



LANDSHYPOTEK

Covered Pool Statistics



Cover pool summary

as per June 30, 2011

- Lending volume SEK 51 424 M
- Security
 - 98,8 % Agriculture properties
 - 1,2 % Residential
- Average LTV*
 - Maximum LTV per property
 - Volume weighted 39,91 %
 - Property weighted 20,72 %
- Number of properties 36 439
- Number of loans 133 387
- Average loan size SEK 385 528
- Type of interest
 - Floating 60 %
 - Fixed 40 %
- Type of amortization
 - Amortizing 70 %
 - Non amortizing 30 %





Cover pool summary

as per June 30, 2011

Concentration	Volume (SEK)	% of total volume
Top 5 borrowers	778 M	1.51 %
Top 10 borrowers	1 215 M	2,36 %
Top 20 borrowers	1 977 M	3,85 %

Seasoning	Years	Months
Loan level	6.93	83
Customer level	19.84	238
Property level	26.04	312

Substitute Assets	SEK
Swedish Covered Bonds, AAA-rated	9 000 M
Municipalities	3 195 M
In the pool	12 195 M



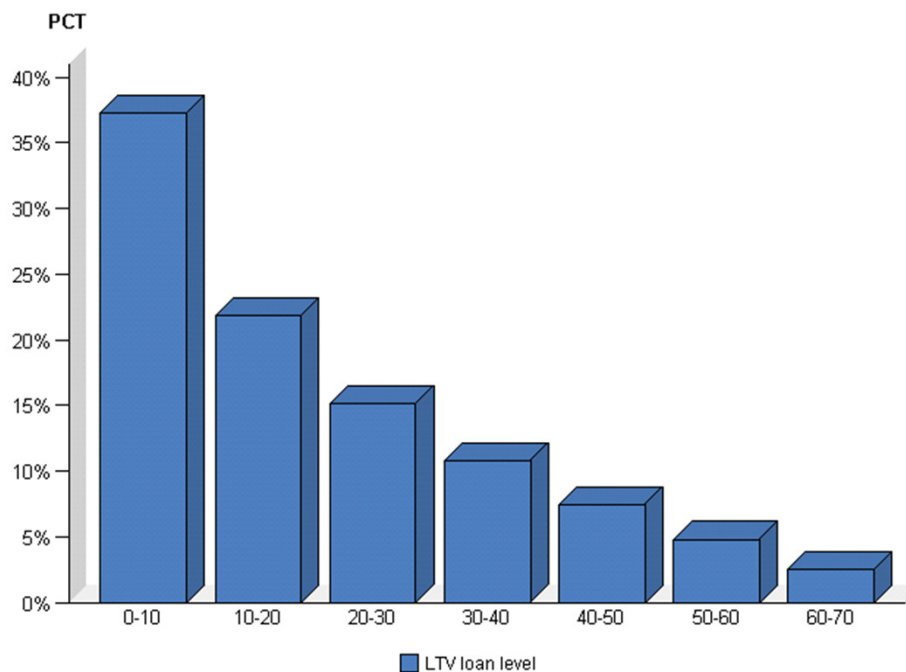
Cover pool

as per June 30, 2011

Cover Pool	SEK 51 424 M	
Substitute Assets	SEK 12 195 M	
Cover Bonds	SEK -50 326 M	
Over Collateral	SEK 13 293 M	26,41%

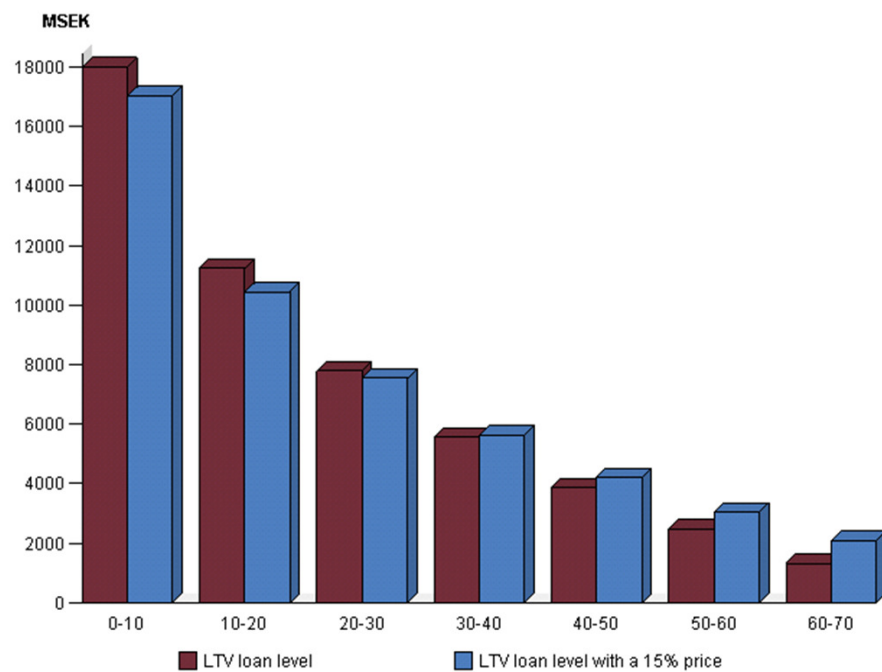


Loan amount by LTV bucket as per June 30, 2011



Stress test LTV following a 15% price drop

Total change in cover pool	-2,76 %
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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	5 %
Stockholm	3 %
Skara	9 %
Linköping	13 %
Jönköping	3 %
Göteborg	6 %
Visby	4 %
Falkenberg	5 %
Växjö	2 %
Kalmar	4 %
Lund	9 %
Kristianstad	6 %

