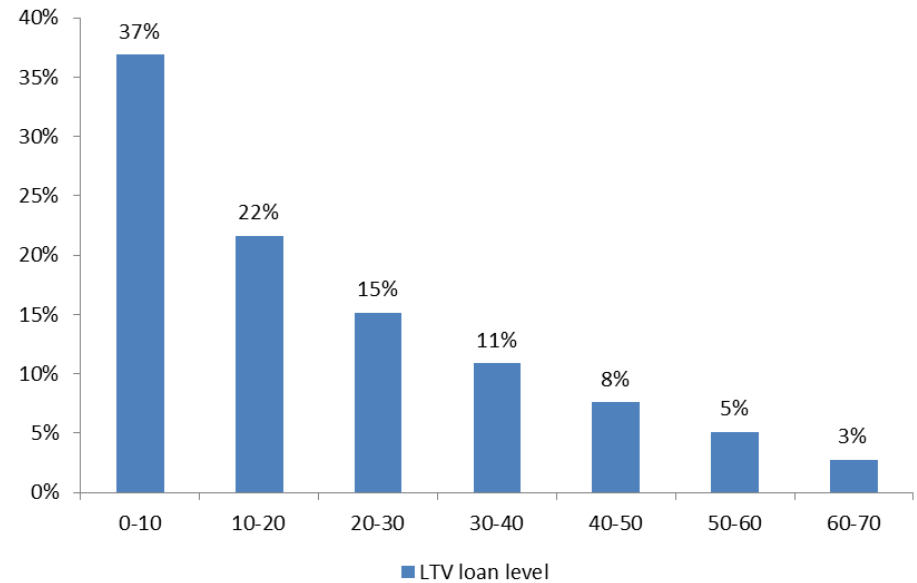
Cover pool

as per June 30, 2012

Cover Pool	SEK 55 093 M	
Substitute Assets	SEK 12 638 M	
Cover Bonds	SEK -54 408 M	
Over Collateral	SEK 13 323 M	24,49%

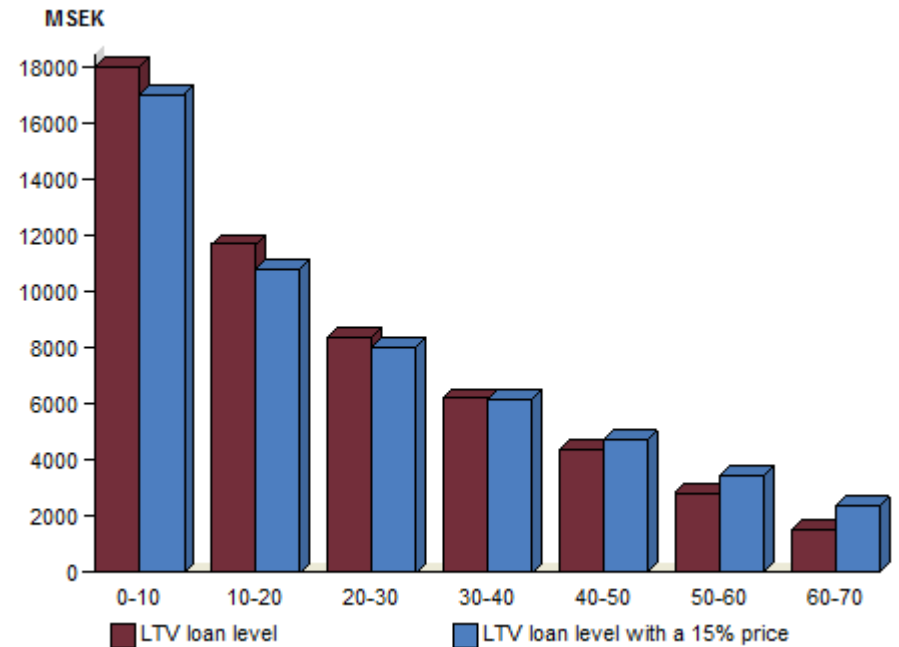


Loan amount by LTV bucket as per June 30, 2012



Stress test LTV following a 15% price drop

Total change in cover pool	-2,97 %
----------------------------	---------





Geographic distribution

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

