



Landshypotek Bank

# Cover Pool Statistics

Landshypotek Bank

As per December 31, 2022

**As per December 31, 2022**

Type of collateral	Lending volume (SEK)	Number of properties	Number of loans	Average loan size	Weighted average LTV
Residential - single family houses	27 801 M	13 833	31 159	892 234	43,28%
Residential - forest & agriculture	29 970 M	18 566	52 893	566 620	37,97%
Commercial - forest & agriculture	43 805 M	9 195	27 497	1 593 079	46,81%
<b>Total</b>	<b>101 576 M</b>	<b>41 594</b>	<b>111 549</b>	<b>910 598</b>	<b>43,23%</b>



Type of collateral	Interest rate		Amortising (property level)	Amortisation plans (loan level)	
	Floating	Fixed		Planned amortisation	IO and bullet
Residential - single family houses	61%	39%	71%	98%	2%
Residential - forest & agriculture	58%	42%	78%	97%	3%
Commercial - forest & agriculture	53%	47%	79%	98%	2%
<b>Total</b>	<b>57%</b>	<b>43%</b>	<b>76%</b>	<b>98%</b>	<b>2%</b>



<b>Concentration</b>	<b>Volume (SEK)</b>	<b>% of total volume</b>
Top 5 borrowers	933 M	0,92 %
Top 10 borrowers	1 653 M	1,63 %
Top 20 borrowers	2 924 M	2,88 %
<b>Seasoning</b>	<b>Years</b>	<b>Months</b>
Loan level	5,47	66
Customer level	14,00	168
Property level	20,03	240

## Cover Pool – other assets

Type of asset	Nominal (SEK)
Credit institutions – Swedish Covered Bonds, AAA-rated	1 413 M
Credit institutions – derivatives	0 M
Public exposure – municipalities	450 M
<b>Total</b>	<b>1 863 M</b>

# Cover Pool Maturity

Maturity Bucket (MSEK)	Assets	Bonds
6M	77 015	-6 600
12M	7 727	-4 410
2Y	7 618	-16 600
3Y	4 820	-15 950
4Y	3 318	-14 916
5Y	1 768	-16 849
> 5Y	1 173	-3 369
	<b>103 439</b>	<b>-78 694</b>

# Cover Pool Summary

**As per December 31, 2022**

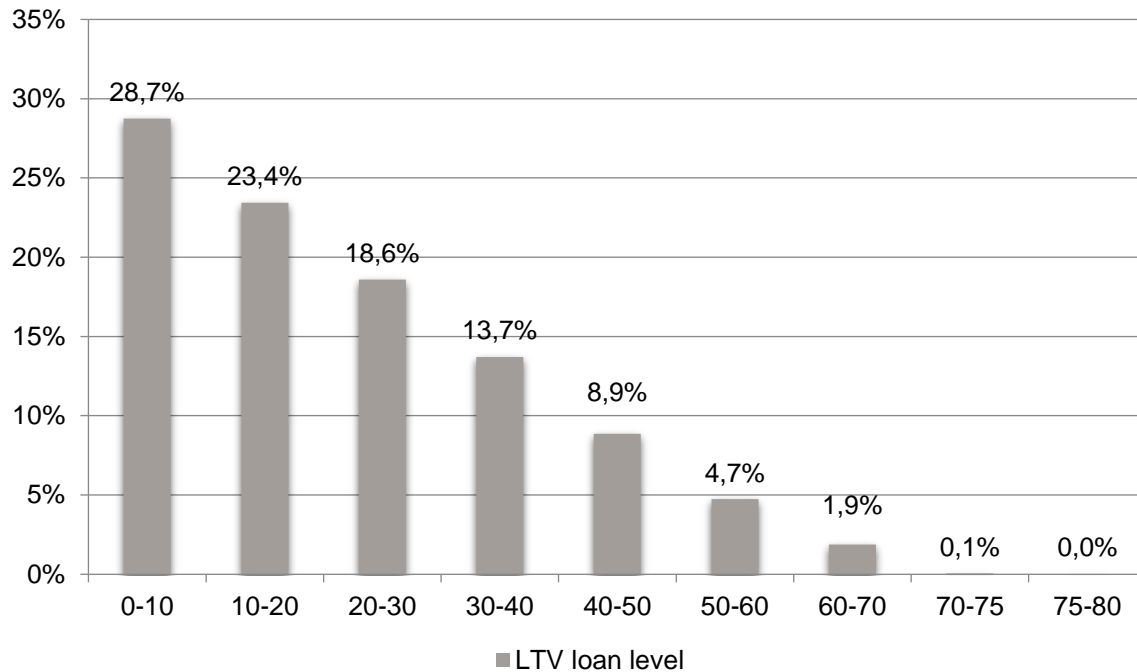
Mortgages	SEK 101 576 M	
Credit institutions	SEK 450 M	
Public exposure	SEK 1 413 M	
<hr/>		
Cover Bonds	SEK -78 694 M	
Cost for winding up	SEK -112 M	
<hr/>		
Over Collateral	SEK 24 633 M	31,30%

## As per December 31, 2022

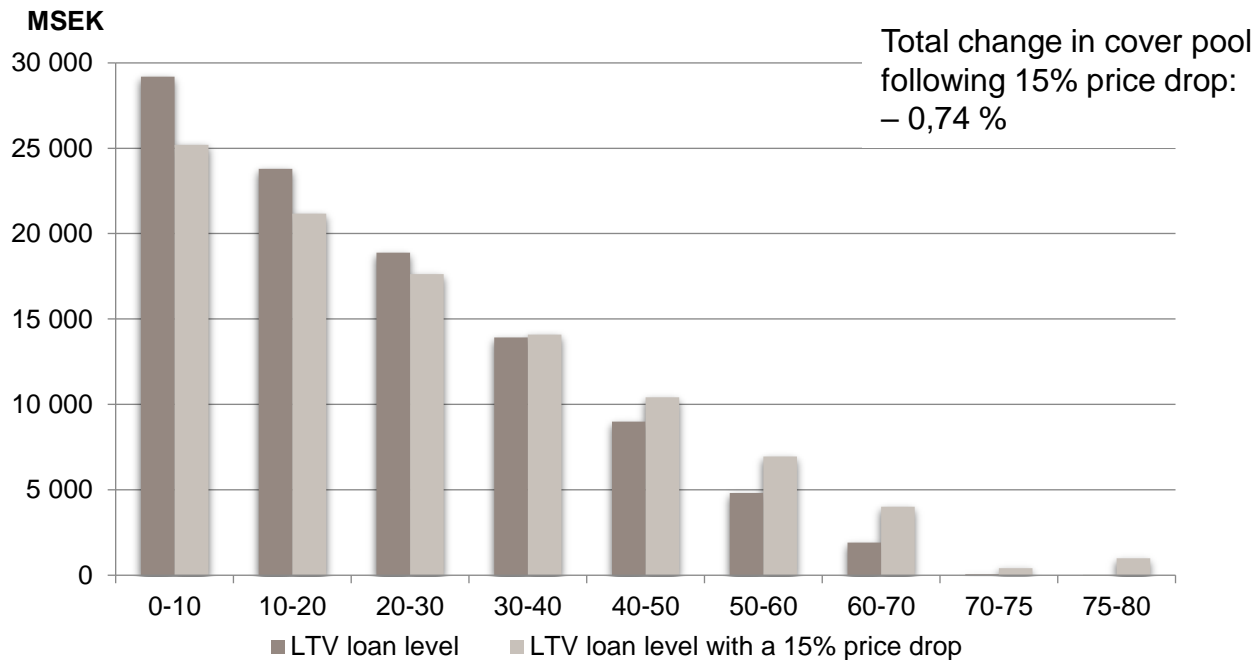
Substitute assets eligible for liquidity buffer	SEK 1 863 M
Maximum cumulative net liquidity outflow over the next 180 days for cover bonds issued under the new regulation.	SEK 0 M



## Loan amount by LTV bucket



## Stress test LTV -> 15% price drop



## Geographical distribution

County	% of total Volume
Skåne	15%
Västra Götaland	14%
Stockholm	11%
Östergötland	10%
Örebro	6%
Värmland	4%
Halland	4%
Jönköping	4%
Kalmar	4%
Södermanland	4%
Uppsala	4%

County	% of total volume
Gotland	3%
Kronoberg	3%
Blekinge	2%
Gävleborg	2%
Jämtland	2%
Västerbotten	2%
Västernorrland	2%
Västmanland	2%
Dalarna	1%
Norrbottn	1%