



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as per September 30, 2010

- Lending volume SEK 48 537 M
- Security
 - 98,8 % Agriculture properties
 - 1,2 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 39,03 %
 - Property weighted 20,11 %
- Number of properties 37 031
- Number of loans 134 269
- Average loan size SEK 361 489
- Type of interest
 - Floating 61 %
 - Fixed 39 %
- Type of amortization
 - Amortizing 48 %
 - Non amortizing 52 %





Cover pool summary

as per September 30, 2010

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	1 102 M	2,27 %
Top 10 borrowers	1 773 M	3,65 %
Top 20 borrowers	2 929 M	6,03 %

Seasoning	Years	Months
Loan level	7.02	84
Customer level	19.75	237
Property level	25.90	311

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	9 450 M
Municipalities	670 M
Outstanding repos	-2 345 M
In the pool	7 775 M





Cover pool summary

as per September 30, 2010



Maturity Bucket (MSEK)	Assets	Bonds
6M	31 827	-4 330
12M	2 847	-9 179
2Y	7 897	-14 905
3Y	4 391	-6 137
4Y	4 960	-5 338
5Y	2 788	-3 911
> 5Y	1 582	-6 415
	56 292	-50 214



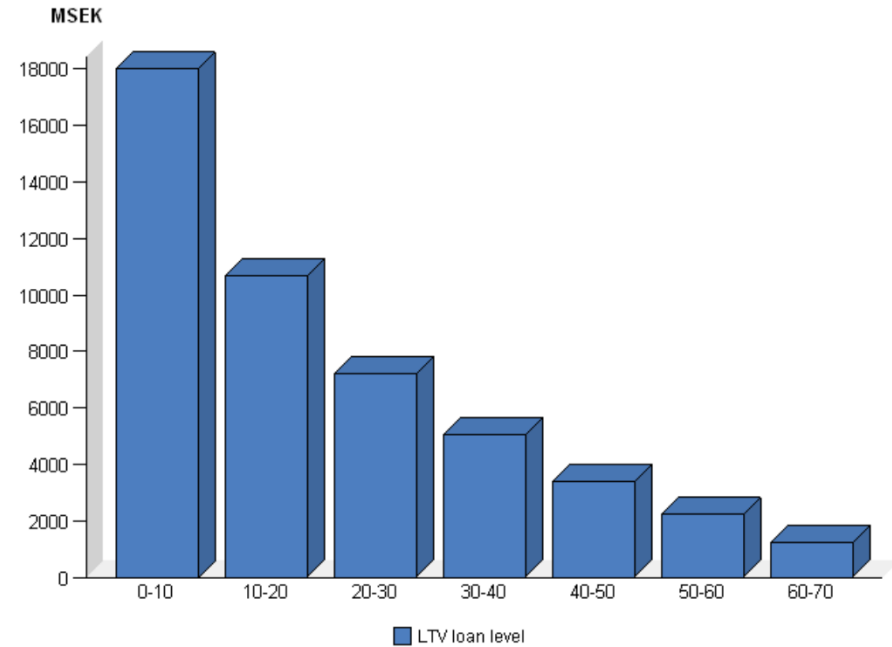
Cover pool

as per September 30, 2010

Cover Pool	SEK 48 517 M	
Substitute Assets	SEK 7 775 M	
Cover Bonds	SEK -50 214 M	
Over Collateral	SEK 6 078 M	12,10%



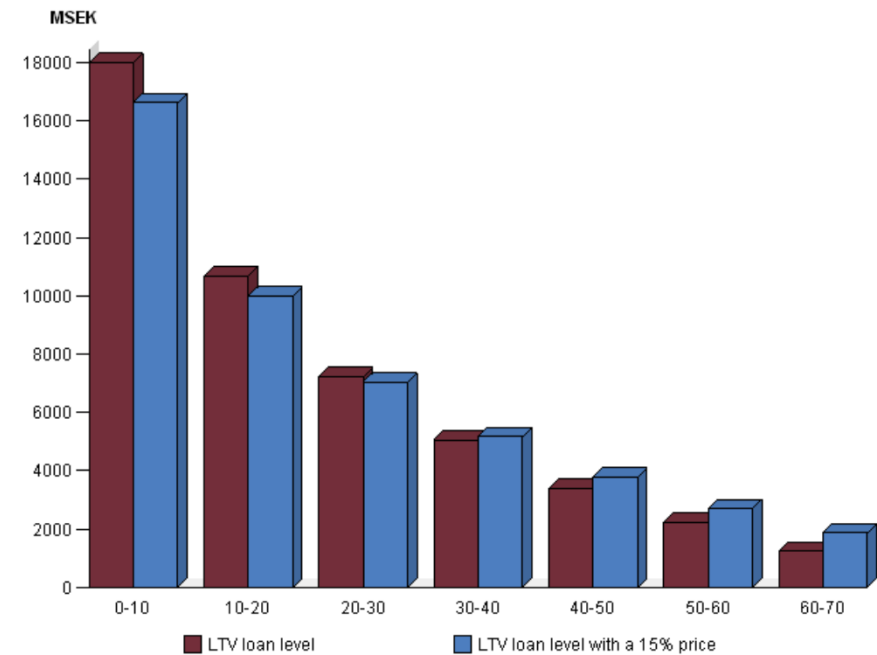
Loan amount by LTV bucket as per September 30, 2010



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	5%
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	6%
Östergötlands	11%

