



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as of 31 December 2009

- Lending volume SEK 44 173 M
- Security
 - 98,8 % Agriculture properties
 - 1,2 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 37,13 %
 - Property weighted 19,03 %
- Number of properties 37 097
- Number of loans 131 492
- Average loan size SEK 335 936
- Type of interest
 - Floating 45 %
 - Fixed 55 %
- Type of amortization
 - Amortizing 52 %
 - Non amortizing 48 %





Cover pool summary

as of 31 December 2009

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	567 M	1.28 %
Top 10 borrowers	924 M	2.09 %
Top 20 borrowers	1 537 M	3.48 %

Seasoning	Years	Months
Loan level	7.28	87
Customer level	19.64	236
Property level	25.83	310

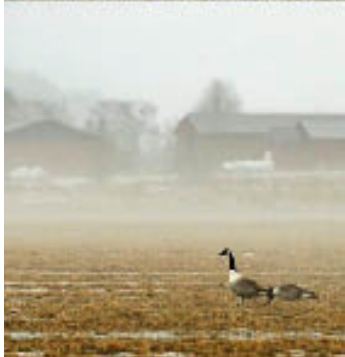
Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	11 050 M
Municipalities	20 M
Outstanding repos	-4 884 M
In the pool	6 186 M





Cover pool summary

as of 31 December 2009



Maturity Bucket (MSEK)	Assets	Bonds
6M	26 670	-2 597
12M	1 861	-10 243
2Y	8 777	-15 116
3Y	4 714	-6 115
4Y	2 269	-1 948
5Y	3 361	-5 843
> 5Y	2 707	-4 330
	50 359	-46 192



Cover pool

as of 31 December 2009

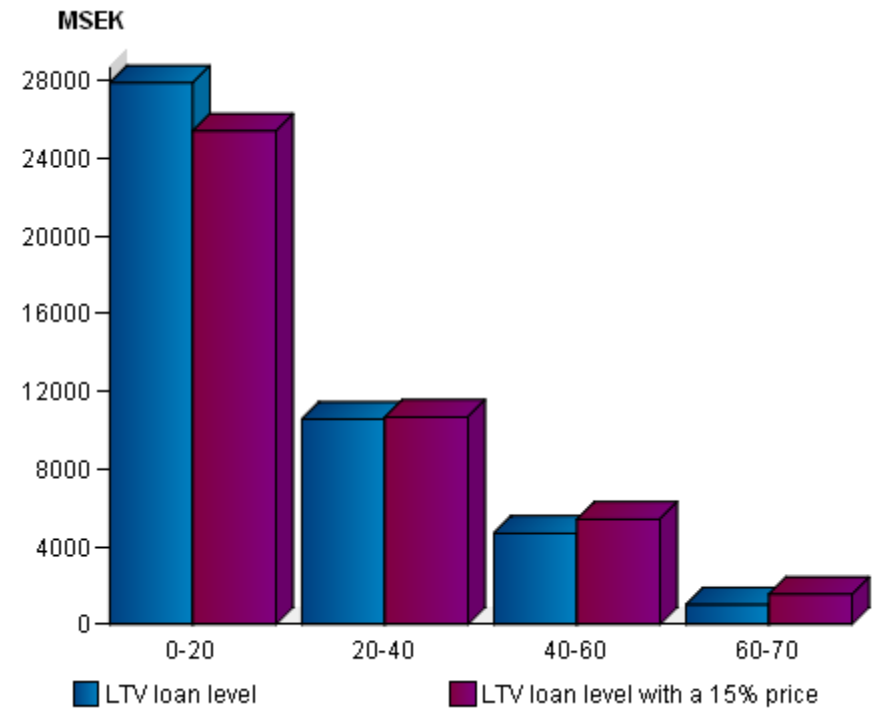
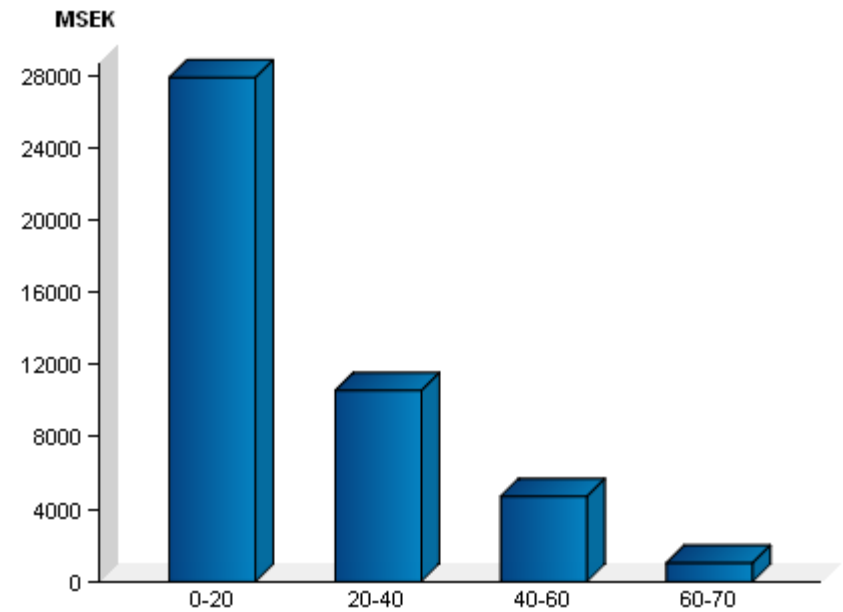
Cover Pool	SEK 44 173 M	
Substitute Assets	SEK 6 186 M	
Cover Bonds	SEK -46 192 M	
Over Collateral	SEK 4 167 M	9,02%



Loan amount by LTV bucket as of 31 December 2009

Stress test LTV following a 15% price drop

Total change in cover pool	-2,49%
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Geographic distribution

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

