



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as per March 31, 2011

- Lending volume SEK 50 756 M
- Security
 - 98,8 % Agriculture properties
 - 1,2 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 39,93 %
 - Property weighted 20,77 %
- Number of properties 36 720
- Number of loans 133 603
- Average loan size SEK 379 900
- Type of interest
 - Floating 60 %
 - Fixed 40 %
- Type of amortization
 - Amortizing 51 %
 - Non amortizing 49 %





Cover pool summary

as per March 31, 2011

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	597 M	1.18 %
Top 10 borrowers	981 M	1.93 %
Top 20 borrowers	1 640 M	3.23 %

Seasoning	Years	Months
Loan level	6.93	83
Customer level	19.77	237
Property level	25.94	311

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	9 050 M
Municipalities	2 845 M
Outstanding repos	-570 M
In the pool	11 325 M



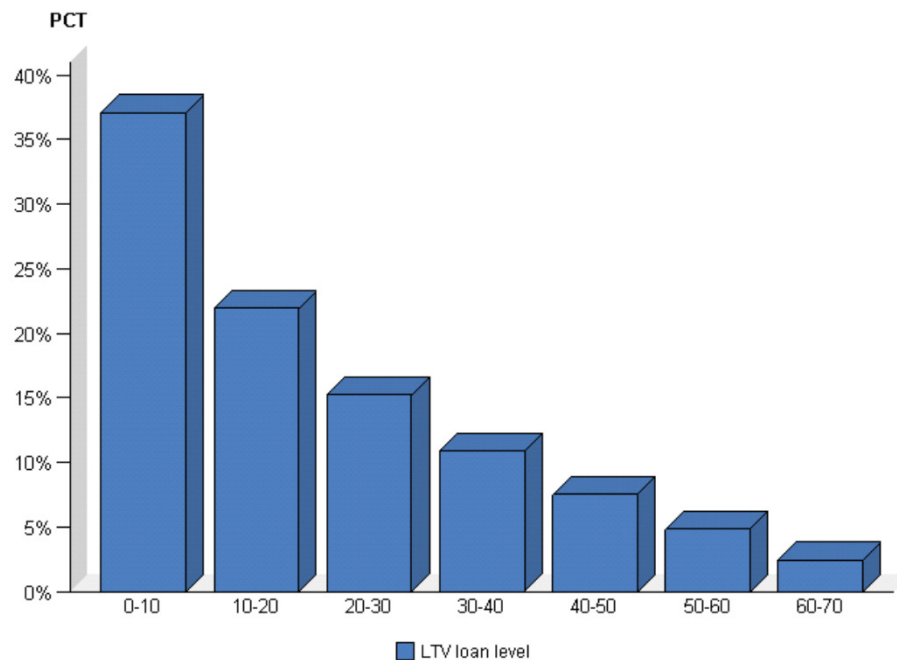
Cover pool

as per March 31, 2011

Cover Pool	SEK 50 756 M	
Substitute Assets	SEK 11 325 M	
Cover Bonds	SEK -49 782 M	
Over Collateral	SEK 12 299 M	24,71%

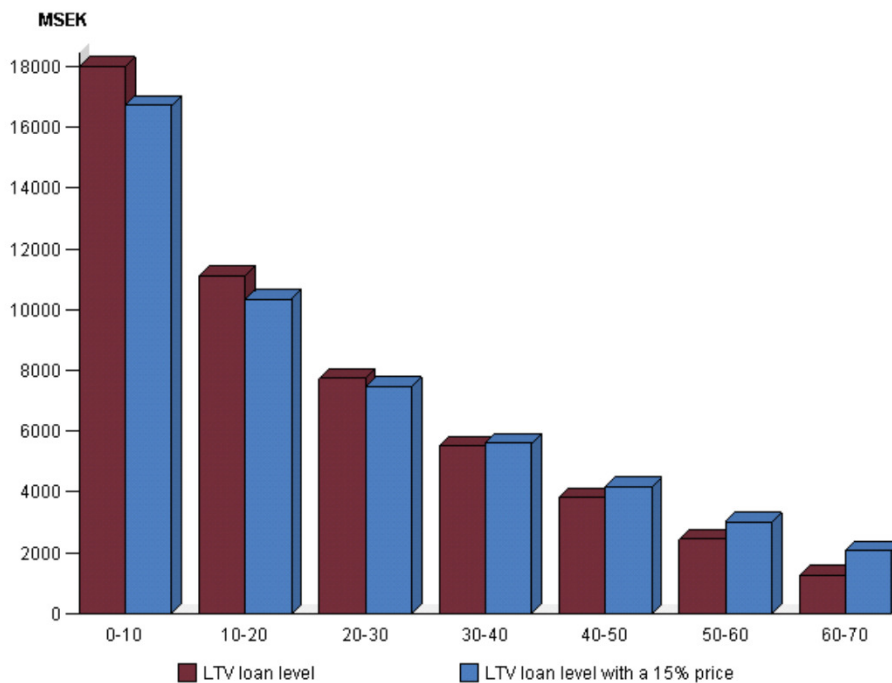


Loan amount by LTV bucket as per March 31, 2011



Stress test LTV following a 15% price drop

Total change in cover pool	-2,67 %
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Geographic distribution

District	% of total volume
Skellefteå	3 %
Östersund	2 %
Härnösand	3 %
Gävle	5 %
Uppsala	5 %
Karlstad	6 %
Örebro	7 %
Eskilstuna	5 %
Stockholm	4 %
Skara	8 %
Linköping	13 %
Jönköping	3 %
Göteborg	6 %
Visby	4 %
Falkenberg	5 %
Växjö	2 %
Kalmar	4 %
Lund	9 %
Kristianstad	6 %

