



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as per December 31, 2010

- Lending volume SEK 49 849 M
- Security
 - 98,8 % Agriculture properties
 - 1,2 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 39,74 %
 - Property weighted 20,53 %
- Number of properties 36 889
- Number of loans 133 984
- Average loan size SEK 372 054
- Type of interest
 - Floating 63 %
 - Fixed 37 %
- Type of amortization
 - Amortizing 48 %
 - Non amortizing 52 %





Cover pool summary

as per December 31, 2010

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	766 M	1,48 %
Top 10 borrowers	1190 M	2,39 %
Top 20 borrowers	1906 M	3,82 %

Seasoning	Years	Months
Loan level	6.95	83
Customer level	19.75	237
Property level	25.89	311

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	7 950 M
Municipalities	2 865 M
Cash	150 M
In the pool	10 965 M





Cover pool

as per December 31, 2010

Cover Pool	SEK 49 849 M	
Substitute Assets	SEK 10 965 M	
Cover Bonds	SEK -53 529 M	
Over Collateral	SEK 7 285 M	14,6%

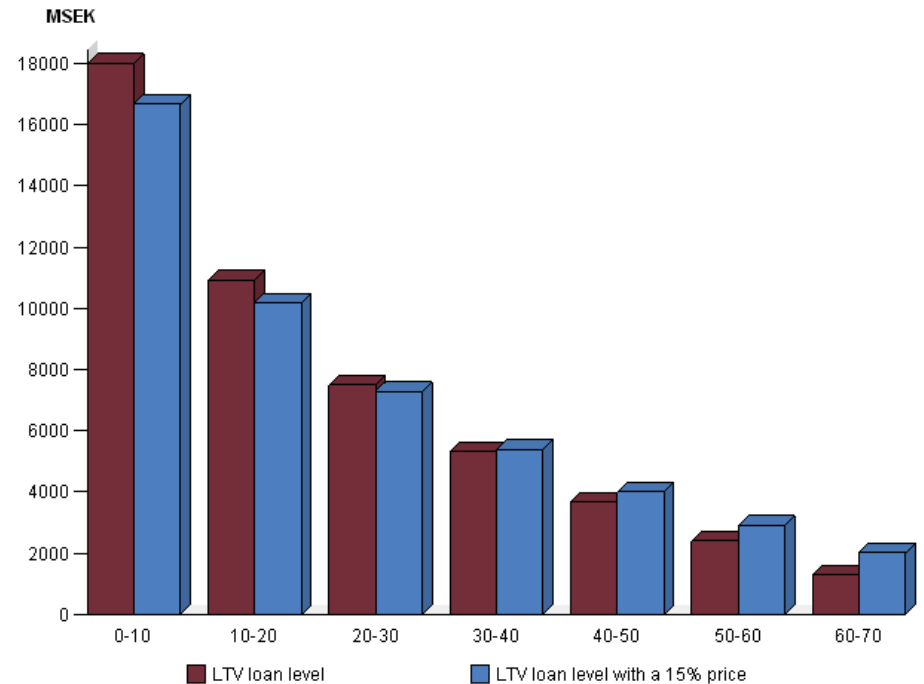
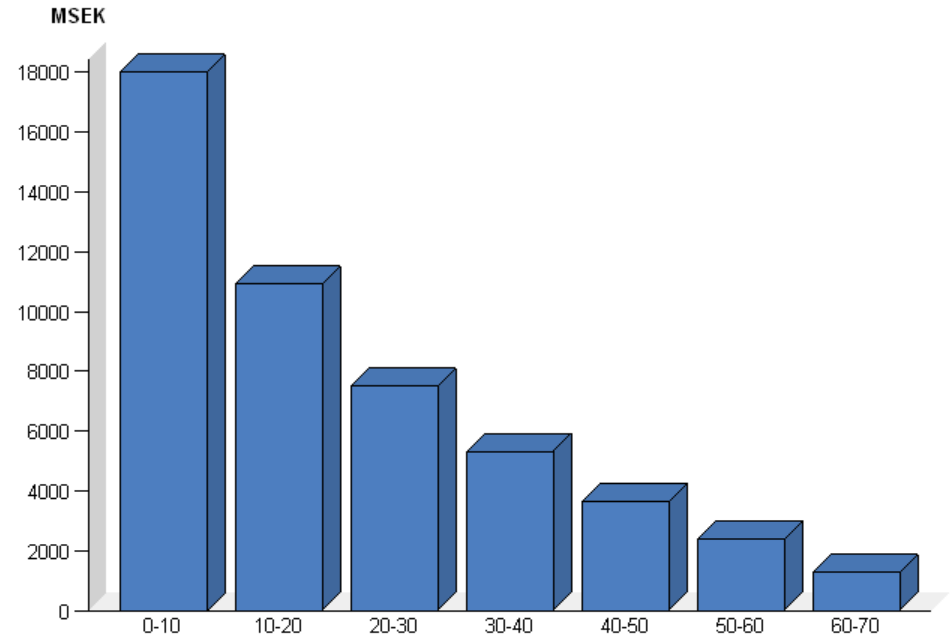


Loan amount by LTV bucket as per December 31, 2010

Stress test LTV following a 15% price drop

Total change in cover pool

-2,76%





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%

