



LANDSHYPOTEK

**Covered Pool Statistics**



# Cover pool summary

as per September 30, 2011

- Lending volume SEK 52 466 M
- Security
  - 98,8 % Agriculture properties
  - 1,2 % Residential
- Average LTV\*
  - Maximum LTV per property
  - Volume weighted 40,48 %
  - Property weighted 21,07 %
- Number of properties 36 335
- Number of loans 133 830
- Average loan size SEK 392 033
- Type of interest
  - Floating 59 %
  - Fixed 41 %
- Type of amortization
  - Amortizing 79 %
  - Non amortizing 21 %





# Cover pool summary

as per September 30, 2011

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	797 M	1.52 %
Top 10 borrowers	1 248 M	2,38 %
Top 20 borrowers	2 010 M	3,83 %

Seasoning	Years	Months
Loan level	6.92	83
Customer level	19.93	239
Property level	26.11	313

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	9 100 M
Municipalities	2 857 M
In the pool	11 957 M





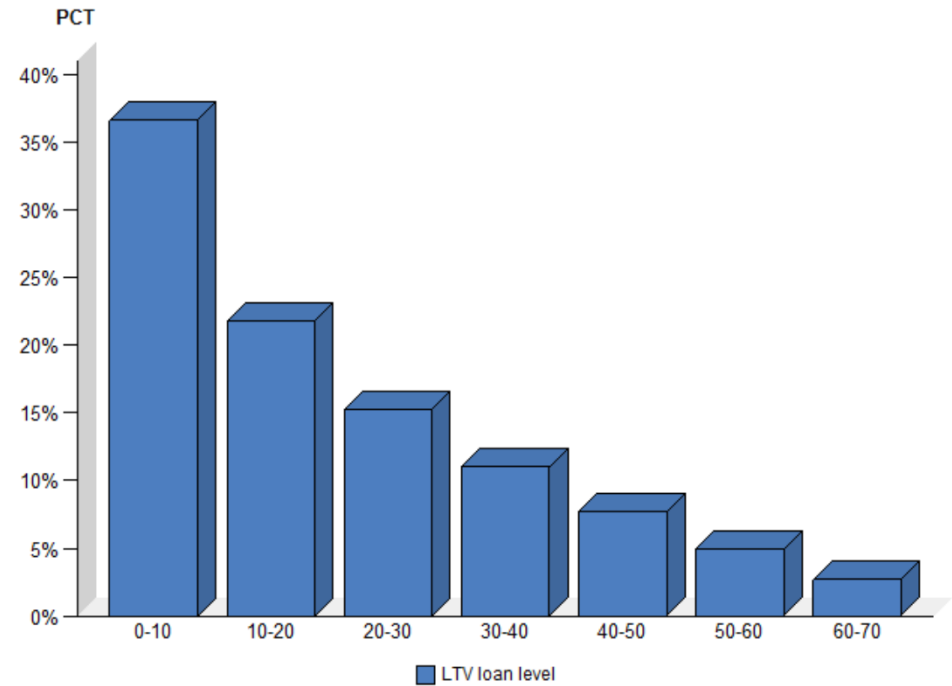
# Cover pool

as per September 30, 2011

Cover Pool	SEK 52 466 M	
Substitute Assets	SEK 11 957 M	
Cover Bonds	SEK -50 677 M	
Over Collateral	SEK 13 746 M	<b>26,23%</b>

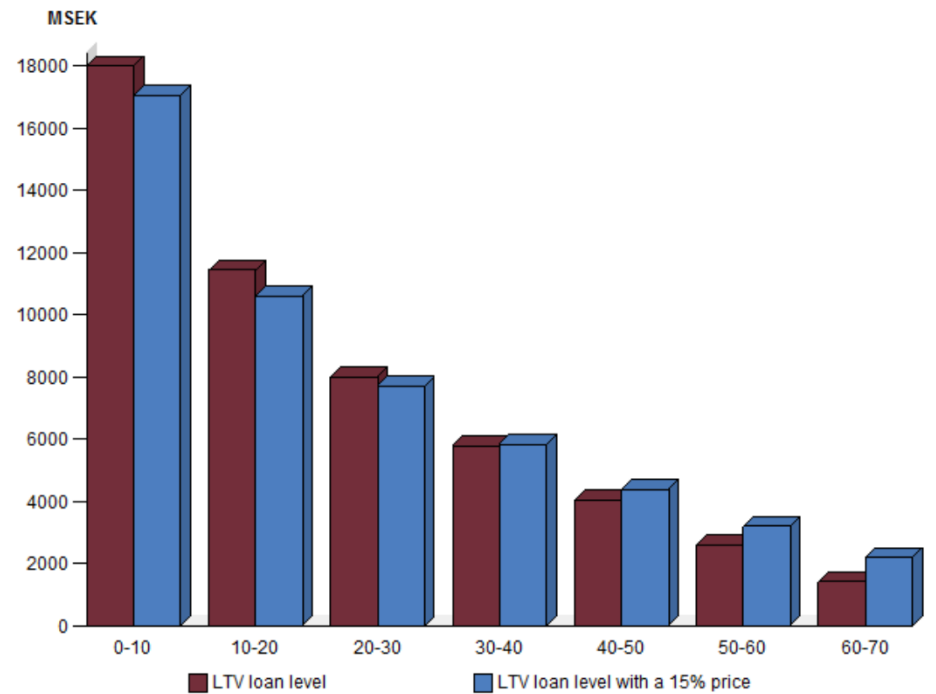


## Loan amount by LTV bucket as per September 30, 2011



## Stress test LTV following a 15% price drop

Total change in cover pool	-2,88 %
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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	4 %
Stockholm	4 %
Skara	9 %
Linköping	13 %
Jönköping	3 %
Göteborg	6 %
Visby	4 %
Falkenberg	5 %
Växjö	2 %
Kalmar	4 %
Lund	9 %
Kristianstad	6 %

