Harmonised Transparency Template

2021 Version

Denmark Jyske Realkredit A/S

Reporting Date: 04/05/2021 Cut-off Date: 31/03/2021



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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency
neporting in Domestic currency
CONTENT OF TAB A
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2. Regulatory Summary
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4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

	6. Other relevant information				
Field	1. Basic Facts				
Number					
G.1.1.1	Country	Denmark			
G.1.1.2	Issuer Name	Jyske Realkredit A/S			
G.1.1.3	Link to Issuer's Website	www.jyskerealkredit.com			
G.1.1.4	Cut-off date	31-03-2021			
OG.1.1.1 OG.1.1.2	Optional information e.g. Contact names Optional information e.g. Parent name	Contact Jyske Bank A/S			
OG.1.1.2 OG.1.1.3	Optional information e.g. Parent name	Jyske Balik A/S			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Υ			
G.2.1.2	CRR Compliance (Y/N)	Υ			
G.2.1.3	LCR status	<u>Link</u>			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6	2. Cananal Carra Bank (Carrana d Bank la f				
	3. General Cover Pool / Covered Bond Information	No. of the A			
G.3.1.1	1.General Information Total Cover Assets	Nominal (mn) 4,731			
G.3.1.1 G.3.1.2	Outstanding Covered Bonds	4,731 3,540			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,340			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	8.0%	33.7%	0.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	ND1			
OG.3.2.2	Optional information e.g. OC (NPV basis)	% of Risk Weigthed Assets	% of lending		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3,540		74.8%	
G.3.3.2	Public Sector	0		0.0%	
G.3.3.3	Shipping	0		0.0%	
G.3.3.4	Substitute Assets	1,192		25.2%	
G.3.3.5	Other	0		0.0%	
G.3.3.6	Tota	4,731		100.0%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	19.01	ND1	70 Total Contractadi	
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0-1Y	502	ND1	10.6%	
G.3.4.3	1 - 2 Y	380	ND1	8.0%	
G.3.4.4	2 - 3 Y	800	ND1	16.9%	
G.3.4.5	3 - 4 Y 4 - 5 Y	219 169	ND1 ND1	4.6% 3.6%	
G.3.4.6 G.3.4.7	4-51 5-10 Y	845	ND1	17.9%	
G.3.4.7 G.3.4.8	10+Y	1,816	ND1 ND1	38.4%	
G.3.4.9	Tota		0	100.0%	0
OG.3.4.1	1012	-9/31	Ü	100.070	ű
OG.3.4.2					
OG.3.4.3					
OG.3.4.4					
OG.3.4.5					
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					



G.3.5.1					
	5. Maturity of Covered Bonds Weighted Average life (in years)	Initial Maturity 28.70	Extended Maturity ND1	% Total Initial Maturity	% Total Extended Maturity
	Mark Co. Co. A				
G.3.5.2	Maturity (mn) By buckets:				
G.3.5.3	0 - 1 Y	0	ND1	0.0%	
G.3.5.4	1 - 2 Y	3	ND1	0.1%	
G.3.5.5	2 - 3 Y	1	ND1	0.0%	
G.3.5.6	3 - 4 Y	2	ND1	0.0%	
G.3.5.7	4-5Y	0	ND1	0.0%	
G.3.5.8 G.3.5.9	5 - 10 Y 10+ Y	218 3,316	ND1 ND1	6.2% 93.7%	
G.3.5.10	Total	3,540	0.00	100.0%	0.00
OG.3.5.1		-,-			
OG.3.5.2					
OG.3.5.3					
OG.3.5.4					
OG.3.5.5					
OG.3.5.6 OG.3.5.7					
OG.3.5.7					
OG.3.5.9					
G.3.5.10					
G.3.6.1	6. Cover Assets - Currency EUR	Nominal [before hedging] (mn) 0	Nominal [after hedging] (mn) 0	% Total [before] 0.0%	% Total [after] 0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	3,540	3,540	100.0%	100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
3.3.6.10	JPY KRW	0 0	0	0.0% 0.0%	0.0% 0.0%
G.3.6.11 G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	0	0	0.0%	0.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
3.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Total	3,540	3,540	100.0%	100.0%
OG.3.6.1					
OG.3.6.2 OG.3.6.3					
DG.3.6.4					
DG.3.6.5					
OG.3.6.6					
OG.3.6.7					
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1 G.3.7.2	EUR AUD	0 0	0	0.0% 0.0%	0.0% 0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	0	0	0.0%	0.0%
G.3.7.5 G.3.7.6	CZK	0 0	0 0	0.0%	0.0% 0.0%
G.3.7.5 G.3.7.6 G.3.7.7	CZK DKK	0 0 3,540	0 0 3,540	0.0% 100.0%	0.0% 0.0% 100.0%
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8	CZK DKK GBP	0 0 3,540 0	0 0 3,540 0	0.0% 100.0% 0.0%	0.0% 0.0% 100.0% 0.0%
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9	CZK DKK GBP HKD	0 0 3,540 0	0 0 3,540 0	0.0% 100.0% 0.0% 0.0%	0.0% 0.0% 100.0% 0.0% 0.0%
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10	CZK DKK GBP HKD JPY	0 0 3,540 0 0	0 0 3,540 0 0	0.0% 100.0% 0.0% 0.0% 0.0%	0.0% 0.0% 100.0% 0.0% 0.0%
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9	CZK DKK GBP HKD	0 0 3,540 0	0 0 3,540 0	0.0% 100.0% 0.0% 0.0%	0.0% 0.0% 100.0% 0.0% 0.0%
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11	CZK DKK GBP HKD JPY KRW	0 0 3,540 0 0 0	0 0 3,540 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 100.0% 0.0% 0.0% 0.0%
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12	CZK DKK GBP HKD JPY KRW NOK PLN SEK	0 0 3,540 0 0 0 0 0	0 0 3,540 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD	0 0 3,540 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0	0.0% 100,0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.17	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.17	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.6 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.17 G.3.7.18 G.3.7.18 G.3.7.18	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.18 G.3.7.18 G.3.7.19	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.18 G.3.7.18 G.3.7.19	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD	0 0 3,540 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.18 G.3.7.10 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.14 G.3.7.14 G.3.7.15 G.3.7.17 G.3.7.17 G.3.7.18 G.3.7.17 G.3.7.18 G.3.7.19 G.3.7.10 G.3.8.10 G.3.8.10 G.3.8.10 G.3.8.10 G.3.8.10 G.3.8.20 G.3.20 G.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.13 G.3.7.14 G.3.7.14 G.3.7.16 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.8.1 G.3.8.1 G.3.8.1 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.8.3 G.3.8.8.3 G.3.8.8.3 G.3.8.8.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn)	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 1.00.0% 0.0% 0.0% 0.0% 0.0% 0.
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.14 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.2 OG.3.7.3 OG.3.7.3 OG.3.7.4 G.3.7.5 OG.3.7.5 OG.3.7.5 OG.3.7.5 G.3.8.1 G.3.8.1 G.3.8.2 G.3.8.2 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3 G.3.8.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.14 G.3.7.15 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.17 G.3.7.17 G.3.7.18 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.19 G.3.7.19 G.3.8.29 G.3.7.19 G.3.8.29 G.3.29 G.3.8.29 G.3.20 G.3.8.29 G.3.8.20 G.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
5.3.7.5 5.3.7.6 5.3.7.7 5.3.7.8 5.3.7.9 5.3.7.10 5.3.7.11 5.3.7.12 5.3.7.13 6.3.7.14 6.3.7.15 6.3.7.16 6.3.7.16 6.3.7.16 6.3.7.17 6.3.7.17 6.3.7.18 6.3.7.18 6.3.7.18 6.3.7.19 6.3.8.19 6	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
5.3.7.5 5.3.7.6 5.3.7.7 5.3.7.8 6.3.7.10 6.3.7.11 6.3.7.11 6.3.7.12 6.3.7.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.3.15	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.3.7.5 6.3.7.6 6.3.7.7 6.3.7.8 6.3.7.10 6.3.7.10 6.3.7.11 6.3.7.11 6.3.7.11 6.3.7.12 6.3.7.13 6.3.7.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.15 6.3.8.25 6.3.8.35	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.7 6.37.8 5.37.10 5.33.7.10 5.33.7.11 5.33.7.12 5.33.7.13 6.33.7.14 6.33.7.15 6.33.7.16 6.37.7 6.37.7 6.37.7 6.38.2 6.38.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.3.7.6 6.3.7.6 6.3.7.6 6.3.7.9 6.3.7.9 6.3.7.11 6.3.3.7.11 6.3.3.7.13 6.3.7.15 6.3.7.15 6.3.7.15 6.3.7.15 6.3.7.16 6.3.7.15 6.3.7.16 6.3.8.16 6.3.8.1	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed Coupon Floating Coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
5.3.7.5 5.3.7.6 5.3.7.7 5.3.7.8 5.3.7.9 5.3.7.10 5.3.7.11 5.3.7.12 5.3.7.13 6.3.7.1 6.3.8.1 6.3.8.1 6.3.8.1 6.3.8.1 6.3.8.1 6.3.8.1 6.3.8.3 6.3.8.3 6.3.8.3 6.3.8.3 6.3.8.3 6.3.8.3 6.3.8.3 6.3.3 6.3.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
5.3.7.5 5.3.7.6 5.3.7.7 5.3.7.8 5.3.7.9 5.3.7.10 5.3.7.11 5.3.7.12 5.3.7.13 6.3.7.14 6.3.7.15 6.3.7.16 6.3.7.16 6.3.7.16 6.3.7.17 6.3.7.18 6.3.7.17 6.3.7.18 6.3.7.19 6.3.8.10 6	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to /guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Exposures to central banks	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
5.3.7.5 5.3.7.6 5.3.7.7 5.3.7.8 5.3.7.10 5.3.7.10 5.3.7.11 5.3.7.12 5.3.7.13 5.3.7.15 6.3.7.1 6.3.7.2 6.3.7.3 6.3.7.1 6.3.7.2 6.3.7.3 6.3.7.1 6.3.7.2 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.1 6.3.7.3 6.3.7.3 6.3.7.1 6.3.7.3 6.3.8.4 6.3.8.5 6.3.8.	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other **Total **Seposures to/guaranteed by governments or quasi governments Exposures to central banks	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
5.3.7.5 5.3.7.6 5.3.7.7 5.3.7.8 5.3.7.9 5.3.7.10 5.3.7.11 5.3.7.12 5.3.7.12 5.3.7.13 6.3.7.14 6.3.7.2 6.3.7.3 6.3.7.14 6.3.7.2 6.3.7.3 6.3.3.3 6.3.3 6.	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to certail banks Exposures to credit institutions Other Total	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.6 6.37.7 6.37.8 3.37.10 3.33.7.13 3.33.7.13 3.33.7.13 3.33.7.13 6.33.7.14 6.33.7.15 6.33.7.16 6.37.1 6.37.1 6.37.2 6.37.3 6.37.4 6.37.5 6.38.3 6.38.3 6.38.4 6.38.5 6.38.3 6.38.4 6.38.5 6.38.3 6.39.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to certail banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.7 6.37.8 6.37.7 6.37.8 6.37.9 6.3.7.11 6.3.7.12 6.3.7.12 6.3.7.12 6.3.7.12 6.3.7.13 6.3.7.14 6.3.7.15 6.3.7.16 6.3.8.1 6.3.8.1 6.3.8.1 6.3.8.2 6.3.8.3 6.3.8.3 6.3.8.4 6.3.8.5 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.1 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.1	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to certail banks Exposures to credit institutions Other Total	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.7 6.37.8 5.33.7.10 5.33.7.13 5.33.7.13 5.33.7.13 5.33.7.13 5.33.7.14 5.33.7.15 6.33.7.17 6.3.7.2 6.37.1 6.37.2 6.37.3 6.37.4 6.37.3 6.37.4 6.37.3 6.37.4 6.37.3 6.37.4 6.37.3 6.38.3 6.39.	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540 0 0 3,540 Nominal (mn) 0 0 1,192 0 1,192 ND1 ND1	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.6 6.37.7 6.37.8 5.33.7.10 3.33.7.13 3.33.7.13 3.33.7.13 3.33.7.13 6.33.7.14 6.33.7.15 6.33.7.16 6.37.1 6.37.1 6.37.2 6.37.3 6.37.4 6.37.5 6.38.3 6.38.3 6.38.4 6.38.5 6.38.3 6.38.3 6.38.4 6.38.5 6.39.3 6.39.3 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5 6.39.4 6.39.5	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other **Total **Secoupon Floating coupon Other **Total **Sex Sex Sex Sex Sex Sex Sex Sex Sex Sex	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] [mn] 3,540 0 0 3,540 Nominal [mn] 0 0 1,192 0 1,192 ND1 ND1 ND1	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.3.7.6 6.3.7.6 6.3.7.6 6.3.7.7 6.3.7.8 6.3.7.9 6.3.3.7.10 13.3.7.11 13.3.7.12 13.3.7.13 13.3.7.15 13.3.7.15 13.3.7.15 13.3.7.15 13.3.7.16 13.3.7.17 10.6.3.7.2 10.6.3.7.3 10.6.3.7.1 10.6.3.7.2 10.6.3.7.3 10.6.3.8.3 10.6.3.8.3 10.6.3.8.3 10.6.3.9.3 10.6.3.9.3 10.6.3.9.3 10.6.3.9.3 10.6.3.9.3 10.6.3.9.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.7 6.37.8 5.37.10 5.3.7.11 5.3.7.12 5.3.7.13 5.3.7.13 5.3.7.13 6.3.7.17 6.3.8.1 6.3.8.3 6.3.9.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts	0 0 3,540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 3,540 Nominal [before hedging] (mn) 3,540 0 0 3,540 Nominal (mn) 0 0 1,192 ND1 ND1 ND1 ND1 ND1 ND1	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.6 6.37.7 6.37.8 6.37.9 6.3.7.1 6.3.8.1 6.3.8.1 6.3.8.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.1 6.3.9.2 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.4 6.3.9.5 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Other Total o/w EU gyts or quasi govern o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.3.7.6 6.3.7.6 6.3.7.6 6.3.7.7 6.3.7.8 6.3.7.9 6.3.7.10 6.3.7.10 6.3.7.11 6.3.7.12 6.3.7.13 6.3.7.15 6.3.7.15 6.3.7.13 6.3.7.15 6.3.7.15 6.3.7.15 6.3.7.16 6.3.7.17 6.3.7.18 6.3.7.19 6.3.8.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.29 6.3.9.3 6.3.9.4 6.3.9.3 6.3.9.4 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.4 6.3.9.3 6.3.9.4	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other **Total **SED **Other** **Total **SED **SED **Other** **Total **SED	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.37.6 6.37.6 6.37.7 6.37.8 5.37.10 5.33.7.10 5.33.7.11 5.33.7.13 5.33.7.13 5.33.7.13 6.33.7.14 6.33.7.15 6.33.7.16 6.37.1 6.37.1 6.37.2 6.37.1 6.37.2 6.37.3 6.37.1 6.38.3 6.38.3 6.38.3 6.38.3 6.38.3 6.38.3 6.39.3	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governments Exposures to central banks Exposures to central banks Other Total o/w EU gyts or quasi gover o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.3.7.6 6.3.7.6 6.3.7.6 6.3.7.7 6.3.7.8 6.3.7.9 6.3.7.10 6.3.3.7.10 6.3.7.11 6.3.7.11 6.3.7.12 6.3.7.13 6.3.7.14 6.3.7.15 6.3.7.16 6.3.8.16 6.3.9.16	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other **Total **SED **Other** **Total **SED **SED **Other** **Total **SED	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0
6.3.7.6 6.3.7.6 6.3.7.6 6.3.7.7 6.3.7.8 6.3.7.9 6.3.7.10 6.3.7.10 6.3.7.11 6.3.7.12 6.3.7.13 6.3.7.15 6.3.7.15 6.3.7.13 6.3.7.15 6.3.7.15 6.3.7.15 6.3.7.16 6.3.7.17 6.3.7.18 6.3.7.19 6.3.8.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.19 6.3.9.29 6.3.9.3 6.3.9.4 6.3.9.3 6.3.9.4 6.3.9.3 6.3.9.3 6.3.9.3 6.3.9.4 6.3.9.3 6.3.9.4	CZK DKK GBP HKD JPY KRW NOK PLN SEK SGD USD Other **Total **SED **Other** **Total **SED **SED **Other** **Total **SED	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3,540 0 0 0 0 0 0 0 0 0 3,540 Nominal [after hedging] (mn) 3,540 0	0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	0.0% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0



	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	1,192	100.00%	
G.3.10.2	Eurozone	0	0.00%	
G.3.10.3	Rest of European Union (EU)	0	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0	0.00%	
G.3.10.5	Switzerland	0	0.00%	
G.3.10.6	Australia	0	0.00%	
G.3.10.7	Brazil	0	0.00%	
G.3.10.8	Canada	0	0.00%	
G.3.10.9	Japan	0	0.00%	
G.3.10.10	Korea	0	0.00%	
G.3.10.11	New Zealand	0	0.00%	
G.3.10.12	Singapore	0	0.00%	
G.3.10.13	US	0	0.00%	
G.3.10.14	Other	0	0.00%	
G.3.10.15	Total EU	1,192	0.00%	
G.3.10.16	Total	1,192	100.00%	
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
62444	11. Liquid Assets	Nominal (mn)	% Cover Pool % Covered Bonds	
G.3.11.1	Substitute and other marketable assets	0	0.0%	
G.3.11.2	Central bank eligible assets	1,192	25.2% 33.7%	
G.3.11.3	Other Total	0	0.0% 0.0% 25.2% 33.7%	
G.3.11.4	lotal	1,192	23.2% 33.7%	
OG.3.11.1				
OG.3.11.2				
OG.3.11.3 OG.3.11.4				
OG.3.11.4 OG.3.11.5				
OG.3.11.5 OG.3.11.6				
OG.3.11.6 OG.3.11.7				
00.3.11.7	12. Bond List			
G.3.12.1	Bond list	<u>Link</u>		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	0.0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0.0		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0.0		
OG.3.13.4				
OG.3.13.5				
	14. Sustainable or other special purpose strategy - optional			
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Υ		
	If yes to G.3.14.1 is there a commitment (1) or are already sustainable			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	2.0		
G.3.14.2 G.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria	2.0 ESG and SDG		
G.3.14.2 G.3.14.3 G.3.14.4	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria	2.0 ESG and SDG		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.4	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.4 OG.3.14.5	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.4 OG.3.14.5 OG.3.14.6	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.4 OG.3.14.5 OG.3.14.6	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.6 OG.3.14.8 OG.3.14.8	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.6 OG.3.14.9 OG.3.14.10	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.5 OG.3.14.6 OG.3.14.6 OG.3.14.6 OG.3.14.1 OG.3.14.1	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.5 OG.3.14.6 OG.3.14.6 OG.3.14.8 OG.3.14.19 OG.3.14.11 OG.3.14.11	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.7 OG.3.14.8 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.11 OG.3.14.11	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.1 OG.3.14.1 OG.3.14.3 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.6 OG.3.14.1 OG.3.14.11 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.13 OG.3.14.15 OG.3.14.15 OG.3.14.15 OG.3.14.15 OG.3.14.16 OG.3.14.16	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.6 OG.3.14.10 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.15 OG.3.14.15 OG.3.14.15	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.7 OG.3.14.9 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.13 OG.3.14.15 OG.3.14.15 OG.3.14.16 OG.3.14.16 OG.3.14.16 OG.3.14.16	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.1 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.14 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.16 OG.3.14.16 OG.3.14.17	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.9 OG.3.14.10 OG.3.14.10 OG.3.14.11 OG.3.14.12 OG.3.14.11 OG.3.14.12 OG.3.14.13 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.15 OG.3.14.19	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.1 OG.3.14.1 OG.3.14.11 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.15 OG.3.14.16 OG.3.14.16 OG.3.14.17 OG.3.14.17 OG.3.14.18 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.11 OG.3.14.12 OG.3.14.15 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.7 OG.3.14.9 OG.3.14.1 OG.3.14.10 OG.3.14.10 OG.3.14.12 OG.3.14.11 OG.3.14.12 OG.3.14.15 OG.3.14.12 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.18 OG.3.14.19	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.6 OG.3.14.1 OG.3.14.1 OG.3.14.10 G.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.16 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.21 OG.3.14.21 OG.3.14.21 OG.3.14.21	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.10 OG.3.14.10 OG.3.14.11 OG.3.14.12 OG.3.14.15 OG.3.14.17 OG.3.14.16 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.20	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.1 OG.3.14.11 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.21 OG.3.14.21 OG.3.14.21 OG.3.14.21 OG.3.14.21 OG.3.14.22 OG.3.14.23 OG.3.14.24 OG.3.14.24	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.19 OG.3.14.20 OG.3.14.20 OG.3.14.20 OG.3.14.21 OG.3.14.21 OG.3.14.21 OG.3.14.22 OG.3.14.25 OG.3.14.25 OG.3.14.25	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.1 OG.3.14.1 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.15 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.17 OG.3.14.18 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.20 OG.3.14.20 OG.3.14.21 OG.3.14.25 OG.3.14.25 OG.3.14.26 OG.3.14.26 OG.3.14.27 OG.3.14.26 OG.3.14.27 OG.3.14.27 OG.3.14.28	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.2 OG.3.14.2 OG.3.14.2 OG.3.14.2 OG.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.6 OG.3.14.10 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.18 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.20 OG.3.14.21 OG.3.14.20 OG.3.14.21 OG.3.14.20 OG.3.14.20 OG.3.14.21 OG.3.14.21 OG.3.14.21 OG.3.14.22 OG.3.14.23 OG.3.14.23 OG.3.14.23 OG.3.14.26 OG.3.14.27 OG.3.14.28 OG.3.14.28 OG.3.14.28 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.21	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.2 OG.3.14.2 OG.3.14.2 OG.3.14.2 OG.3.14.2 OG.3.14.2 OG.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.1 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.15 OG.3.14.16 OG.3.14.16 OG.3.14.17 OG.3.14.16 OG.3.14.17 OG.3.14.16 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.21 OG.3.14.21 OG.3.14.21 OG.3.14.22 OG.3.14.25 OG.3.14.25 OG.3.14.25 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.29 OG.3.14.30 OG.3.14.30 OG.3.14.30	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.2 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.10 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.18 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.20 OG.3.14.21 OG.3.14.21 OG.3.14.22 OG.3.14.23 OG.3.14.29 OG.3.14.31	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.2 OG.3.14.2 OG.3.14.2 OG.3.14.3 OG.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.1 OG.3.14.2 OG.3.14.3 OG.3.14.3 OG.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.2 OG.3.14.2 OG.3.14.3 OG.3.14.3 OG.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.1 OG.3.14.1 OG.3.14.3 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.1 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.15 OG.3.14.16 OG.3.14.16 OG.3.14.17 OG.3.14.16 OG.3.14.17 OG.3.14.18 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.21 OG.3.14.21 OG.3.14.31 OG.3.14.22 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.33 OG.3.14.33 OG.3.14.35 OG.3.14.35 OG.3.14.35	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.6 OG.3.14.1 OG.3.14.10 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.15 OG.3.14.16 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.20 OG.3.14.30 OG.3.14.30 OG.3.14.30 OG.3.14.30 OG.3.14.30 OG.3.14.30 OG.3.14.31 OG.3.14.31 OG.3.14.33 OG.3.14.33 OG.3.14.35 OG.3.14.35 OG.3.14.36 OG.3.14.36 OG.3.14.37 OG.3.14.36 OG.3.14.36 OG.3.14.37 OG.3.14.36 OG.3.14.37 OG.3.14.36	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.2 OG.3.14.2 OG.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.1 OG.3.14.1 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.15 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.20 OG.3.14.30 OG.3.14.31 OG.3.14.32 OG.3.14.30 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.32 OG.3.14.33 OG.3.14.33 OG.3.14.39 OG.3.14.40	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.2 OG.3.14.2 OG.3.14.3	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		
G.3.14.2 G.3.14.3 G.3.14.4 OG.3.14.1 OG.3.14.4 OG.3.14.5 OG.3.14.6 OG.3.14.7 OG.3.14.6 OG.3.14.7 OG.3.14.1 OG.3.14.1 OG.3.14.1 OG.3.14.10 OG.3.14.11 OG.3.14.11 OG.3.14.12 OG.3.14.12 OG.3.14.13 OG.3.14.14 OG.3.14.15 OG.3.14.15 OG.3.14.17 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.19 OG.3.14.20 OG.3.14.20 OG.3.14.30 OG.3.14.31 OG.3.14.32 OG.3.14.30 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.31 OG.3.14.32 OG.3.14.33 OG.3.14.33 OG.3.14.39 OG.3.14.40	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? specific criteria link to the committed objective criteria	2.0 ESG and SDG Green Finance Framework		



4. References to Capital Requirements Regulation (CRR) Row Row 129(7)

The issuer believes that, at the time of its issuance and based on transporency data made publicly available by the issuer, these covered bands would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form

The issuer believes to of covered bonds ar	that, at the time of its issuance and based on transparency data made publicly available by the issue re eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be dei	r, these covered bonds would satisfy the eligibility crite. termined by a relevant investor institution and its releva	ria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form ant supervisory authority and the issuer does not accept any responsibility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	<u>39</u>	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	<u>52</u>	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	163
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>	
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>	
G.4.1.12 G.4.1.13	(iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due:	88 179 for Mortgage Assets	
0G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Wortgage Assets	
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7 OG.4.1.8			
OG.4.1.9			
OG.4.1.10			
G.5.1.1	•	<u>173</u>	<u> </u>
OG.5.1.1		_	
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
OG.5.1.5 OG.5.1.6			
06.5.1.6			
OG.6.1.1		ND1	
OG.6.1.2		ND1	
OG.6.1.3		ND1	
OG.6.1.4	Account Bank	ND1	
OG.6.1.5	Stand-by Account Bank	ND1	
OG.6.1.6 OG.6.1.7	Servicer Interest Rate Swap Provider	ND1 ND1	
OG.6.1.7 OG.6.1.8	Interest Kate Swap Provider Covered Bond Swap Provider	ND1 ND1	
OG.6.1.9	Paying Agent	ND1	
OG.6.1.10	Other optional/relevant information	ND1	
OG.6.1.11	Other optional/relevant information	ND1	
OG.6.1.12	Other optional/relevant information	ND1	
OG.6.1.13	Other optional/relevant information	ND1	
OG.6.1.14	Other optional/relevant information	ND1	
OG.6.1.15 OG.6.1.16	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.17	Other optional/relevant information	ND1	
OG.6.1.18	Other optional/relevant information	ND1	
OG.6.1.19	Other optional/relevant information	ND1	
OG.6.1.20	Other optional/relevant information	ND1	
OG.6.1.21	Other optional/relevant information	ND1	
OG.6.1.22 OG.6.1.23	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.23 OG.6.1.24	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.25	Other optional/relevant information	ND1	
OG.6.1.26	Other optional/relevant information	ND1	
OG.6.1.27	Other optional/relevant information	ND1	
OG.6.1.28	Other optional/relevant information	ND1	
OG.6.1.29	Other optional/relevant information	ND1	
OG.6.1.30	Other optional/relevant information	ND1	
OG.6.1.31 OG.6.1.32	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.32	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.34	Other optional/relevant information	ND1	
OG.6.1.35	Other optional/relevant information	ND1	
OG.6.1.36	Other optional/relevant information	ND1	
OG.6.1.37	Other optional/relevant information	ND1	
OG.6.1.38	Other optional/relevant information	ND1	
OG.6.1.39	Other optional/relevant information	ND1	
OG.6.1.40 OG.6.1.41	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.41	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.42	Other optional/relevant information	ND1	
OG.6.1.44	Other optional/relevant information	ND1	
OG.6.1.45	Other optional/relevant information	ND1	



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency CONTENT OF TAB B1 7. Mortgage Assets 7.A Residential Cover Pool 7.B Commercial Cover Pool

		_			
Field					
Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	3,454		97.6%	
M.7.1.2	Commercial	85		2.4%	
M.7.1.3	Other	0		0.0%	
M.7.1.4	Tot	al 3,540		100.0%	
OM.7.1.1	o/w Cooperative Housing	392			
OM.7.1.2	o/w Agriculture	0			
OM.7.1.3	o/w Owner-occupied homes	90			
OM.7.1.4	o/w Holiday houses	2			
OM.7.1.5	o/w Subsidised Housing	2,721			
OM.7.1.6	o/w Private rental	249			
OM.7.1.7	o/w Manufacturing and Manual Industries	0			
OM.7.1.8	o/w Office and Business	10			
OM.7.1.9	o/w Social and cultural purposes	75 0			
OM.7.1.10 OM.7.1.11	o/w Other	0			
OW.7.1.11	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	2,047	24	2,071	
OM.7.2.1	Optional information eg, Number of borrowers	ND1	2.4	2,071	
OM.7.2.2	Optional information eg, Number of guarantors	ND1			
OM.7.2.3	.,,				
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	11.9%	98.8%	12.5%	
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6	A Breakdown by Goography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	4. Breakdown by Geography European Union	% Residential Loans 100.0%	% Commercial Loans 100.0%	% Total Mortgages 100.0%	
M.7.4.1 M.7.4.2	<u>European Union</u> Austria	0.0%	0.0%	0.0%	
M.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%	
M.7.4.5	Croatia	0.0%	0.0%	0.0%	
M.7.4.6	Cyprus	0.0%	0.0%	0.0%	
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%	
M.7.4.8	Denmark	100.0%	100.0%	100.0%	
M.7.4.9	Estonia	0.0%	0.0%	0.0%	
M.7.4.10	Finland	0.0%	0.0%	0.0%	
M.7.4.11	France	0.0%	0.0%	0.0%	
M.7.4.12	Germany	0.0%	0.0%	0.0%	
M.7.4.13	Greece	0.0%	0.0%	0.0%	
M.7.4.14	Netherlands	0.0%	0.0%	0.0%	
M.7.4.15	Hungary	0.0%	0.0%	0.0%	
M.7.4.16	Ireland	0.0%	0.0%	0.0%	
M.7.4.17	Italy	0.0%	0.0%	0.0%	
M.7.4.18	Latvia	0.0%	0.0%	0.0%	
M.7.4.19	Lithuania	0.0%	0.0%	0.0%	
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%	
M.7.4.21 M.7.4.22	Malta Poland	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.23	Portugal	0.0%	0.0%	0.0%	
M.7.4.24	Romania	0.0%	0.0%	0.0%	
M.7.4.25	Slovakia	0.0%	0.0%	0.0%	
M.7.4.26	Slovenia	0.0%	0.0%	0.0%	
M.7.4.27	Spain	0.0%	0.0%	0.0%	
M.7.4.28	Sweden	0.0%	0.0%	0.0%	
M.7.4.29	United Kingdom	0.0%	0.0%	0.0%	
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
M.7.4.31	Iceland	0.0%	0.0%	0.0%	
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%	
M.7.4.33	Norway	0.0%	0.0%	0.0%	
M.7.4.34	Other	0.0%	0.0%	0.0%	
M.7.4.35	Switzerland	0.0%	0.0%	0.0%	
M.7.4.36	Australia	0.0%	0.0%	0.0%	
M.7.4.37	Brazil	0.0%	0.0%	0.0%	
M.7.4.38	Canada	0.0%	0.0%	0.0%	
M.7.4.39 M.7.4.40	Japan Korea	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.40 M.7.4.41	New Zealand	0.0%	0.0%	0.0%	
M.7.4.41	Singapore	0.0%	0.0%	0.0%	
M.7.4.43	US	0.0%	0.0%	0.0%	
M.7.4.44	Other	0.0%	0.0%	0.0%	
OM.7.4.1	o/w Greenlan		0.0%	0.0%	
OM.7.4.2	o/w Faroe Island		0.0%	0.0%	
	s, raroc islano				
OM.7.4.3					
OM.7.4.3 OM.7.4.4					
OM.7.4.4					
OM.7.4.4 OM.7.4.5					
OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8					
OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8 OM.7.4.9					
OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8					



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
7.5.1	Greater Copenhagen area (Region Hovedstaden)	58.6%	92.9%	59.4%	
7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	9.3%	2.7%	9.1%	
7.5.3	Northern Jutland (Region Nordjylland)	5.5%	0.1%	5.4%	
7.5.4	Eastern Jutland (Region Midtjylland)	17.6%	0.1%	17.2%	
7.5.5	Southern Jutland & Funen (Region Syddanmark)	9.0%	4.3%	8.9%	
7.5.6	TBC at a country level	ND1	ND1	ND1	
7.5.7	TBC at a country level	ND1	ND1	ND1	
7.5.8	TBC at a country level	ND1	ND1	ND1	
7.5.9	TBC at a country level	ND1	ND1	ND1	
7.5.10	TBC at a country level	ND1	ND1	ND1	
.5.11	TBC at a country level	ND1	ND1	ND1	
.5.12	TBC at a country level	ND1	ND1	ND1	
.5.13	TBC at a country level	ND1	ND1	ND1	
.5.14	TBC at a country level	ND1	ND1	ND1	
.5.15	TBC at a country level	ND1	ND1	ND1	
.5.16	TBC at a country level	ND1	ND1	ND1	
.5.17	TBC at a country level	ND1	ND1	ND1	
.5.18	TBC at a country level	ND1	ND1	ND1	
.5.19	TBC at a country level	ND1	ND1	ND1	
.5.20	TBC at a country level	ND1	ND1	ND1	
.5.21	TBC at a country level	ND1	ND1	ND1	
.5.22	TBC at a country level	ND1	ND1	ND1	
.5.23	TBC at a country level	ND1	ND1	ND1	
.5.24	TBC at a country level	ND1	ND1	ND1	
.5.25	TBC at a country level	ND1	ND1	ND1	
.5.26	TBC at a country level	ND1	ND1	ND1	
.5.27	TBC at a country level	ND1	ND1	ND1	
.5.28	TBC at a country level	ND1	ND1	ND1	
.5.29	TBC at a country level	ND1	ND1	ND1	
.5.30	TBC at a country level	ND1	ND1	ND1	
.5.31	TBC at a country level	ND1	ND1	ND1	
.5.32	TBC at a country level	ND1	ND1	ND1	
.5.33	TBC at a country level	ND1	ND1	ND1	
.5.34	TBC at a country level	ND1	ND1	ND1	
.5.35	TBC at a country level	ND1	ND1	ND1	
.5.36	TBC at a country level	ND1	ND1	ND1	
.5.37	TBC at a country level	ND1	ND1	ND1	
.5.38	TBC at a country level	ND1	ND1	ND1	
.5.39	TBC at a country level	ND1	ND1	ND1	
.5.40	TBC at a country level	ND1	ND1	ND1	
.5.41	TBC at a country level	ND1	ND1	ND1	
.5.42	TBC at a country level	ND1	ND1	ND1	
.5.43	TBC at a country level	ND1	ND1	ND1	
.5.44	TBC at a country level	ND1	ND1	ND1	
.5.45	TBC at a country level	ND1	ND1	ND1	
.5.46	TBC at a country level	ND1	ND1	ND1	
.5.47	TBC at a country level	ND1	ND1	ND1	
.5.48	TBC at a country level	ND1	ND1	ND1	
.5.49	TBC at a country level	ND1	ND1	ND1	
.5.50	TBC at a country level	ND1	ND1	ND1	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
7.6.1	Fixed rate	100.0%	100.0%	100.0%	
7.6.2	Floating rate	0.0%	0.0%	0.0%	
7.6.3	Other	0.0%	0.0%	0.0%	
7.6.1					
7.6.2	o/w Index loans	94.4%	96.3%	94.5%	
7.6.3	o/w Adjustable Rate Mortgages	0.0%	0.0%	0.0%	
7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%	
7.6.5	o/w Non capped floaters	0.0%	0.0%	0.0%	
7.6.6	o/w Capped floaters	0.0%	0.0%	0.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
7.7.1	Bullet / interest only	0.0%	0.0%	0.0%	
7.7.2	Amortising	100.0%	100.0%	100.0%	
7.7.3	Other	0.0%	0.0%	0.0%	
7.7.1					
7.7.2					
7.7.3					
7.7.4					
7.7.5					
7.7.6					
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
7.8.1	Up to 12months	0.0%	0.0%	0.0%	
7.8.2	≥ 12 - ≤ 24 months	0.0%	0.0%	0.0%	
7.8.3	≥ 24 - ≤ 36 months	0.0%	0.0%	0.0%	
7.8.4	≥ 36 - ≤ 60 months	0.0%	0.0%	0.0%	
	≥ 60 months	100.0%	100.0%	100.0%	
		_30.070			
7.8.1					
7.8.1 7.8.2					
7.8.1 7.8.2 7.8.3					
.7.8.1 .7.8.2 .7.8.3	9 Non-Performing Loans (AIDLs)	% Residential Leans	% Commercial Loans	% Total Mortgages	
.7.8.1 .7.8.2 .7.8.3 .7.8.4	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
.7.8.1 .7.8.2 .7.8.3 .7.8.4	9. Non-Performing Loans (NPLs) % NPLs	% Residential Loans 0.04%	% Commercial Loans 0.00%	% Total Mortgages 0.04%	
7.8.1 7.8.2 7.8.3 7.8.4 7.9.1					
7.8.5 .7.8.1 .7.8.2 .7.8.3 .7.8.4 7.9.1 .7.9.1 .7.9.2 .7.9.3					



	7.A Residential Cover Pool				
M.7A.10.1	10. Loan Size Information Average loan size (000s)	Nominal 1,688	Number of Loans	% Residential Loans	% No. of Loans
M./A.1U.1	Average roan size (ooos)	1,000			
	By buckets (mn):				
M.7A.10.2 M.7A.10.3	DKK 0 - 2m DKK 2 - 5m	494 491	1,709 147	14.3% 14.2%	83.5% 7.2%
M.7A.10.4	DKK 2 - 3111 DKK 5 - 20m	1,552	160	44.9%	7.2%
M.7A.10.5	DKK 20 - 50m	840	30	24.3%	1.5%
M.7A.10.6	DKK 50 - 100m	78	1	2.2%	0.0%
M.7A.10.7	> DKK 100m	0	0	0.0%	0.0%
л.7A.10.8 л.7A.10.9	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
1.7A.10.9 .7A.10.10	TBC at a country level	ND1 ND1	ND1 ND1		
.7A.10.11	TBC at a country level	ND1	ND1		
.7A.10.12	TBC at a country level	ND1	ND1		
.7A.10.13	TBC at a country level	ND1	ND1		
.7A.10.14	TBC at a country level	ND1	ND1		
.7A.10.15	TBC at a country level	ND1	ND1		
I.7A.10.16	TBC at a country level	ND1	ND1		
.7A.10.17 .7A.10.18	TBC at a country level TBC at a country level	ND1 ND1	ND1 ND1		
7A.10.19	TBC at a country level	ND1	ND1		
7A.10.20	TBC at a country level	ND1	ND1		
7A.10.21	TBC at a country level	ND1	ND1		
7A.10.22	TBC at a country level	ND1	ND1		
7A.10.23	TBC at a country level	ND1	ND1		
.7A.10.24	TBC at a country level	ND1	ND1		
.7A.10.25 .7A.10.26	TBC at a country level Total	ND1 3,454	ND1 2,047	100%	100%
./A.10.26	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
И.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
И.7A.11.2	>0 - <=40 %	ND1	ND1		
Л.7А.11.3 Л.7А.11.4	>40 - <=50 % >50 - <=60 %	ND1 ND1	ND1 ND1		
л.7A.11.4 Л.7A.11.5	>60 - <=70 %	ND1 ND1	ND1		
л.7A.11.5 Л.7A.11.6	>70 - <=80 %	ND1	ND1		
И.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
1.7A.11.10	Total	0.00%	0.00%	0.00%	0.00%
M.7A.11.1 M.7A.11.2	o/w >100 - <=110 % o/w >110 - <=120 %	ND1 ND1			
M.7A.11.3	o/w >110 - <=120 % o/w >120 - <=130 %	ND1			
л.7A.11.4	o/w >130 -<=140 %	ND1			
И.7A.11.5	o/w >140 - <=150 %	ND1			
M.7A.11.6	o/w >150 %	ND1			
M.7A.11.7					
И.7A.11.8					
1.7A.11.9	42 to an to Make (LTM) information (MDEVED	Manadaal	Number of Laure	O/ Baridantial Laura	N/ N/
7A.12.1	12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 43.02%	Number of Loans	% Residential Loans	% No. of Loans
77.12.1	Weighted Average 21V (70)	43.0270			
	By LTV buckets (mn):				
1.7A.12.2	>0 - <=40 %	2,649	ND1	76.7%	
1.7A.12.3	>40 - <=50 %	183	ND1	5.3%	
.7A.12.4 .7A.12.5	>50 - <=60 % >60 - <=70 %	176 109	ND1 ND1	5.1% 3.2%	
I.7A.12.5 I.7A.12.6	>60 - <=70 % >70 - <=80 %	88	ND1 ND1	2.6%	
.7A.12.7	>80 - <=90 %	72	ND1	2.1%	
7A.12.8	>90 - <=100 %	56	ND1	1.6%	
I.7A.12.9	>100%	121	ND1	3.5%	
.7A.12.10	Total	3,454	0.00%	100.0%	0.00%
1.7A.12.1	o/w >100 - <=110 %	33	0.00%	1.0%	
1.7A.12.2 1.7A.12.3	o/w>110 - <=120 %	40	0.00%	1.2%	
	o/w >120 - <=130 %	24	0.00%	0.7%	
		15	0.00%		
Л.7A.12.4	o/w >130 - <=140 %	15 3	0.00%	0.4%	
Л.7A.12.4 Л.7A.12.5		15 3 5	0.00% 0.00% 0.00%		
I.7A.12.4 I.7A.12.5 I.7A.12.6 I.7A.12.7	o/w >130 - <=140 % o/w >140 - <=150 %	3	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8	o/w >130 - <=140 % o/w >140 - <=150 %	3	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 %	3 5	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.9	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type	3 5 % Residential Loans	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.9	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied	3 5 % Residential Loans 0.0%	0.00%	0.4% 0.1%	
//.7A.12.4 //.7A.12.5 //.7A.12.6 //.7A.12.7 //.7A.12.8 //.7A.12.9	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses	3 5 % Residential Loans 0.0% 2.6%	0.00%	0.4% 0.1%	
//.7A.12.4 //.7A.12.5 //.7A.12.6 //.7A.12.7 //.7A.12.8 //.7A.12.9 //.7A.13.1 //.7A.13.2	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied	3 5 % Residential Loans 0.0%	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.9 1.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.3	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses	3 5 % Residential Loans 0.0% 2.6% 0.0%	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.9 7A.13.1 7A.13.2 7A.13.3 7A.13.3	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural	3 5 % Residential Loans 0.0% 2.6% 0.0% 0.0%	0.00%	0.4% 0.1%	
.7A.12.4 .7A.12.5 .7A.12.5 .7A.12.6 .7A.12.7 .7A.12.8 .7A.12.9 .7A.13.1 .7A.13.2 .7A.13.3 .7A.13.4 .7A.13.3 .7A.13.4 .7A.13.5 .7A.13.1 .7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental	3 5 5	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.9 1.7A.13.2 1.7A.13.2 1.7A.13.4 1.7A.13.5 1.7A.13.1 1.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing	3 5 5	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.9 1.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.5 1.7A.13.5 1.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 5 5	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.6 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.4 1.7A.13.5 1.7A.13.1 1.7A.13.1 1.7A.13.1 1.7A.13.3 1.7A.13.3 1.7A.13.3 1.7A.13.4 1.7A.13.4	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 1.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.4 1.7A.13.4 1.7A.13.5 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.6 M.7A.13.6 M.7A.13.7	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.8 M.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.4 1.7A.13.5 M.7A.13.5 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 1.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.4 1.7A.13.4 1.7A.13.5 M.7A.13.1 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.5 M.7A.13.5 M.7A.13.6 M.7A.13.7	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.5 M.7A.13.5 M.7A.13.1 M.7A.13.6 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.7 M.7A.13.7 M.7A.13.9 M.7A.13.8	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.5 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.5 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.8 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.7	o/w >130 - <=140 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.7 M.7A.13.7 M.7A.13.1 M.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 V.7A.13.1 V.7A.13.2 V.7A.13.3 V.7A.13.4 V.7A.13.4 V.7A.13.5 M.7A.13.2 M.7A.13.3 M.7A.13.6 M.7A.13.6 M.7A.13.8 M.7A.13.8 M.7A.13.8 M.7A.13.9 M.7A.13.8 M.7A.13.9 V.7A.13.10 V.7A.14.1 V.7A.14.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 V.7A.13.1 V.7A.13.2 V.7A.13.3 V.7A.13.3 V.7A.13.1 M.7A.13.5 M.7A.13.1 M.7A.13.6 M.7A.13.6 M.7A.13.8 M.7A.13.8 M.7A.13.8 M.7A.13.1 V.7A.14.1 V.7A.14.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.6 M.7A.13.6 M.7A.13.7 M.7A.13.7 M.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.8 M.7A.12.8 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.6 M.7A.13.6 M.7A.13.8 M.7A.13.8 M.7A.13.8 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	3 5 5	0.00%	0.4% 0.1%	
M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.8 M.7A.12.9 A.7A.13.1 A.7A.13.2 A.7A.13.3 A.7A.13.4 A.7A.13.5 M.7A.13.1 M.7A.13.6 M.7A.13.6 M.7A.13.1 M.7A.13.1 M.7A.13.1 A.7A.14.1 A.7A.14.1 A.7A.14.1 A.7A.14.1	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	3 5 5	0.00%	0.4% 0.1%	
1.7A.12.4 1.7A.12.5 1.7A.12.5 1.7A.12.6 1.7A.12.7 1.7A.12.8 1.7A.12.8 1.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.4 1.7A.13.5 1.7A.13.3 1.7A.13.5 1.7A.13.6 1.7A.13.6 1.7A.13.7 1.7A.13.7 1.7A.13.8 1.7A.13.1 1.7A.13.1 1.7A.13.1 1.7A.13.1 1.7A.13.2 1.7A.13.3 1.7A.13.4 1.7A.13.6 1.7A.13.7 1.7A.13.6 1.7A.13.7 1.7A.13.1 1.7A.14.1 1.7A.14.2 1.7A.14.3	o/w >130 - <=140 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 % 13. Breakdown by type Owner occupied Second home/Holiday houses Buy-to-let/Non-owner occupied Agricultural Other o/w Subsidised housing o/w Private rental o/w Multi-family housing o/w Buildings under construction o/w Buildings land	3 5 5	0.00%	0.4% 0.1%	



M 70 15 1	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	38	4	1.1%	0.4%
M.7A.15.2	В	102	19	3.0%	1.7%
M.7A.15.3	C	1696	179	49.1%	15.7%
M.7A.15.4	D	649	141	18.8%	12.4%
M.7A.15.5	E	129	53	3.7%	4.7%
M.7A.15.6	F	36	9	1.0%	0.8%
M.7A.15.7	G	4	10	0.1%	0.9%
M.7A.15.8	Estimate A	0	0	0.0%	0.0%
M.7A.15.9	Estimate B	0	1	0.0%	0.1%
M.7A.15.10	Estimate C	419	94	12.1%	8.3%
И.7A.15.11	Estimate D	347	336	10.0%	29.5%
л.7A.15.11 Л.7A.15.12	Estimate B	4	36		3.2%
		•		0.1%	
И.7A.15.13	Estimate F	2	12	0.1%	1.1%
1.7A.15.14	Estimate G	26	217	0.8%	19.1%
1.7A.15.15	TBC at a country level	ND1	ND1		
1.7A.15.16	TBC at a country level	ND1	ND1		
1.7A.15.17	TBC at a country level	ND1	ND1		
1.7A.15.18	no data	2	27	0.1%	2.4%
1.7A.15.19	Total	3454	1138	100.0%	100.0%
	Total	3434	1130	100.070	100.070
M.7A.15.1					
M.7A.15.2					
M.7A.15.3	AC A	Manada at farm	North an of describe	Of Devidential Language	Of No. of David Way
	16. Average energy use intensity (kWh/m2) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	<=52.5 + 1,650/M^2	38	4	1.1%	0.4%
M.7A.16.2	<=70 + 2,200/M^2	102	19	3.0%	1.7%
M.7A.16.3	<=110 + 3,200/M^2	1696	179	49.1%	15.7%
M.7A.16.4	<=150 + 4,200/M^2	649	141	18.8%	12.4%
M.7A.16.5	<=190 + 5,200/M^2	129	53	3.7%	4.7%
M.7A.16.6	<=240 + 6,500/M^2	36	9	1.0%	0.8%
M.7A.16.7	>240 + 6,500/M^2	4	10	0.1%	0.9%
		•			
M.7A.16.8	Estimate: <=52.5 + 1,650/M^2	0	0	0.0%	0.0%
M.7A.16.9	Estimate: <=70 + 2,200/M^2	0	1	0.0%	0.1%
M.7A.16.10	Estimate: <=110 + 3,200/M^2	419	94	12.1%	8.3%
И.7А.16.11	Estimate: <=150 + 4,200/M^2	347	336	10.0%	29.5%
И.7A.16.12	Estimate: <=190 + 5,200/M^2	4	36	0.1%	3.2%
И.7A.16.13	Estimate: <=240 + 6,500/M^2	2	12	0.1%	1.1%
И.7A.16.14	Estimate: >240 + 6,500/M^2	26	217	0.8%	19.1%
M.7A.16.15	TBC at a country level	ND1	ND1	0.070	13.170
	·	ND1			
И.7A.16.16	TBC at a country level		ND1		
И.7A.16.17	TBC at a country level	ND1	ND1		
Л.7А.16.18	no data	2	27	0.1%	2.4%
л.7А.16.19	Total	3454	1138	100.0%	100.0%
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
	17. Property Age Structure - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
И.7A.17.1	older than 1919	686	376	19.9%	33.0%
И.7A.17.2	1919 - 1945	374	177	10.8%	15.6%
M.7A.17.3	1945 - 1960	110	106	3.2%	9.3%
и.7A.17.3 И.7A.17.4	1945 - 1960 1961 - 1970	574	133	16.6%	11.7%
M.7A.17.5	1971 - 1980	393	157	11.4%	13.8%
	1981 - 1990	62	59	1.8%	5.2%
			116	33.8%	10.2%
	1991 - 2000	1166			
M.7A.17.7		1166 80	5	2.3%	0.4%
M.7A.17.7 M.7A.17.8	1991 - 2000			2.3% 0.1%	0.4% 0.4%
M.7A.17.7 M.7A.17.8 M.7A.17.9	1991 - 2000 2001 - 2005 2006 and later	80 3	5 4	0.1%	0.4%
И.7A.17.7 И.7A.17.8 И.7A.17.9 1.7A.17.10	1991 - 2000 2001 - 2005 2006 and later no data	80 3 6	5 4 5	0.1% 0.2%	0.4% 0.4%
И.7А.17.7 И.7А.17.8 И.7А.17.9 1.7А.17.10 1.7А.17.11	1991 - 2000 2001 - 2005 2006 and later	80 3	5 4	0.1%	0.4%
И.7А.17.7 И.7А.17.8 И.7А.17.9 1.7А.17.10 1.7А.17.11	1991 - 2000 2001 - 2005 2006 and later no data Total	80 3 6 3454	5 4 5 1138	0.1% 0.2% 100.0%	0.4% 0.4% 100.0%
M.7A.17.7 M.7A.17.8 M.7A.17.9 1.7A.17.10 1.7A.17.11 M.7A.17.1	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional	80 3 6 3454 Nominal (mn)	5 4 5 1138 Number of dwellings	0.1% 0.2% 100.0% **Residential Loans	0.4% 0.4% 100.0% % No. of Dwellings
M.7A.17.7 M.7A.17.8 M.7A.17.9 M.7A.17.10 M.7A.17.11 DM.7A.17.11	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached	80 3 6 3454 Nominal (mn) 72	5 4 5 1138 Number of dwellings 568	0.1% 0.2% 100.0% % Residential Loans 2.1%	0.4% 0.4% 100.0% % No. of Dwellings 49.9%
M.7A.17.7 M.7A.17.8 M.7A.17.9 d.7A.17.10 d.7A.17.11 DM.7A.17.1 M.2A.18.1 M.2A.18.1	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment	80 3 6 3454 Nominal (mn) 72 72 35	5 4 5 1138 Number of dwellings 568 107	0.1% 0.2% 100.0% % Residential Loans 2.1% 1.0%	0.4% 0.4% 100.0% % No. of Dwellings 49.9% 9.4%
M.7A.17.7 M.7A.17.8 M.7A.17.9 M.7A.17.10 W.7A.17.11 DM.7A.17.11 M.2A.18.1 M.2A.18.2	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached	80 3 6 3454 Nominal (mn) 72	5 4 5 1138 Number of dwellings 568	0.1% 0.2% 100.0% % Residential Loans 2.1%	0.4% 0.4% 100.0% % No. of Dwellings 49.9%
M.7A.17.7 M.7A.17.8 M.7A.17.9 M.7A.17.10 M.7A.17.11 DM.7A.17.1 M.2A.18.1 M.2A.18.2 M.2A.18.3	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment	80 3 6 3454 Nominal (mn) 72 72 35	5 4 5 1138 Number of dwellings 568 107	0.1% 0.2% 100.0% % Residential Loans 2.1% 1.0%	0.4% 0.4% 100.0% % No. of Dwellings 49.9% 9.4%
M.7A.17.7 M.7A.17.8 M.7A.17.9 W.7A.17.10 M.7A.17.11 DM.7A.17.1 M.2A.18.1 M.2A.18.2 M.2A.18.3 M.2A.18.3	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House	80 3 6 3454 Nominal (mn) 72 35 0	5 4 5 1138 Number of dwellings 568 107 0	0.1% 0.2% 100.0% % Residential Loans 2.1% 1.0% 0.0%	0.4% 0.4% 100.0% % No. of Dwellings 49.9% 9.4% 0.0%
M.7A.17.7 M.7A.17.8 M.7A.17.9 M.7A.17.10 M.7A.17.11 M.7A.17.11 M.7A.17.1 M.2A.18.1 M.2A.18.2 M.2A.18.3 M.2A.18.4 M.2A.18.4	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House	80 3 6 3454 Nominal (mn) 72 35 0 982 2365	5 4 5 1138 Number of dwellings 568 107 0 151 312	0.1% 0.2% 100.0% % Residential Loans 2.1% 1.0% 0.0% 28.4% 68.5%	0.4% 0.4% 100.0% % No. of Dwellings 49.9% 9.4% 0.0% 13.3% 27.4%
M.7A.17.7 M.7A.17.8 M.7A.17.9 M.7A.17.10 M.7A.17.11 M.7A.17.11 M.7A.17.1 M.2A.18.1 M.2A.18.2 M.2A.18.3 M.2A.18.4 M.2A.18.5 M.2A.18.5	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only	80 3 6 3454 Nominal (mn) 72 35 0 982 2365	5 4 5 1138 Number of dwellings 568 107 0 151 312 0	0.1% 0.2% 100.0% **Residential Loans 2.1% 1.0% 0.0% 28.4% 68.5% 0.0%	0.4% 0.4% 100.0% % No. of Dwellings 49.9% 9.4% 0.0% 13.3% 27.4%
M.7A.17.6 M.7A.17.7 M.7A.17.8 M.7A.17.10 M.7A.17.10 M.7A.17.11 DM.7A.17.11 DM.7A.17.11 M.2A.18.2 M.2A.18.3 M.2A.18.4 M.2A.18.4 M.2A.18.4 M.2A.18.4 M.2A.18.5 M.2A.18.6 M.2A.18.7 M.2A.18.8	1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House	80 3 6 3454 Nominal (mn) 72 35 0 982 2365	5 4 5 1138 Number of dwellings 568 107 0 151 312	0.1% 0.2% 100.0% % Residential Loans 2.1% 1.0% 0.0% 28.4% 68.5%	0.4% 0.4% 100.0% % No. of Dwellings 49.9% 9.4% 0.0% 13.3% 27.4%



19.1 New Property 0 0 0 0.0% 0.0% 10.19.2 Existing property 3454 1138 10.00% 10.19.3 other 0 0 0 0.0% 0.0% 0.19.5 10.19.4 no data 0 0 0 0.0% 10.19.5 Total 3454 1138 100.0% 10.19.1 10
193 Other O O O O O O O O O O O O O O O O O O O
9.9.4 no data 0 0 0.0% 0.09 1.09 1.09 1.09 1.09 1.09 1.09 1.09
1915 Total 3454 1138 100.0% 100 1919 1919 1920 1931 1935 1936 1937 1939 1939 1940 1951 1951 1951 1951 1952 1952 1952 1952
191 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
192 193 194 195 196 197 198 199
193 194 195 196 197 198 199 199 191 193 193 193 193 193 193 193
19.5 19.6 19.7 19.8 19.9 19.9 19.10 19.11 19.12 19.13 19.15 19.15 19.16 19.17 19.18 19.19 19.19 19.19 19.19 19.19 19.20 19.20 19.21 19.22 19.23 19.24 19.25 19.27 19.28 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.29 19.30 19.31 19.31 19.33 19.34 19.35
195 196 197 198 199 199 191 191 191 191 191 191 191
196 197 198 199 1910 1911 1912 1913 1914 1915 1916 1917 1918 1919 1919 1919 1919 1919 1919
197 198 199 191 191 191 191 191 191 191 191
1.98 1.99 1.91 1.91 1.91 1.91 1.91 1.91
199 190 191 191 191 191 191 191 191 191 191 191 191 191 191 191 191 191 191 191 192 192 192 192 192 192 192 192 193 194 195 195 196 197 197 198 199 190 191 191 191 192 193 194 195 195 196 197 198 199 199 199 199 199 190
19.10 19.11 19.12 19.13 19.14 19.15 19.16 19.17 19.18 19.19 19.20 19.21 19.23 19.23 19.23 19.24 19.25 19.25 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.37 19.38
19.11 19.12 19.13 19.14 19.15 19.16 19.17 19.18 19.19 19.20 19.21 19.22 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38
19.12 19.13 19.14 19.15 19.16 19.17 19.18 19.19 19.20 19.21 19.22 19.23 19.24 19.25 19.27 19.28 19.27 19.28 19.29 19.30 19.30 19.31 19.31 19.32 19.33 19.31
19.13 19.14 19.15 19.16 19.17 19.18 19.19 19.20 19.21 19.22 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.29 19.20 19.21 19.29 19.20 19.21 19.21 19.22 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38
19.14 19.15 19.16 19.17 19.18 19.19 19.20 19.21 19.22 19.23 19.24 19.25 19.26 19.26 19.27 19.28 19.29 19.30 19.31 19.31 19.32 19.31 19.32 19.33 19.34 19.35 19.35
19.15 19.16 19.17 19.18 19.19 19.20 19.21 19.23 19.24 19.25 19.26 19.27 19.29 19.30 19.30 19.31 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38
19.16 19.17 19.18 19.19 19.20 19.21 19.22 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.31 19.32 19.31 19.32 19.33 19.34 19.35 19.35 19.36 19.37 19.38
19.16 19.17 19.18 19.19 19.20 19.21 19.22 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.31 19.32 19.31 19.32 19.33 19.34 19.35 19.35 19.36 19.37 19.38
19.18 19.19 19.20 19.21 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.34 19.35 19.35 19.36 19.37 19.38
19.19 19.20 19.21 19.22 19.23 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.31 19.32 19.33 19.34 19.35 19.35
19.19 19.20 19.21 19.22 19.23 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.31 19.32 19.33 19.34 19.35 19.35
19.20 19.21 19.22 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.31 19.32 19.32 19.33 19.34 19.35 19.35
19.21 19.22 19.24 19.25 19.26 19.27 19.28 19.30 19.31 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.36 19.37
19.22 19.23 19.24 19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.35 19.36 19.37
19.24 19.25 19.27 19.28 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38
19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37
19.25 19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37
19.26 19.27 19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.36 19.37
19.27 19.28 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38
19.28 19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38
19.29 19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38 19.38
19.30 19.31 19.32 19.33 19.34 19.35 19.36 19.37 19.38
19.31 19.32 19.34 19.35 19.36 19.37 19.38
19.32 19.33 19.35 19.36 19.37 19.38
19.33 19.34 19.35 19.36 19.37 19.38
19.34 19.35 19.36 19.37 19.38
19.35 19.36 19.37 19.38
19.36 19.37 19.38
19.37 19.38 19.39
19.38 19.39
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19.40
19.41
19.42
19.43
19.44
19.45
19.46
19.47
19.48
19.49
19.50
7B Commercial Cover Pool
20. Loan Size Information Nominal Number of Loans % Commercial Loans % No. .15.1 Average loan size (000s) 3,562
.15.1 Average loan size (000s) 3,562
By buckets (mn):
.15.2 DKK 0 - 2m 5 19 5.4% 75
.15.3 DKK 2 - 5m 4 2 5.0% 8.
.15.4 DKK 5 - 20m 12 2 14.2% 8.
1F
.15.5 DKK 20 - 50m 0 0 0.0% 0.
.15.6 DKK 20 - 50m 65 1 75.5% 4.
.15.6 DKK 20 - 50m 65 1 75.5% 4.
.15.6 DKK 20 - 50m 65 1 75.5% 415.7 > DKK 100m 0 0 0.0% 0.

	20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
.7B.15.1	Average loan size (000s)		3,562			
	By buckets (mn):					
M.7B.15.2	DKK 0 - 2m		5	19	5.4%	79.2%
M.7B.15.3	DKK 2 - 5m		4	2	5.0%	8.3%
M.7B.15.4	DKK 5 - 20m		12	2	14.2%	8.3%
M.7B.15.5	DKK 20 - 50m		0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m		65	1	75.5%	4.2%
M.7B.15.7	> DKK 100m		0	0	0.0%	0.0%
M.7B.15.8	TBC at a country level		ND1	ND1		
M.7B.15.9	TBC at a country level		ND1	ND1		
И.7B.15.10	TBC at a country level		ND1	ND1		
И.7B.15.11	TBC at a country level		ND1	ND1		
И.7B.15.12	TBC at a country level		ND1	ND1		
И.7В.15.13	TBC at a country level		ND1	ND1		
И.7B.15.14	TBC at a country level		ND1	ND1		
И.7B.15.15	TBC at a country level		ND1	ND1		
И.7В.15.16	TBC at a country level		ND1	ND1		
И.7B.15.17	TBC at a country level		ND1	ND1		
И.7B.15.18	TBC at a country level		ND1	ND1		
И.7B.15.19	TBC at a country level		ND1	ND1		
И.7B.15.20	TBC at a country level		ND1	ND1		
И.7B.15.21	TBC at a country level		ND1	ND1		
И.7B.15.22	TBC at a country level		ND1	ND1		
1.7B.15.23	TBC at a country level		ND1	ND1		
И.7B.15.24	TBC at a country level		ND1	ND1		
И.7B.15.25	TBC at a country level		ND1	ND1		
1.7B.15.26		Total	85	24	100%	100%



	21. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1		
M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6	o/w >150 %	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
	22. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	19.96%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	82	ND1	96.1%	
M.7B.17.3	>40 - <=50 %	2	ND1	2.1%	
M.7B.17.4	>50 - <=60 %	0	ND1	0.4%	
M.7B.17.5	>60 - <=70 %	0	ND1	0.2%	
M.7B.17.6	>70 - <=80 %	0	ND1	0.2%	
M.7B.17.7	>80 - <=90 %	0	ND1	0.2%	
M.7B.17.8	>90 - <=100 %	0	ND1	0.2%	
M.7B.17.9	>100%	0	ND1	0.6%	
M.7B.17.10	Total	85	0.00%	100.0%	0.00%
OM.7B.17.1	o/w >100 - <=110 %	0	0.00%	0.2%	
OM.7B.17.2	o/w >110 - <=120 %	0	0.00%	0.2%	
OM.7B.17.3	o/w>120 - <=130 %	0	0.00%	0.2%	
OM.7B.17.4	o/w>130 - <=140 %	0	0.00%	0.0%	
OM.7B.17.5	o/w>140 - <=150 %	0	0.00%	0.0%	
OM.7B.17.6 OM.7B.17.7	o/w >150 %	0	0.00%	0.0%	
OM.7B.17.8					
	23. Rrenkdown by Tyne	% Commercial loans			
OM.7B.17.8 OM.7B.17.9	23. Breakdown by Type Detail	% Commercial loans			
OM.7B.17.8 OM.7B.17.9 M.7B.18.1	Retail	2.1%			
OM.7B.17.8 OM.7B.17.9 M.7B.18.1 M.7B.18.2	Retail Office	2.1% 9.8%			
OM.7B.17.8 OM.7B.17.9 M.7B.18.1 M.7B.18.2 M.7B.18.3	Retail Office Hotel/Tourism	2.1% 9.8% 0.0%			
OM.7B.17.8 OM.7B.17.9 M.7B.18.1 M.7B.18.2	Retail Office Hotel/Tourism Shopping malls	2.1% 9.8%			
OM.7B.17.8 OM.7B.17.9 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.4	Retail Office Hotel/Tourism Shopping malls Industry	2.1% 9.8% 0.0% 0.0%			
OM.7B.17.8 OM.7B.17.9 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.4 M.7B.18.5	Retail Office Hotel/Tourism Shopping malls Industry Agriculture	2.1% 9.8% 0.0% 0.0% 0.1%			
OM.7B.17.8 OM.7B.17.9 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.6	Retail Office Hotel/Tourism Shopping malls Industry	2.1% 9.8% 0.0% 0.0% 0.1% 0.0%			
OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.6 M.78.18.5 M.78.18.6 M.78.18.6	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land	2.1% 9.8% 0.0% 0.0% 0.1% 0.0%			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.0%			
OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.7	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction	2.1% 9.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0%			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.8 M.78.18.8 M.78.18.8	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.0% 0.1% 0.0% 87.9%			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.10 OM.78.18.10 OM.78.18.10	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ofther Ofw Social & Cultural purposes	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.0% 0.1% 0.0% 87.9%			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.6 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.10 OM.78.18.10 OM.78.18.1	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other O/w Social & Cultural purposes o/w If relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 87.9% ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.2 OM.78.18.2	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Buding under construction Other O/w Social & Cultural purposes o/w [if relevant, please specify] o/w [if relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 87.9% 87.9% ND1 ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.1 OM.78.18.10 OM.78.18.1 OM.78.18.3 OM.78.18.3 OM.78.18.3	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other o/w Social & Cultural purposes o/w [f relevant, please specify] o/w [f relevant, please specify] o/w [f relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 0.1% 0.0% 87.9% ND1 ND1 ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.9 M.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.4	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other o/w Social & Cultural purposes o/w If relevant, please specify	2.1% 9.8% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0% 0.1% 0.0% 87.9% 87.9% ND1 ND1 ND1 ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.9 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.5	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Office o/w Social & Cultural purposes o/w [if relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 87.9% 87.9% ND1 ND1 ND1 ND1 ND1 ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.6 M.78.18.8 M.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.5 OM.78.18.4 OM.78.18.5 OM.78.18.6	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other O'w Social & Cultural purposes o'w If relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 87.9% 87.9% ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.10 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers Bulding under construction Other o/w Social & Cultural purposes o/w [if relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.0% 0.1% 0.0% 87.9% 87.9% ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.6 M.78.18.6 M.78.18.9 M.78.18.10 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.5 OM.78.18.6 OM.78.18.6 OM.78.18.7 OM.78.18.7 OM.78.18.8	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ow Social & Cultural purposes o/w [if relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 87.9% 87.9% ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 OM.78.18.10 OM.78.18.10 OM.78.18.10 OM.78.18.2 OM.78.18.3 OM.78.18.4 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.6 OM.78.18.7 OM.78.18.8 OM.78.18.8 OM.78.18.8 OM.78.18.8 OM.78.18.8 OM.78.18.8	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other o/w Social & Cultural purposes o/w [If relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.19% 0.0% 87.9% 87.9% ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.10 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.5 OM.78.18.5 OM.78.18.5 OM.78.18.6 OM.78.18.7	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ow Social & Cultural purposes o/w If relevant, please specify	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 OM.78.18.3 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.1	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ow Social & Cultural purposes o/w If relevant, please specify o/w If relevant, please specify	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.0% 0.1% 0.0% 87.9% 87.9% ND1			
OM.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.10 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.4 OM.78.18.5 OM.78.18.5 OM.78.18.6 OM.78.18.7 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.1	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ow Social & Cultural purposes o/w [if relevant, please specify]	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 87.9% 87.9% ND1			
OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.78.18.8 OM.78.18.1 OM.78.18.1 OM.78.18.1 OM.78.18.2 OM.78.18.3 OM.78.18.3 OM.78.18.1	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Land Property developers / Bulding under construction Other Ow Social & Cultural purposes o/w If relevant, please specify o/w If relevant, please specify	2.1% 9.8% 0.0% 0.0% 0.1% 0.0% 0.0% 0.1% 0.0% 87.9% 87.9% ND1			



	24. EPC Information of the financed CRE - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	A	0	0	0.0%	0.0%
M.2B.24.2	В	0	0	0.0%	0.0%
M.2B.24.3	C	3	2	3.2%	11.1%
M.2B.24.4	D	0	1	0.1%	5.6%
M.2B.24.5	E	73	2	85.7%	11.1%
M.2B.24.6	F	0	0	0.0%	0.0%
M.2B.24.7	G	0	1	0.0%	5.6%
M.2B.24.8	Estimate A	0	0	0.0%	0.0%
M.2B.24.9	Estimate B	0	0	0.0%	0.0%
M.2B.24.10	Estimate C	2	1	1.8%	5.6%
VI.2B.24.11	Estimate D	8	8	8.8%	44.4%
И.2B.24.12	Estimate E	0	1	0.3%	5.6%
л.2B.24.13	Estimate F	0	0	0.0%	0.0%
И.2B.24.14	Estimate G	0	1	0.0%	5.6%
л.2B.24.15	TBC at a country level	ND1	ND1	0.070	3.070
Л.2B.24.16	TBC at a country level	ND1	ND1		
1.2B.24.17	TBC at a country level	ND1	ND1		
1.2B.24.18	no data	0	1	0.1%	5.6%
И.2B.24.19	Total	85	18	100.0%	100.0%
M.2B.24.1					
M.2B.24.2					
M.2B.24.3					
	25. Average energy use intensity (kWh/m2) - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	<=71.3 + 1,650/M^2	0	0	0.0%	0.0%
VI.2B.25.2	<=95 + 2,200/M^2	0	0	0.0%	0.0%
M.2B.25.3	<=135 + 3,200/M^2	3	2	3.2%	11.1%
VI.2B.25.4	<=175 + 4,200/M^2	0	1	0.1%	5.6%
M.2B.25.5	<=215 + 5,200/M^2	73	2	85.7%	11.1%
M.2B.25.6	<=265 + 6,500/M^2	0	0	0.0%	0.0%
M.2B.25.7	>265 + 6,500/M^2	0	1	0.0%	5.6%
M.2B.25.8	Estimate: <=71.3 + 1,650/M^2	0	0	0.0%	0.0%
M.2B.25.9	Estimate: <=95 + 2,200/M^2	0	0	0.0%	0.0%
И.2B.25.10	Estimate:<=135 + 3,200/M^2	2	1	1.8%	5.6%
VI.2B.25.10 VI.2B.25.11	Estimate:<=175 + 4,200/M^2	8	8	8.8%	44.4%
VI.2B.25.11 VI.2B.25.12	Estimate:<=215 + 5,200/M^2	0	1	0.3%	5.6%
VI.2B.25.12 VI.2B.25.13	Estimate:<=265 + 6,500/M^2	0	0	0.0%	0.0%
	· ·				
VI.2B.25.14	Estimate:>265 + 6,500/M^2	0	1	0.0%	5.6%
M.2B.25.15	TBC at a country level	ND1	ND1		
И.2В.25.16	TBC at a country level	ND1	ND1		
И.2B.25.17	TBC at a country level	ND1	ND1		
И.2B.25.18	no data	0	1	0.1%	5.6%
Л.2B.25.19	Total	85	18	100.0%	100.0%
M.2B.25.1					
M.2B.25.2					
M.2B.25.3					
	26. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
1.2B.26.1	older than 1919	8	8	9.9%	44.4%
И.2B.26.2	1919 - 1945	2	3	2.2%	16.7%
M.2B.26.3	1945 - 1960	0	1	0.0%	5.6%
VI.2B.26.4	1961 - 1970	2	2	2.7%	11.1%
M.2B.26.5	1971 - 1980	0	1	0.1%	5.6%
M.2B.26.6	1981 - 1990	0	0	0.0%	0.0%
M.2B.26.7	1991 - 2000	73	2	85.1%	11.1%
VI.2B.26.8	2001 - 2005	0	0	0.0%	0.0%
M.2B.26.9	2006 and later	0	0	0.0%	0.0%
4.2B.26.10	no data	0	1	0.0%	5.6%
1.2B.26.10 1.2B.26.11	Total	85	18	100.0%	100.0%
	TULdI	65	10	100.0%	100.0%
M.2B.26.1	27 Nov. Commercial Property, autions!	Nominal (mm)	Number of dualings	9/ Pasidontial Lagra	9/ No. of CDE
4 20 27 4	27. New Commercial Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	0	0	0.0%	0.0%
M.2B.27.2	Existing Property	85	18	100.0%	100.0%
M.2B.27.3	other	0	0	0.0%	0.0%
M.2B.27.4	no data	0	0	0.0%	0.0%
M.2B.27.5	Total	85	18	100.0%	100.0%



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

HTT 2021

Field Number	1 Classon, Standard Hamaniand Hama	[Incort Definition Datase]
Field Number HG.1.1	Glossary - Standard Harmonised Items OC Calculation: Actual	[Insert Definition Below] Total value of cover pool subtracted nominal value of covered bonds
HG.1.1 HG.1.2	OC Calculation: Actual OC Calculation: Legal minimum	l otal value of cover pool subtracted nominal value of covered bonds Minimum legal required OC of RWA
HG.1.3	OC Calculation: Committed	ND2
		Index Loans: These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan type was introduced in Demmark in 1982. All Danish index loans have index semi-annual payment dates (January 1st and July 1st). Index loans are offered as cash loans. The maturity depends on the loan type. Especially the maturity for subsidized housing depends on the size of the future inflation rate.
		Fixed-rate loans: The long-term typically 30-year fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments throughout the term of the loan. The long-term fixed-rate mortgage loan has a prepayment option which may be exercised in two ways, i.e. the borrowers may prepay their outstanding debt at a price of 100 (par) or the borrowers may purchase the underlying bonds in the financial markets and deliver them to the mortgage bank. This loan type is also offered with interest-only periods.
	Interest Rate Types	Adjustable Rate Mortgages: Adjustable Pate Mortgages: (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The interest rate is generally reset at a frequency of 1, 3, 5 or 10 years and the underlying bonds are replaced by new bonds. The yield of the new bonds determines the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest are reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is GIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track (blor (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7		· · · · · · · · · · · · · · · · · · ·
HG.1.8	LTVs: Calculation of property/shipping value	
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.9		
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11		
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
HG.1.13 OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.1 OHG.1.2	iat a gooniihmouz (musu zrarsa)	WDI
OHG.1.3 OHG.1.4		
OHG.1.5	2. Reason for No Data	Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3 HG.2.1	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[insert Definition Below] [For completion]
OHG.3.1		A contract descends
OHG.3.2		
OHG.3.3 OHG.3.4		
OHG.3.5		

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2021



SM.112 Scali implicant mortgage loans 140 S8 45 75 SM.113 Scali implicant mortgage loans 2,255 701 73% SM.114 Total sustainable mortgage loans 2,75 759 77 37 SM.114 Total sustainable mortgage loans 2,75 759 77 37 SM.114 Order of the control of the security 759 77 37 SM.114 Order of the control of the security 759 77 77 77 SM.114 Order of the control of the security 759 77 77 77 77 SM.115 Order of the control of the security 759 77 77 77 77 SM.115 Order of the control of the security 759 77 77 77 77 SM.115 Order of the control of the mortgage stock 77 77 77 77 77 77 77		1. Share of sustainable loans in the total mor	tgage program			
Mail 12 Social Impact morgage learns 2.585 701 736 736 736 736 736 736 736 736 736 736 736 737 736 737 7				Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
Mo. Mo.	SM.1.1.1	EE mortgage loans	140	58	4%	3%
Mail	SM.1.1.2	Social impact mortgage loans	2,585	701	73%	
DOM.1.1.1 Only Inferience, please specify COM.1.1.3 Only Inferience, please specify COM.1.1.3 Only Inferience, please specify COM.1.3 Only Inferience, please specify COM.1.3 Only Inferience, please specify COM.1.3 Only Inferience, please specify Only I	SM.1.1.3	other	ND1	ND1		
SMAIL12	SM.1.1.4	Total sustainable mortgage loans	2,726	759	77%	37%
CSM.1.1.1 CSM.1.1.2 CSM.1.1.3 CSM.1.1.4 CSM.1.1.5 CSM.	OSM.1.1.1	o/w [If relevant, please specify]				
CSMA.1.1.5 Only If Inferience, please specify CSMA.1.1.5 Only CSMA.1.1.5 Only O	OSM.1.1.2	o/w [If relevant, please specify]				
2. Additional Information on the sustainable section of the mortgage stock	OSM.1.1.3	o/w [If relevant, please specify]				
1. Sustainable Protect Pyre pistomation Nomical (min) No	OSM.1.1.4	o/w [If relevant, please specify]				
1. Sustainable Repotents / Tope Information	OSM.1.1.5	o/w [If relevant, please specify]				
SAL 1		2. Additional information on the sustainable section	of the mortgage stock			
SAL 2.1.2 Commercial		1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SAL 2.1.3 Other	SM.2.1.1	Residential	2,726			
SAL 1.1	SM.2.1.2	Commercial	0			
OSM 2.1.1 Osl Present August	SM.2.1.3	Other	0		0%	
SSM_2.1.2 Oyk E residential 1-0 SK	SM.2.1.4	Total	2,726		0%	
CSMA_2.1.3 Open Economercial Open Econom	OSM.2.1.1	o/w Forest & Agriculture				
DSM_2.1.5 Et total Commercial Commer	OSM.2.1.2	o/w EE residential				
SSM 2.1.5 SE total CSM 2.1.5 CSM 2	OSM.2.1.3	o/w EE commercial	0		0%	
CSMA_2.1.5	OSM.2.1.4	o/w EE other				
CSMA_2.1.7 Ox/social commercial CSMA_2.1.9 Social total Social total total Social total Social total Social total Social to	OSM.2.1.5	EE total				
OSMA 2.1.8 Osma	OSM.2.1.6	o/w Social residential	2,585.5			
SSM_2.1.9 Social tot Social tot Social tot Some control of SSM_2.1.1.1 Only If relevant, pieces specify	OSM.2.1.7	o/wSocial Commercial				
OSM 2.110 Osf Osmo Osm		o/w social other				
OSM.2.1.11 Only If elevons, pieces specify	OSM.2.1.9	social tot				
OSM.2.1.12 Os/W	OSM.2.1.10	o/w [If relevant, please specify]				
OSM.2.1.13 Osw f relevant, pieces specify						
OSMA_2.1.14 a a w f relevant, please specify						
CSM.2.1.15 Os/W If relevant, please spectly OSM.2.1.16 OsW.2.1.17 Osw.2.17 Osw.2.						
OSM 2.1.16 Osf Osmo Os						
OSM.2.1.17 Only If I relevant, please specify OSM.2.2.18 Osmercial Loans O						
OSM 2.1.18 Osm If relevant, pieces specify Residential Loans Commercial Loans % Total sustainable Mortgages						
2. General Information						
SAL 2.1 Number of sustainable mortsgae loans 739 0 100%	OSM.2.1.18					
OSM 2.2.1 Optional Information eq. Number of borrowers						
OSMA 2.2 Optional Information eg. Number of guarantors			759	U	100%	
OSM 2.2.3 OSM 2.2.4 OSM 2.2.5 OSM 2.2.5 OSM 2.2.5 OSM 2.2.5 3. Concentration Risks % Residential Loans % Commercial Loans % Total Sustainable Mortgages SM 2.3.1 10 largest exposures 15.0% 0.0% 15.0% OSM 2.3.1 1						
OSM 2.2.6 OSM 2.2.6 OSM 2.2.6 3. Concentration Risks % Residential Loans % Commercial Loans % Total Sustainable Mortgages 5M.2.3.1 10 largest exposures 15.0% 0.0% 15.0% OSM 2.3.1 10 largest exposures 15.0%		Optional information eg, wumber of guarantors				
OSM 2.2.5 OSM 2.2.6 3. Concentration Risks % Residential Loans % Commercial Loans % Total Sustainable Mortgages SM 2.3.1 10 largest exposures 15.0% 0.0% 15.0% OSM 2.3.1 15.0% 15.0% 15.0%						
OSM 2.2.6 3. Concentration Risks % Residential Loans % Commercial Loans % Total Sustainable Mortgages 5M 2.3.1 10 largest exposures 15.0% 0.0% 15.0% OSM 2.3.1 10 largest exposures 15.0% 15.0%						
3. Concentration Risks % Residential Loans % Commercial Loans % Total Sustainable Mortgages SM.2.3.1 10 largest exposures 15.0% 0.0% 15.0% OSN/2.3.1 0.0% 15.0% 0.0%						
SM.2.3.1 10 largest exposures 15.0% 0.0% 15.0% OSM.2.3.1	USMLZ.Z.b	3 Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
OSM.2.3.1	SM 2 3 1					
		One or bearing and		0.074	13.0%	
	OSM.2.3.2					
OM.2.3						
OM.2.3.4						
OM.235						
SM2.36						

SM.2.4.1	4. Breakdown by Geography European Union	% Residential Loans 100.0%	% Commercial Loans 100.0%	% Total Sustainable Mortgages 100.0%	
SM.2.4.2	Austria	0.0%	0.0%	0.0%	
SM.2.4.3	Belgium	0.0%	0.0%	0.0%	
SM.2.4.4	Bulgaria	0.0%	0.0%	0.0%	
SM.2.4.5	Croatia	0.0%	0.0%	0.0%	
SM.2.4.6	Cyprus	0.0%	0.0%	0.0%	
SM.2.4.7	Czechia	0.0%	0.0%	0.0%	
SM.2.4.8	Denmark	100.0%	100.0%	100.0%	
SM.2.4.9	Estonia	0.0%	0.0%	0.0%	
SM.2.4.10	Finland	0.0%	0.0%	0.0%	
SM.2.4.11	France	0.0%	0.0%	0.0%	
SM.2.4.12 SM.2.4.13	Germany Greece	0.0%	0.0% 0.0%	0.0% 0.0%	
SM.2.4.13 SM.2.4.14	Netherlands	0.0%	0.0%	0.0%	
SM.2.4.15	Hungary	0.0%	0.0%	0.0%	
SM.2.4.16	Ireland	0.0%	0.0%	0.0%	
SM.2.4.17	Italy	0.0%	0.0%	0.0%	
SM.2.4.18	Latvia	0.0%	0.0%	0.0%	
SM.2.4.19	Lithuania	0.0%	0.0%	0.0%	
SM.2.4.20	Luxembourg	0.0%	0.0%	0.0%	
SM.2.4.21	Malta	0.0%	0.0%	0.0%	
SM.2.4.22	Poland	0.0%	0.0%	0.0%	
SM.2.4.23	Portugal	0.0%	0.0%	0.0%	
SM.2.4.24	Romania	0.0%	0.0%	0.0%	
SM.2.4.25	Slovakia	0.0%	0.0%	0.0%	
SM.2.4.26	Slovenia	0.0%	0.0%	0.0%	
SM.2.4.27 SM.2.4.28	Spain Sweden	0.0%	0.0% 0.0%	0.0% 0.0%	
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
SM.2.4.30	Iceland	0.0%	0.0%	0.0%	
SM.2.4.31	Liechtenstein	0.0%	0.0%	0.0%	
SM.2.4.32	Norway	0.0%	0.0%	0.0%	
SM.2.4.33	Other	0.0%	0.0%	0.0%	
SM.2.4.34	Switzerland	0.0%	0.0%	0.0%	
SM.2.4.35	United Kingdom	0.0%	0.0%	0.0%	
SM.2.4.36	Australia	0.0%	0.0%	0.0%	
SM.2.4.37	Brazil	0.0%	0.0%	0.0%	
SM.2.4.38	Canada	0.0%	0.0%	0.0% 0.0%	
SM.2.4.39	Japan				
SM.2.4.40 SM.2.4.41	Korea New Zealand	0.0%	0.0% 0.0%	0.0% 0.0%	
SM.2.4.41	Singapore	0.0%	0.0%	0.0%	
SM.2.4.43	US	0.0%	0.0%	0.0%	
SM.2.4.44	Other	0.0%	0.0%	0.0%	
SM.2.4.45	o/w [If relevant, please specify]				
SM.2.4.46	o/w [If relevant, please specify]				
SM.2.4.47	o/w [If relevant, please specify]				
SM.2.4.48	o/w [If relevant, please specify]				
SM.2.4.49	o/w [If relevant, please specify]				
SM.2.4.50	o/w [If relevant, please specify]				
SM.2.4.51	o/w [If relevant, please specify]				
SM.2.4.52	o/w [If relevant, please specify] o/w [If relevant, please specify]				
SM.2.4.52 SM.2.4.53	o/w (If relevant, please specify) o/w (If relevant, please specify) o/w (If relevant, please specify)				
SM.2.4.52	a/w lif relevant, please specifyl a/w lif relevant, please specifyl a/w lif relevant, please specifyl a/w lif relevant, please specifyl	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.4.52 SM.2.4.53	o/w (If relevant, please specify) o/w (If relevant, please specify) o/w (If relevant, please specify)	% Residential Loans 57%	% Commercial Loans 0%	% Total Mortgages 57%	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.1 SM.2.5.2	of will refevent, please specify of the freedown, please specify of will refevent, please specify of the reference of the refere	57% 10%	0% 0%	57% 10%	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.1 SM.2.5.2 SM.2.5.3	of will frelevant, please specifyl 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region hovedstaden) Remaining Zealand & Bormholm (Region Spialland) Northern Justiand (Region Mortfylland)	57% 10% 5%	0% 0% 0%	57% 10% 5%	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.3	of will refevent, please specify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Nordsstaden) Remaining Zealand & Bornhömlin (Region Siaelland) Northern Jutland (Region Mortlylland) Eastern Lutland (Region Mortlylland)	57% 10% 5% 19%	0% 0% 0% 0%	57% 10% 5% 19%	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5	of will frelevant, please specify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region Hovedstaden) Remaining Zealand & Bornholm (Region Salaland) Northern Justiand (Region Mortylland) Eastern Justiand Region Mortylland) Southern Justiand & Funner (Region Syddanmark)	57% 10% 5% 19% 9%	0% 0% 0% 0% 0%	5.7% 1.0% 5.% 1.9% 9.%	
SM.2.4.52 SM.2.4.53 SM.2.5.1 SM.2.5.2 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.5 SM.2.5.6	of will freiend, please specify of will freiend, please specify). 5. Breakdown by regions of main country of origin Greater (Copenhagen area (Recion Nevesthaden) will be compared to the country of the compared of the country of the count	57% 10% 5% 19% 9% ND1	0% 0% 0% 0% 0% ND1	57% 10% 5% 19% 9% ND1	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.6	of will freievour, please specify) S. Breakdown by regions of main country of origin Greater Copenhagen area (Region hovedstaden) Remaining Zealand & Bormholin (Region pleasing) Rothern Juttand (Region Mortylland) Eastern Jutland (Region Mortylland) Southern Juttand & Funen (Region Syddammark) TBC at a country level	57% 10% 5% 19% 9% ND1 ND1	0% 0% 0% 0% 0% ND1 ND1	57% 10% 5% 199% 9% ND1 ND1	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.6 SM.2.5.7 SM.2.5.7	of will freievant, please specifyl of freievant, please specifyl of freievant, please specifyl of freievant, please specifyl of freievant please specifyl of freievant	57% 10% 5% 19% 9% ND1 ND1 ND1	0% 0% 0% 0% 0% ND1 ND1 ND1	57% 10% 5% 19% 9% NOI NOI NOI	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.6 SM.2.5.6 SM.2.5.6 SM.2.5.8 SM.2.5.8	of will frelevent, please specify) S. Breakdown by regions of main country of origin Greater Copenhagen area (Region horvestaden) Remaining Zealand & Bormholm (Region sylesialand) Northern Juttand (Region Mortylland) Eastern Juttand (Region Mortylland) Southern Juttand & Funen (Region Syddammark) TBG at a country level	57% 10% 5% 19% 9% ND1 ND1 ND1 ND1	0% 0% 0% 0% 0% NDI NDI NDI	57% 10% 5% 19% 9% NOI NOI NOI NOI	
SM.2.4.52 SM.2.4.53 SM.2.5.1 SM.2.5.2 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.6 SM.2.5.6 SM.2.5.7 SM.2.5.8 SM.2.5.9 SM.2.5.9	of will freievant, please specifyl 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region hrvedstaden) Remaning, Zealand & Bornholm (Region Saleland) Remaning, Zealand & Sornholm (Region Syddanmark) Eastern Luidand (Region Middyljand) Southern Jutlands & Funen (Region Syddanmark) TBC at a country level	57% 10% 5% 19% 9% ND1 ND1 ND1 ND1	0% 0% 0% 0% 0% 0% ND1 ND1 ND1 ND1 ND1 ND1	57% 10% 5% 19% 9% N01 N01 N01 N01 N01	
SM.2.4.52 SM.2.4.53 SM.2.4.54 SM.2.5.2 SM.2.5.2 SM.2.5.4 SM.2.5.4 SM.2.5.5 SM.2.5.6 SM.2.5.7 SM.2.5.8 SM.2.5.7 SM.2.5.8 SM.2.5.10 SM.2.5.10 SM.2.5.10	of will freievant, please specify) S. Breakdown by regions of main country of origin Greater Copenhagen area (Region horvestaden) Remaining Zealand & Bormholm (Region sylesiland) Northern Juttand (Region Mortylland) Eastern Juttand (Region Mortylland) Southern Juttand & Funen (Region Syddammark) TBC at a country level	57% 10% 5% 19% 9% ND1 ND1 ND1 ND1 ND1 ND1	0% 0% 0% 0% 0% ND1 ND1 ND1 ND1 ND1	57% 10% 5% 19% 9% ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	
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\$M2.452 \$M2.452 \$M2.254 \$M2.254 \$M2.254 \$M2.254 \$M2.254 \$M2.255 \$M2.256 \$M2.256 \$M2.256 \$M2.256 \$M2.256 \$M2.256 \$M2.256 \$M2.256 \$M2.257 \$M2.258 \$M2.257 \$M2.258 \$M2.251 \$M2.25	of will freiewant, please specify) 5. Breakdown by regions of main country of origin Greater Copenhagen area (Region hovedstaden) Remaining Zealand & Bormohin (Region Spelland) Worthern Luttland Fergion North (Spelland) Southern Luttland Fergion North (Spelland) The Cart accountry level The Cart accountry	57% 10% 5% 19% 9% ND1	O% O% O% O% O% O% O% O% ND1 ND1 ND1 ND2 ND2 ND2 ND2 ND1	57% 10% 5% 19% 9% ND1	
\$M2.452 \$M2.452 \$M2.251 \$M2	of will freiend, please specify) of the please specify of the please specify) of the please specify of the ple	57% 10% 5% 19% 9% ND1	O% O% O% O% O% O% O% O% O% ND1 ND2 ND2 ND3 ND3 ND1	57% 10% 5% 19% 9% NO1 NO2 NO2 NO2 NO3 NO3 NO1	
\$M2.452 \$M2.452 \$M2.254 \$M2.251 \$M2.251 \$M2.252 \$M2.256 \$M2.257 \$M2.258 \$M2.257 \$M2.258 \$M2.257 \$M2.258 \$M2.2510 \$M2.2510 \$M2.2511 \$M2.2511 \$M2.2512	of will freiewant, please specify) of will freiewant, please specify) of the freiewant, please specify) of the freiewant, please specify) of the freiewant, please specify) 5. Breakdown by regions of main acountry of origin Greater Copenhagen area (Region hovedstaden) Remaining Zealand & Bornholm (Region Spalland) Worthern Lattland (Region Northolm) Southern Lattland (Region Northolm) The Cat accountry level The	57% 10% 5% 19% 9% ND1	O% O% O% O% O% O% O% O% O% ND1 ND1 ND1 ND2 ND2 ND2 ND2 ND2 ND1	57% 10% 5% 19% 9% ND1	
\$M2.452 \$M2.452 \$M2.253 \$M2.254 \$M2.251 \$M2.251 \$M2.252 \$M2.253 \$M2.254 \$M2.255 \$M2.256 \$M2.257 \$M2.256 \$M2.256 \$M2.257 \$M2.256 \$M2.256 \$M2.257 \$M2.256 \$M2.2566 \$M2.2566 \$M2.2566 \$M2.2566 \$M2.2566	of will freiend, please specify) S. Breakdown by regions of main country of origin Greater (Copenhagen area (Region hovedstaden) Remote control of the country of the country level The country level Easten Latidal (Region Morthyllund) Southern Jutland Replace (Region Syddanmark) The Cat a country level The	57% 10% 5% 19% 9% ND1	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% ND1	57% 10% 5% 19% 9% NO1 NO2 NO2 NO2 NO3 NO3 NO4 NO4 NO5	
\$M2.452 \$M2.452 \$M2.254 \$M2.251 \$M2.251 \$M2.252 \$M2.256 \$M2.257 \$M2.258 \$M2.257 \$M2.258 \$M2.257 \$M2.258 \$M2.2510 \$M2.2510 \$M2.2511 \$M2.2511 \$M2.2512	of will freiewant, please specify) of will freiewant, please specify) of the freiewant, please specify) of the freiewant, please specify) of the freiewant, please specify) 5. Breakdown by regions of main acountry of origin Greater Copenhagen area (Region hovedstaden) Remaining Zealand & Bornholm (Region Spalland) Worthern Lattland (Region Northolm) Southern Lattland (Region Northolm) The Cat accountry level The	57% 10% 5% 19% 9% ND1	O% O% O% O% O% O% O% O% O% ND1 ND1 ND1 ND2 ND2 ND2 ND2 ND2 ND1	57% 10% 5% 19% 9% ND1	

SM.2.6.1 SM.2.6.2	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.2	Fixed rate	100%	0%	100%	
	Floating rate	0%	0%	0%	
SM.2.6.3	Other	0%	0%	0%	
OSM.2.6.1	*****	***	***		
OSM.2.6.2	o/w Index loans	99%	0%		
OSM.2.6.3	o/w Adjustable Rate Mortgages	0%	0%		
OSM.2.6.3 OSM.2.6.4	o/w Adjustable Rate Mortgages o/w Money market based loans	0%	0%		
OSM.2.6.5		0%	0%		
	o/w Non capped floaters				
OSM.2.6.6	o/w Capped floaters	0%	0%		
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	0%	0%	0%	
SM.2.7.2	Amortising	100%	0%	100%	
SM.2.7.3	Other	0%	0%	0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
O3W.2.7.0	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
C14.3.0.4	Up to 12months				
SM.2.8.1		0%	0%	0%	
SM.2.8.2	≥ 12 - ≤ 24 months	0%	0%	0%	
SM.2.8.3	≥ 24 - ≤ 36 months	0%	0%	0%	
SM.2.8.4	≥ 36 - ≤ 60 months	0%	0%	0%	
SM.2.8.5	≥ 60 months	100%	0%	100%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0.00%	0.00%	0.00%	
OSM.2.9.1					
OSM.2.9.1					
OSM.2.9.2 OSM.2.9.3					
OSM.2.9.3 OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
	A. Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	3,591			
	By buckets (mn):				
SM 2A 10 2	DKK 0 - 2m	178	497	7%	65%
SM.2A.10.3	DKK 2 - 5m	337	97	12%	13%
	DKK 5 - 20m				
SM.2A.10.4		1,340	136	49%	18%
SM.2A.10.5	DKK 20 - 50m	794	28	29%	4%
SM.2A.10.6	DKK 50 - 100m	78	1	3%	0%
SM.2A.10.7	> DKK 100m	0	0	0%	0%
SM.2A.10.8	TBC at a country level	ND1	ND1		
SM.2A.10.9	TBC at a country level	ND1	ND1		
SM.2A.10.10	TBC at a country level	ND1	ND1		
SM.2A.10.11	TBC at a country level	ND1	ND1		
SM.2A.10.12	TBC at a country level	ND1	ND1		
SM.2A.10.13	TBC at a country level	ND1	ND1		
		ND1	ND1		
	TBC at a country level				
	TBC at a country level				
SM.2A.10.15	TBC at a country level	ND1	ND1		
SM.2A.10.15 SM.2A.10.16	TBC at a country level TBC at a country level	ND1 ND1	ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17	TBC at a country level TBC at a country level TBC at a country level	ND1 ND1 ND1	ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18	TBC at a country level TBC at a country level TBC at a country level TBC at a country level	ND1 ND1 ND1 ND1	ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19	TBC at a country level	ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20	TBC at a country level	ND1 ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.20	TBC at a country level	ND1 ND1 ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21	TBC at a country level	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21	TBC at a country level	ND1 ND2 ND3 ND3 ND3 ND3 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.22 SM.2A.10.23	TBC at a country level	ND1 ND2 ND3 ND3 ND3 ND3 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.22 SM.2A.10.23 SM.2A.10.23 SM.2A.10.23	TBC at a country level	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.22 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.24 SM.2A.10.25	TBC at a country level	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100%	100s.
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.22 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.24 SM.2A.10.25	TBC at a country level	ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		100% S No of cass
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25	TBC at a country level	ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	100% % Residential Loans	100% % No. of Loans
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25	TBC at a country level	ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.22 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25	TBC at a country level	ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM 2A 10.15 SM 2A.10.16 SM 2A.10.17 SM 2A.10.18 SM 2A.10.19 SM 2A.10.20 SM 2A.10.20 SM 2A.10.21 SM 2A.10.23 SM 2A.10.23 SM 2A.10.23 SM 2A.10.24 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25	TBC at a country level TBC at bCC at a country level TBC at a country level	ND1	ND1		
SM 2A.10.15 SM 2A.10.16 SM 2A.10.17 SM 2A.10.19 SM 2A.10.20 SM 2A.10.20 SM 2A.10.21 SM 2A.10.23 SM 2A.10.23 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.26	TBC at a country level	ND1	ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25	TBC at a country level	ND1	ND1		
SM 2A.10.15 SM 2A.10.16 SM 2A.10.17 SM 2A.10.18 SM 2A.10.19 SM 2A.10.20 SM 2A.10.21 SM 2A.10.21 SM 2A.10.23 SM 2A.10.23 SM 2A.10.24 SM 2A.10.24 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.26	TBC at a country level	ND1	ND1		
SM.2A.10.15 SM.2A.10.15 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.19 SM.2A.10.20 SM.2A.10.20 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.11.25 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3	TBC at a country level TBC at country le	ND1	ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.11.15 SM.2A.11.2 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.4 SM.2A.11.5 SM.2A.11.6	TBC at a country level TBC at	ND1	ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.11.15 SM.2A.11.2 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.4 SM.2A.11.5 SM.2A.11.6	TBC at a country level TBC at country le	ND1	ND1		
SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.19 SM.2A.10.20 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.23 SM.2A.10.25 SM.2A.11.25 SM.2A.11.15 SM.2A.11.25 SM.2A.11.35	TBC at a country level TBC at	ND1	ND1		
SM.2A.11.2 SM.2A.11.3 SM.2A.11.4 SM.2A.11.5 SM.2A.11.6 SM.2A.11.7 SM.2A.11.8	TBC at a country level TBC at coun	ND1	ND1		
SM ZA 10.15 SM ZA 10.15 SM ZA 10.16 SM ZA 10.17 SM ZA 10.17 SM ZA 10.18 SM ZA 10.19 SM ZA 10.19 SM ZA 10.10 SM ZA 10.10 SM ZA 10.20 SM ZA 10.20 SM ZA 10.21 SM ZA 10.25 SM ZA 11.25 SM ZA 11.3 SM ZA 11.5 SM ZA 11.5 SM ZA 11.6 SM ZA 11.6 SM ZA 11.7	TBC at a country level	ND1	ND1	% Residential Loans	% No. of Loans
SM.ZA.10.15 SM.ZA.10.15 SM.ZA.10.16 SM.ZA.10.17 SM.ZA.10.18 SM.ZA.10.19 SM.ZA.10.19 SM.ZA.10.20 SM.ZA.10.21 SM.ZA.10.21 SM.ZA.10.21 SM.ZA.10.23 SM.ZA.10.23 SM.ZA.10.23 SM.ZA.10.24 SM.ZA.11.25 SM.ZA.11.3 SM.ZA.11.3 SM.ZA.11.3 SM.ZA.11.3 SM.ZA.11.4 SM.ZA.11.5 SM.ZA.11.8 SM.ZA.11.10	TBC at a country level TBC at coun	ND1	ND1		
SM.2A.10.15 SM.2A.10.15 SM.2A.10.16 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.21 SM.2A.10.22 SM.2A.10.24 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.10.26 SM.2A.10.26 SM.2A.10.27 SM.2A.11.25 SM.2A.11.35	TBC at a country level	ND1	ND1	% Residential Loans	% No. of Loans
SM.2A.10.15 SM.2A.10.15 SM.2A.10.17 SM.2A.10.17 SM.2A.10.19 SM.2A.10.19 SM.2A.10.21 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.23 SM.2A.10.25 SM.2A.10.25 SM.2A.10.25 SM.2A.11.15 SM.2A.11.2 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.6 SM.2A.11.6 SM.2A.11.6 SM.2A.11.1	TBC at a country level TBC at country	ND1	ND1	% Residential Loans	% No. of Loans
SM 2A.10.15 SM 2A.10.15 SM 2A.10.16 SM 2A.10.17 SM 2A.10.19 SM 2A.10.19 SM 2A.10.20 SM 2A.10.20 SM 2A.10.21 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.11.10	TBC at a country level TDC at a country level	ND1	ND1	% Residential Loans	% No. of Loans
SM.2A.10.15 SM.2A.10.15 SM.2A.10.17 SM.2A.10.18 SM.2A.10.19 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.23 SM.2A.10.25 SM.2A.10.25 SM.2A.11.25 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.5 SM.2A.11.6 SM.2A.11.6 SM.2A.11.1 SM.2A.11.9 SM.2A.11.1	TBC at a country level TBC at country level TBC at a country level TBC at country leve	ND1	ND1	% Residential Loans	% No. of Loans
SM 2A10.15 SM 2A10.15 SM 2A10.16 SM 2A10.17 SM 2A10.19 SM 2A10.19 SM 2A10.19 SM 2A10.20 SM 2A10.21 SM 2A10.25 SM 2A10.25 SM 2A10.25 SM 2A11.10 SM 2A11.25 SM 2A11.25 SM 2A11.35	TBC at a country level TGC at a country level	ND1	ND1	% Residential Loans	% No. of Leans
SM.2A.10.15 SM.2A.10.15 SM.2A.10.17 SM.2A.10.19 SM.2A.10.19 SM.2A.10.19 SM.2A.10.20 SM.2A.10.21 SM.2A.10.21 SM.2A.10.21 SM.2A.10.23 SM.2A.10.23 SM.2A.10.23 SM.2A.10.24 SM.2A.10.25 SM.2A.11.25 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.3 SM.2A.11.5 SM.2A.11.6 SM.2A.11.6 SM.2A.11.8 SM.2A.11.8 SM.2A.11.9 SM.2A.11.1 SM.2A.11.9 SM.2A.11.1	TBC at a country level TBC at country level TBC at a country level TBC at country leve	ND1	ND1	% Residential Loans	% No. of Leans
SM 2A.10.15 SM 2A.10.15 SM 2A.10.17 SM 2A.10.19 SM 2A.10.19 SM 2A.10.19 SM 2A.10.21 SM 2A.10.21 SM 2A.10.21 SM 2A.10.21 SM 2A.10.23 SM 2A.10.23 SM 2A.10.23 SM 2A.10.24 SM 2A.10.25 SM 2A.11.2 SM 2A.11.3 SM 2A.11.2 SM 2A.11.3 SM 2A.11.5 SM 2A.11.5 SM 2A.11.5 SM 2A.11.5 SM 2A.11.5 SM 2A.11.6 SM 2A.11.8 SM 2A.11.8 SM 2A.11.9 SM 2A.11.1 SM 2A.11.1 SM 2A.11.1 SM 2A.11.1 SM 2A.11.1 SM 2A.11.3	TBC at a country level TGC at a country level	ND1	ND1	% Residential Loans	% No. of Leans
SM 2A.10.15 SM 2A.10.15 SM 2A.10.16 SM 2A.10.17 SM 2A.10.19 SM 2A.10.19 SM 2A.10.20 SM 2A.10.20 SM 2A.10.21 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.10.25 SM 2A.11.10	TBC at a country level TGC at a country level	ND1	ND1	% Residential Loans	% No. of Leans

SM.2A.12.1			Number of Loans	% Residential Loans	% No. of Loans
	12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 38.95%	Number of Loans	% Residential Loans	% No. of Loans
JIVI.ZPC1Z.1	Weighted Average LTV (%)	38.95%			
	By LTV buckets (mn):				
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	2,151	ND1	79%	
SM.2A.12.3	>40 - <=50 %	112	ND1	4%	
SM.2A.12.4	>50 - <=60 %	100	ND1	4%	
SM.2A.12.5	>60 - <=70 %	85	ND1	3%	
SM.2A.12.6	>70 - <=80 %	66	ND1	2%	
SM.2A.12.7	>80 - <=90 %	58	ND1	2%	
SM.2A.12.8	>90 - <=100 %	45	ND1	2%	
SM.2A.12.9	>100%	110	ND1	4%	
SM.2A.12.10	Total	2,726	0	100%	0%
OSM.2A.12.1	o/w>100 - <=110 %	29			
OSM.2A.12.2	o/w>110 - <=120 %	38			
OSM.2A.12.3	o/w >120 - <=130 %	22			
OSM.2A.12.4	o/w>110 <=130 %	14			
OSM.2A.12.5	o/w>130 <=140 %	3			
OSM.2A.12.5	0/W >140 - <=150 % 0/W >150 %	5			
USW.2A.12.6	0/W >150 %	3			
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
	13. Breakdown by type	% Residential Loans			
SM.2A.13.1	Owner occupied	0.0%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.1%			
SM.2A.13.4	Subsidised housing	99.8%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	0.0%			
OSM.2A.13.1	o/w Private rental	0.0%			
OSM.2A.13.2	o/w Multi-family housing	0.1%			
OSM.2A.13.3	o/w Buildings under construction	0.0%			
		0.0%			
OSM.2A.13.4 OSM.2A.13.5	o/w Buildings land o/w [If relevant, please specify]	U.U%			
OSM.2A.13.5 OSM.2A.13.6					
	o/w [if relevant, please specify]				
OSM.2A.13.7	o/w [If relevant, please specify]				
OSM.2A.13.8	o/w [If relevant, please specify]				
OSM.2A.13.9	o/w [If relevant, please specify]				
OSM.2A.13.10	o/w [If relevant, please specify]				
	14. Loan by Ranking	% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100%			
SM.2A.14.2	Guaranteed	0%			
SM.2A.14.3	Other	0%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
	15. Energy Performance information of the financed RRE	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	Α	38	4	1%	2%
SM.2A.15.2	B	102	19	4%	8%
SM.2A.15.3	c	1,301	83	48%	34%
3W1.2PC 13.3		1,301	63	48/6	34/0
SM.2A.15.4	D	510	54	19%	22%
SM.2A.15.5	E	110	19	4%	8%
SM.2A.15.6	F	33 0	3	1%	1% 0%
SM.2A.15.7	G	0	1	0%	0%
SM.2A.15.8	Estimate A	0	0	0%	0%
SM.2A.15.9	Estimate B	0	0	0%	0%
SM.2A.15.10	Estimate C	411	39	15%	16%
	Estimate D	220	23	8%	9%
SM.2A.15.11 SM 2A 15.12	Estimate D	220	23	8%	9%
SM.2A.15.12	Estimate D Estimate E	220 0	23 0	8% 0%	0%
SM.2A.15.12 SM.2A.15.13	Estimate D Estimate E Estimate F	220 0 0	23 0 0	8% 0% 0%	0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14	Estimate D Estimate E Estimate F Estimate G	220 0 0 0	23 0 0 1	8% 0%	0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15	Estimate D Estimate E Estimate F Estimate F Estimate G TSC at a country level	220 0 0 0 ND1	23 0 0 1 ND1	8% 0% 0%	0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16	Estimate D Estimate E Estimate F Estimate G TSC at a country level TSC at a country level	220 0 0 0 ND1 ND1	23 0 0 1 ND1 ND1	8% 0% 0%	0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17	Estimate D Estimate E Estimate F Estimate G TBC at a country level TBC at a country level TBC at a country level	220 0 0 0 ND1 ND1 ND1	23 0 0 1 1 ND1 ND1	8% 0% 0%	0% 0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17 SM.2A.15.17	Estimate D Estimate E Estimate F Estimate G TBC at a country level TBC at a country level TBC at a country level On data	220 0 0 0 ND1 ND1 ND1	23 0 1 1 ND1 ND1 ND1	8% 0% 0%	0% 0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17 SM.2A.15.18 SM.2A.15.19	Estimate D Estimate E Estimate F Estimate G TBC at a country level TBC at a country level TBC at a country level	220 0 0 0 ND1 ND1 ND1	23 0 0 1 1 ND1 ND1	8% 0% 0%	0% 0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17 SM.2A.15.18 SM.2A.15.18 SM.2A.15.19 OSM.2A.15.1	Estimate D Estimate E Estimate F Estimate G TBC at a country level TBC at a country level TBC at a country level On data	220 0 0 0 ND1 ND1 ND1	23 0 1 1 ND1 ND1 ND1	8% 0% 0%	0% 0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17 SM.2A.15.18 SM.2A.15.19 OSM.2A.15.1 OSM.2A.15.1	Estimate D Estimate E Estimate F Estimate G TBC at a country level TBC at a country level TBC at a country level On data	220 0 0 0 ND1 ND1 ND1	23 0 1 1 ND1 ND1 ND1	8% 0% 0%	0% 0% 0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.18 SM.2A.15.19 OSM.2A.15.19	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,775.8	23 0 1 1 ND1 ND1 ND1	8% 0% 0%	0% 0% 0% 0% 100.0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.17 SM.2A.15.19 OSM.2A.15.1 OSM.2A.15.2 OSM.2A.15.3	Estimate D Estimate E Estimate F Estimate G TBC at a country level T	220 0 0 0 ND1 ND1 ND1 0 2,725.8	23 0 0 1 1 ND1 ND1 ND2 246.0	8% 0% 0% 0% 0% 100.0%	0% 0% 0% 100.0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17 SM.2A.15.17 SM.2A.15.19 OSM.2A.15.1 OSM.2A.15.2 OSM.2A.15.3 SM.2A.15.3	Estimate D Estimate E Estimate F Estimate G TBC at a country level T	220 0 0 0 ND1 ND1 ND1 0 2,7725.8	23 0 0 1 ND1 ND1 ND1 0 246.0	8% 0% 0% 0% 0% 100.0% % Residential Loans	0% 0% 0% 0 00 100.0% 5% No. of Dwellings 2%
SM.ZA.15.12 SM.ZA.15.13 SM.ZA.15.14 SM.ZA.15.15 SM.ZA.15.15 SM.ZA.15.17 SM.ZA.15.18 SM.ZA.15.19 OSM.ZA.15.1 OSM.ZA.15.2 OSM.ZA.15.3	Estimate D Estimate E Estimate F Estimate G TBC at a country level T	220 0 0 0 ND1 ND1 ND1 0 2,725.8	23 0 0 1 1 ND1 ND1 ND2 246.0	8% 0% 0% 0% 0% 100.0%	0% 0% 0% 100.0%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17 SM.2A.15.17 SM.2A.15.19 OSM.2A.15.10 OSM.2A.15.2 OSM.2A.15.3 SM.2A.16.1 SM.2A.16.1	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 ND1 0 2,775.8	23 0 0 1 ND1 ND1 ND1 0 246.0	8% 0% 0% 0% 0% 100.0% % Residential Loans 1% 4%	0% 0% 0% 00 100.0% 5 No. of Owellings 2% 10%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.17 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.16.10	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC a	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 5,50	23 0 0 1 ND1 ND1 0 246.0 Number of dwellings 4 19 83	8% 0% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 4%	0% 0% 0% 0% 100.0% 56 No. of Dwellings 2% 10% 45%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.17 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.15.10 SM.2A.16.10	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC a	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 5,50	23 0 0 1 ND1 ND1 0 246.0 Number of dwellings 4 19 83	8% 0% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 4%	0% 0% 0% 0% 100.0% 56 No. of Dwellings 2% 10% 45%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.16 SM.2A.15.17 SM.2A.15.19 SM.2A.15.19 SM.2A.15.19 SM.2A.15.19 SM.2A.15.19 SM.2A.15.3 SM.2A.16.1 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.3 SM.2A.16.3	Estimate D Estimate F Estimate F Estimate G TBC at a country level TBC a	220 0 0 0 ND1 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 3 1.301 1.301	23 0 0 1 ND1 ND1 ND1 0 246.0	8% 0% 0% 0% 0% 100.0% % Residential Loans 1% 4% 48% 19%	0% 0% 0% 100.0% 5 No. of Owellings 2% 10% 45% 30%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.16 SM.2A.15.16 SM.2A.15.17 SM.2A.15.17 SM.2A.15.20 SM.2A.15.20 SM.2A.15.30 SM.2A.15.30 SM.2A.15.30 SM.2A.15.30 SM.2A.16.4 SM.2A.16.4 SM.2A.16.5 SM.2A.16.6 SM.2A.16.6	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC a	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 33	23 0 0 1 ND1 ND1 0 246.0 Number of dwellings 4 19 19 83 54 19 19	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.15 SM.2A.15.15 SM.2A.15.15 SM.2A.15.16 SM.2A.15.17 SM.2A.15.19 SM.2A.15.19 SM.2A.15.20 SM.2A.15.20 SM.2A.15.20 SM.2A.16.1 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5	Estimate D Estimate E Estimate F Estimate G TBC at a country level T	220 0 0 0 ND1 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 8 8 102 1,301 510 110 33 0	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 3	8% 0% 0% 0% 0% 100.0% % Residential Loans 1% 4% 48% 19%	0% 0% 0% 100.0% 5 No. of Owellings 2% 10% 45% 30%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.17 SM.2A.15.19 SM.2A.15.19 SM.2A.15.19 SM.2A.15.2 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.3 SM.2A.16.3 SM.2A.16.3 SM.2A.16.3 SM.2A.16.5	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC a	220 0 0 0 ND1 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 8 8 102 1,301 510 110 33 0	23 0 0 1 ND1 ND1 0 246.0 Number of dwellings 4 19 19 19 3 19 3	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.13 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.17 SM.2A.15.19 OSM.2A.15.13 SM.2A.15.13 SM.2A.15.13 SM.2A.15.13 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.3 SM.2A.16.3 SM.2A.16.3 SM.2A.16.5	Estimate D Estimate F Estimate F Estimate G TBC at a country level TBC at	220 0 0 0 NU1 NU1 NU1 0 1 7.725.8 Nominal (mn) 38 102 1.301 510 110 31 33 3	23 0 0 1 ND1 ND1 ND1 ND1 246.0 Number of dwellings 4 19 83 54 19 3 1	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.17 SM.2A.15.17 SM.2A.15.19 SM.2A.15.19 SM.2A.15.2 SM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5	Estimate D Estimate E Estimate F Estimate G TBC at a country level TBC at	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 31 120 1301 510 130 0 0 0 411	23 0 0 1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 9 3 1 10 0	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM.2A.15.12 SM.2A.15.13 SM.2A.15.13 SM.2A.15.15 SM.2A.15.15 SM.2A.15.17 SM.2A.15.17 SM.2A.15.10 SM.2A.15.10 SM.2A.15.13 SM.2A.15.13 SM.2A.15.2 SM.2A.16.2 SM.2A.16.3 SM.2A.16.3 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.5	Estimate D Estimate E Estimate F Estimate F Estimate G TBC at a country level ->>25.5 + 1.650/M*2 ->>1.650/M*2 ->>1.650/M*2 ->>1.650/M*2 ->>1.650/M*2 Estimate ->>1.650/M*2 Estimate ->>1.650/M*2 Estimate ->>1.200/M*2	220 0 0 0 ND1 ND1 ND1 ND1 102 1,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 0 0 411	23 0 0 1 ND1 ND1 ND2 0 0 246.0 Number of dwellings 4 19 83 54 19 83 3 3	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM.,2A.15.12 SM.,2A.15.13 SM.,2A.15.14 SM.,2A.15.15 SM.,2A.15.15 SM.,2A.15.15 SM.,2A.15.16 SM.,2A.15.10 SM.,2A.15.10 SM.,2A.15.10 SM.,2A.15.10 SM.,2A.15.10 SM.,2A.15.10 SM.,2A.16.10	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC at	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1101 510 33 0 0 411 220	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 9 83 54 19 3 1 0 0 0 0	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM 2A15.12 SM 2A15.14 SM 2A15.16 SM 2A15.16 SM 2A15.16 SM 2A15.16 SM 2A15.16 SM 2A15.18 SM 2A15.18 SM 2A15.18 SM 2A15.18 SM 2A15.18 SM 2A15.18 SM 2A15.18 SM 2A16.15 SM 2A16.5 SM 2A16.5	Estimate D Estimate E Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 ND1 10 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 0 411 220 0	23 0 0 1 1 ND1 ND1 ND2 0 246.0 Number of dwellings 4 19 83 54 19 3 1 0 0 0 0	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM 2A.15.12 SM 2A.15.13 SM 2A.15.14 SM 2A.15.14 SM 2A.15.15 SM 2A.15.16 SM 2A.15.16 SM 2A.15.16 SM 2A.15.17 SM 2A.15.17 SM 2A.15.17 SM 2A.15.17 SM 2A.15.17 SM 2A.15.18 SM 2A.15.18 SM 2A.15.18 SM 2A.15.12 SM 2A.15.12 SM 2A.15.12 SM 2A.16.15 SM 2A.16.16	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 1.201 1.301 5.10 1.10 33 0 0 411 220 0 0	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 19 3 1 0 0 0 0	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
5M2A1512 5M2A1514 5M2A1514 5M2A1516 5M2A1516 5M2A1516 5M2A1516 5M2A1516 5M2A1518 5M2A1513 5M2A1513 5M2A1513 5M2A1513 5M2A1613 5M2A164 5M2A166 5M2A164	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC at a country level	220 0 0 0 0 ND1 ND1 ND1 ND1 102 1,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 0 0 0 0 ND1	23 0 0 1 1 ND1 ND1 ND2 246.0 Number of dwellings 4 4 9 19 83 54 19 3 1 0 0 0 0 0	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SW2AL512 SW2AL512 SW2AL5134 SW2AL5134 SW2AL5136 SW2AL5156 SW2AL5136 SW2AL5156 SW2AL515	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 1.201 1.301 5.10 1.10 33 0 0 411 220 0 0	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SW2AL512 SW2AL512 SW2AL5134 SW2AL5134 SW2AL5136 SW2AL5156 SW2AL5136 SW2AL5156 SW2AL515	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 33 102 131 310 110 33 0 0 411 220 0 0 ND1 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
5M/2A.15.12 5M/2A.15.14 5M/2A.15.14 5M/2A.15.16 5M/2A.15.16 5M/2A.15.16 5M/2A.15.16 5M/2A.15.11 5M/2A.15.18 5M/2A.15.13 5M/2A.15.13 5M/2A.15.13 5M/2A.16.13 5M/2A.16.13 5M/2A.16.14 5M/2A.16.14 5M/2A.16.14 5M/2A.16.15	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC at a country level	220 0 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 411 220 0 0 0 ND1 ND1 ND1	23 0 0 1 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 4 19 83 54 19 3 1 0 0 0 0 0 0 ND1 ND1	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM2A.15.12 SM2A.15.14 SM2A.15.14 SM2A.15.16 SM2A.15.16 SM2A.15.16 SM2A.15.16 SM2A.15.16 SM2A.15.19 SM2A.15.19 SM2A.15.19 SM2A.15.19 SM2A.15.19 SM2A.15.19 SM2A.15.20 SM2A.15.20 SM2A.15.20 SM2A.15.20 SM2A.16.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 SM2A.20 S	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 100 1,301 310 110 33 0 0 0 411 220 0 0 ND1 ND1 ND1 ND1 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 1 1 0 0 0 0 0 0 0 ND1 ND1 ND1	8% 0% 0% 0% 100.0% % Residential Loans 1% 4% 45% 19% 4% 1%	0% 0% 0% 100.0% 5 No. of Dwellings 2% 10% 45% 30% 10% 2%
5M/2A.15.12 5M/2A.15.14 5M/2A.15.14 5M/2A.15.16 5M/2A.15.16 5M/2A.15.16 5M/2A.15.16 5M/2A.15.16 5M/2A.15.11 5M/2A.15.13 5M/2A.15.13 5M/2A.15.13 5M/2A.15.13 5M/2A.16.14 5M/2A.16.14 5M/2A.16.14 5M/2A.16.14 5M/2A.16.15 5M/2A.16.16 5M/2A	Estimate D Estimate E Estimate F Estimate G TBC at a country level TDC at a country level	220 0 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 411 220 0 0 0 ND1 ND1 ND1	23 0 0 1 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 4 19 83 54 19 3 1 0 0 0 0 0 0 ND1 ND1	8% 0% 0% 0% 0% \$ 00.0% \$ X Residential Loans 1% 4% 48% 19% 4%	0% 0% 0% 100.0% 5% No. of Dwellings 2% 10% 45% 30% 10%
SM2AL512 SM2AL513 SM2AL514 SM2AL514 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL616 SM2	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 100 1,301 310 110 33 0 0 0 411 220 0 0 ND1 ND1 ND1 ND1 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 1 1 0 0 0 0 0 0 0 ND1 ND1 ND1	8% 0% 0% 0% 100.0% % Residential Loans 1% 4% 45% 19% 4% 1%	0% 0% 0% 100.0% 5 No. of Dwellings 2% 10% 45% 30% 10% 2%
SMJA1512 SMJA1513 SMJA1514 SMJA1515 SMJA1516 SMJA1516 SMJA1516 SMJA1516 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1615 SMJA1616 SMJ	Estimate D Estimate F Estimate F Estimate G TBC at a country level TDC at a country level -<	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 411 220 0 0 411 220 0 0 ND1 ND1 ND1 ND1 ND1 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 3 1 0 0 0 0 0 ND1 ND1 ND1 ND1 ND1 ND1 ND1	8% 0% 0% 0% 0% CM 100.0% *** Residential Loans 1% 4% 4% 19% 4% 0%	0% 0% 0% 0% **No. of Dwellings 2% 10% 45% 45% 15% 15%
SMJA1512 SMJA1513 SMJA1514 SMJA1514 SMJA1516 SMJA1516 SMJA1516 SMJA1516 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1518 SMJA1618 SMJ	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 100 1,301 510 110 33 0 0 0 411 220 0 0 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 3 1 0 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	8% 0% 0% 0% 0% 0% 100.0% % Residential Loans 1% 4% 4% 19% 4% 1% 0% 77% % Residential Loans	0% 0% 0% 0% 100.0% 56 No. of Dwellings 2% 10% 45% 30% 10% 2% 1%
SM 2A15-12 SM 2A15-14 SM 2A15-14 SM 2A15-14 SM 2A15-14 SM 2A15-14 SM 2A15-15 SM 2A15-15 SM 2A15-15 SM 2A15-15 SM 2A15-15 SM 2A15-15 SM 2A15-15 SM 2A15-15 SM 2A16-15 SM 2A16-15	Estimate D Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 411 220 0 0 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 4 9 83 54 19 3 1 0 0 0 0 0 ND1	8% 0% 0% 0% 0% \$\text{ON}\$ \$\$ Residential Loans 1% 4% 4% 19% 4% 0% 77% % Residential Loans	0% 0% 0% 0% 100.0% 56 No. of Owellings 2% 10% 45% 30% 10% 2% 1% 1%
SM 2A15-12 SM 2A15-14 SM 2A15-14 SM 2A15-14 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-18 SM 2A15-18 SM 2A15-18 SM 2A15-18 SM 2A16-18 SM 2A16-18	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 ND1 10 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 0 111 1220 0 0 0 ND1	23 0 0 1 1 ND1 ND1 ND2 ND3 246.0 Number of dwellings 4 19 83 54 19 3 1 0 0 0 0 0 ND1	8%	0% 0% 0% 0% 100.0% **No. of Owellings 2% 10% 45% 30% 10% 2% 1% 1% **No. of dwellings 10% 2% 1%
SM 2A1513 SM 2A15131 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15146 SM 2A15146 SM 2A15146 SM 2A15146 SM 2A1615 SM 2A1615 SM 2A1615 SM 2A1616 SM 2A1617 SM 2A1617 SM 2A1617 SM 2A171 SM 2A171 SM 2A171 SM 2A171 SM 2A173	Estimate D Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 411 220 0 0 ND1	23 0 0 1 ND1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 4 19 83 54 19 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8% 0% 0% 0% 0% 6% 100.0% **S Residential Loans 1% 4% 4% 4% 15% 0% **S Residential Loans 5% 1.77%	0% 0% 0% 0% 0% 100.0% 56 No. of Owellings 2% 10% 45% 30% 10% 25% 15% 56 No. of dwellings
SM 2A15-12 SM 2A15-13 SM 2A15-14 SM 2A15-14 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-18 SM 2A15-18 SM 2A15-18 SM 2A15-18 SM 2A16-18 SM 2A17-18 SM 2A1	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1	23 0 0 1 1 ND1 ND1 ND1 ND1 ND1 246.0 Number of dwellings 4 19 83 54 19 3 1 0 0 0 0 0 ND1	8%	0% 0% 0% 0% 0% 100.0% **No. of Owellings 2% 10% 45% 30% 10% 2% 1% 1% **No. of dwellings 10% 5 No. of dwellings
SM 2A1513 SM 2A15131 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15145 SM 2A15146 SM 2A15146 SM 2A15146 SM 2A15146 SM 2A1615 SM 2A1615 SM 2A1615 SM 2A1616 SM 2A1617 SM 2A1617 SM 2A1617 SM 2A171 SM 2A171 SM 2A171 SM 2A171 SM 2A173	Estimate D Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 411 220 0 0 ND1	23 0 0 1 1 ND1 ND1 ND1 ND1 ND1 246.0 Number of dwellings 4 19 83 54 19 3 1 0 0 0 0 0 ND1	8% 0% 0% 0% 0% 6% 100.0% **S Residential Loans 1% 4% 4% 4% 15% 0% **S Residential Loans 5% 1.77%	0% 0% 0% 0% 100.0% 5% No. of Owellings 2% 10% 45% 30% 10% 2% 1% 1% 10% 5% 10% 5% 5%
SM 2A15-12 SM 2A15-13 SM 2A15-14 SM 2A15-14 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-16 SM 2A15-18 SM 2A15-18 SM 2A15-18 SM 2A15-18 SM 2A16-18 SM 2A17-18 SM 2A1	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 ND1	23 0 0 1 ND1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 4 19 83 54 19 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8%	0% 0% 0% 0% 0% 100.0% **No. of Owellings 2% 10% 45% 30% 10% 2% 1% 1% **No. of dwellings 10% 5 No. of dwellings
SM 2A15-12 SM 2A15-14 SM 2A15-14 SM 2A15-14 SM 2A15-16 SM 2A16-16 SM 2A16-16	Estimate D Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 130 131 33 0 0 0 411 220 0 0 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 9 3 1 0 0 0 0 0 0 0 0 0 0 183 Number of dwellings Number of dwellings	8% 0% 0% 0% 0% 0% 0% 100.0% X Residential Loans 1% 4% 1% 1% 0% X Residential Loans 1% 21% 21% 21% 21% 21% 21% 21% 21% 21%	0% 0% 0% 0% 0% 0% 100.0% 5 No. of Dwellings 2% 10% 45% 30% 10% 2% 1% 10% 5 No. of dwellings 8% 10% 10% 10% 10% 5 No. of dwellings
SM2AL512 SM2AL513 SM2AL513 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL5136 SM2AL613 SM2AL6	Estimate D Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 130 131 33 0 0 0 411 220 0 0 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 9 3 1 0 0 0 0 0 0 0 0 0 0 183 Number of dwellings Number of dwellings	8% 0% 0% 0% 0% 0% 0% 100.0% X Residential Loans 1% 4% 1% 1% 0% X Residential Loans 1% 21% 21% 21% 21% 21% 21% 21% 21% 21%	0% 0% 0% 0% 0% 0% 100.0% 5 No. of Dwellings 2% 10% 45% 30% 10% 2% 1% 10% 5 No. of dwellings 8% 10% 10% 10% 10% 5 No. of dwellings
SM2AL512 SM2AL513 SM2AL514 SM2AL514 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL516 SM2AL518 SM2AL518 SM2AL518 SM2AL518 SM2AL615 SM2AL615 SM2AL615 SM2AL615 SM2AL616 SM2	Estimate D Estimate E Estimate F Estimate G TBC at a country level - <pre>c>10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -</pre>	220 0 0 0 0 ND1 ND1 ND1 102 1,301 510 110 33 0 0 0 111 1220 0 0 0 ND1	23 0 0 1 ND1 ND1 ND1 ND2 246.0 Number of dwellings 4 4 9 83 54 19 83 1 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	8% 0% 0% 0% 0% 0% 100.0% ***Residential Loans 1% 48% 19% 4% 11% 0% ***** ***** ***** ***** ***** ***** ****	0% 0% 0% 0% 0% 0% 100.0% X No. of Dwellings 2% 10% 45% 45% 20% 10% 2% 13% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10
SM ZA 15-12 SM ZA 15-13 SM ZA 15-14 SM ZA 15-16 SM ZA 16-16 SM ZA 16-17 SM ZA 17-16 SM ZA 17-16 SM ZA 17-17 SM ZA	Estimate D Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 33 102 1,301 130 131 0 0 0 411 220 0 0 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 9 3 1 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	8% 0% 0% 0% 0% 0% 0% 100.0% X Residential Loans 15% 48% 19% 48% 19% 5% 19% 5% 2% 2.1% 16% 2.1% 16% 2.1% 16% 2.1% 16% 1.1% 1.1% 1.1%	0% 0% 0% 0% 0% 0% 100.0% 5 No. of Owellings 2% 10% 45% 30% 10% 2% 1% 10% 5 No. of dwellings 8% 10% 5 No. of dwellings 8% 10% 5 No. of dwellings 8% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10
SM 2A15.13 SM 2A15.13 SM 2A15.15 SM 2A15.15 SM 2A15.16 SM 2A16.17 SM 2A15.18 SM 2A16.17 SM 2A16.17 SM 2A16.17 SM 2A16.17 SM 2A16.18 SM 2A17.3	Estimate D Estimate E Estimate F Estimate G TBC at a country level	220 0 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 38 102 1,301 510 110 33 0 0 411 220 0 0 0 0 ND1	23 0 0 1 ND1 ND1 ND1 ND1 ND1 246.0 Number of dwellings 4 4 19 83 54 19 3 1 0 0 0 0 0 ND1	8% 0% 0% 0% 0% 0% 100.0% ***Residential Loans 1% 4% 4% 19% 4% 11% 0% ****Residential Loans 5% 12% 23% 24% 24% 24% 24% 24% 24% 24% 0% 0%	0% 0% 0% 0% 0% 0% 0% 100.0% X No. of Owellings 2% 10% 45% 45% 10% 2% 13% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10
SM.2A.15.12 SM.2A.15.13 SM.2A.15.14 SM.2A.15.16 SM.2A.15.16 SM.2A.15.16 SM.2A.15.16 SM.2A.15.16 SM.2A.15.16 SM.2A.15.17 SM.2A.15.17 SM.2A.15.17 SM.2A.15.17 SM.2A.15.21 SM.2A.16.17 SM.2A.16.19 SM.2A.16.29 SM.2A.16.29 SM.2A.16.29 SM.2A.16.29 SM.2A.16.29 SM.2A.17	Estimate D Estimate F Estimate F Estimate G TBC at a country level	220 0 0 0 ND1 ND1 ND1 0 2,725.8 Nominal (mn) 33 102 1,301 130 131 0 0 0 411 220 0 0 ND1	23 0 0 1 ND1 ND1 ND1 0 246.0 Number of dwellings 4 19 83 54 19 9 3 1 0 0 0 0 0 0 0 0 0 1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 N	8% 0% 0% 0% 0% 0% 0% 100.0% X Residential Loans 15% 48% 19% 48% 19% 5% 19% 5% 2% 2.1% 16% 2.1% 16% 2.1% 16% 2.1% 16% 1.1% 1.1% 1.1%	0% 0% 0% 0% 0% 0% 100.0% 5 No. of Dwellings 2% 10% 45% 30% 10% 2% 1% 1% 10% 5 No. of dwellings 8% 10% 5 No. of dwellings 8% 10% 5 No. of dwellings 8% 10% 10% 11% 11% 11%

	18. Dwelling type	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	1	6	0%	2%
SM.2A.18.2	Flat or Apartment	16	4	1%	2%
SM.2A.18.3	Bungalow	0	0	0%	0%
SM.2A.18.4	Terraced House	953	74	35%	30%
SM.2A.18.5	Multifamily House	1,756	162	64%	66%
SM.2A.18.6	Land Only	0	0	0%	0%
SM.2A.18.7	other	0	0	0%	0%
SM.2A.18.8	Total	2,726	246	100%	100%
OSM.2A.18.1					
C14 24 40 4	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1 SM.2A.19.2	New Proprety Existing Property	0 2,726	0 246	0% 100%	0% 100%
SM.2A.19.2 SM.2A.19.3	other	0	0	0%	0%
SM.2A.19.4	no data	0	0	0%	0%
SM.2A.19.5	Total	2,726	246	100%	100%
OSM.2A.19.1		-,			
OSM.2A.19.2					
OSM.2A.19.3					
OSM.2A.19.4					
OSM.2A.19.5					
OSM.2A.19.6					
OSM.2A.19.7					
OSM.2A.19.8					
OSM.2A.19.9					
OSM.2A.19.10					
OSM.2A.19.11					
OSM.2A.19.12 OSM.2A.19.13					
OSM.2A.19.14					
OSM.2A.19.15					
OSM.2A.19.16					
OSM.2A.19.17					
OSM.2A.19.18					
OSM.2A.19.19					
OSM.2A.19.20					
OSM.2A.19.21					
OSM.2A.19.22					
OSM.2A.19.23					
OSM.2A.19.24					
OSM.2A.19.25					
OSM.2A.19.26					
OSM.2A.19.27 OSM.2A.19.28					
OSM.2A.19.28 OSM.2A.19.29					
OSM.2A.19.30					
OSM.2A.19.31					
OSM.2A.19.32					
OSM.2A.19.33					
OSM.2A.19.34					
OSM.2A.19.35					
OSM.2A.19.36					
OSM.2A.19.37					
OSM.2A.19.38					
OSM.2A.19.39					
OSM.2A.19.40					
OSM.2A.19.41					
OSM.2A.19.42					
OSM.2A.19.43					
OSM.2A.19.44					
OSM.2A.19.45					
OSM.2A.19.46 OSM.2A.19.47					
OSM.2A.19.47 OSM.2A.19.48					
OSM.2A.19.49					
OSM.2A.19.50					
	B. Sustainable Commercial Cover Pool				

	B. Sustainable Commercial Cover Pool				
	20. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.20.1	Average loan size (000s)	-			
	By buckets (mn):				
SM.2B.20.2	DKK 0 - 2m	0	0		
SM.2B.20.3	DKK 2 - 5m	0	0		
SM.2B.20.4	DKK 5 - 20m	0	0		
SM.2B.20.5	DKK 20 - 50m	0	0		
SM.2B.20.6	DKK 20 - 50m	0	0		
SM.2B.20.7	> DKK 100m	0	0		
SM.2B.20.8	TBC at a country level	ND1	ND1		
SM.2B.20.9	TBC at a country level	ND1	ND1		
SM.2B.20.10	TBC at a country level	ND1	ND1		
SM.2B.20.11	TBC at a country level	ND1	ND1		
SM.2B.20.12	TBC at a country level	ND1	ND1		
SM.2B.20.13	TBC at a country level	ND1	ND1		
SM.2B.20.14	TBC at a country level	ND1	ND1		
SM.2B.20.15	TBC at a country level	ND1	ND1		
SM.2B.20.16	TBC at a country level	ND1	ND1		
SM.2B.20.17	TBC at a country level	ND1	ND1		
SM.2B.20.18	TBC at a country level	ND1	ND1		
SM.2B.20.19	TBC at a country level	ND1	ND1		
SM.2B.20.20	TBC at a country level	ND1	ND1		
SM.2B.20.21	TBC at a country level	ND1	ND1		
SM.2B.20.22	TBC at a country level	ND1	ND1		
SM.2B.20.23	TBC at a country level	ND1	ND1		
SM.2B.20.24	TBC at a country level	ND1	ND1		
SM.2B.20.25	TBC at a country level	ND1	ND1		
SM.2B.20.26	Total	0	0	0%	0%

	21. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Weighted Average LTV (%)	ND1	Number of Loans	76 Collinier Clair Coalis	76 NO. OF LOSIIS
3111.20.22.2	Weighted Avelage ETV (70)	NO2			
	By LTV buckets (mn):				
SM.2B.21.2	>0 - <=40 %	ND1	ND1		
SM.2B.21.3	>40 - <=50 %	ND1	ND1		
SM.2B.21.4	>50 - <=60 %	ND1	ND1		
SM.2B.21.5	>60 - <=70 %	ND1	ND1		
SM.2B.21.6	>70 - <=80 %	ND1	ND1		
SM.2B.21.7	>80 - <=90 %	ND1	ND1		
SM.2B.21.8	>90 - <=100 %	ND1	ND1		
SM.2B.21.9	>100%	ND1	ND1		
SM.2B.21.10	Total	0.0	0	0.0%	0.0%
OSM.2B.21.1	o/w >100 - <=110 %	ND1	ND1		
OSM.2B.21.2	o/w>110 - <=120 %	ND1	ND1		
OSM.2B.21.3	o/w >120 - <=130 %	ND1	ND1		
OSM.2B.21.4	o/w >130 - <=140 %	ND1	ND1		
OSM.2B.21.5	o/w>140 - <=150 %	ND1 ND1	ND1 ND1		
OSM.2B.21.6 OSM.2B.21.7	o/w >150 %	ND1	ND1		
OSM.2B.21.7 OSM.2B.21.8					
OSM.2B.21.8 OSM.2B.21.9					
USM.28.21.9	22. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	·	Number of Loans	/a Collinier clar coalis	/s INO. OI EDAIIS
JW.20.22.2	Weighted Average ETV (70)				
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	0	ND1		
SM.2B.22.3	>40 - <=50 %	0	ND1		
SM.2B.22.4	>50 - <=60 %	0	ND1		
SM.2B.22.5	>60 - <=70 %	0	ND1		
SM.2B.22.6	>70 - <=80 %	0	ND1		
SM.2B.22.7	>80 - <=90 %	0	ND1		
SM.2B.22.8	>90 - <=100 %	0	ND1		
SM.2B.22.9	>100%	0	ND1		
SM.2B.22.10	Total	0	0	0%	0.0%
OSM.2B.22.1	o/w>100 - <=110 %	0			
OSM.2B.22.2	o/w >110 - <=120 %	0			
OSM.2B.22.3	o/w >120 - <=130 %	0			
OSM.2B.22.4	o/w >130 - <=140 %	0			
OSM.2B.22.5	o/w >140 - <=150 %	1			
OSM.2B.22.6	o/w >150 %	0			
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
	23. Breakdown by Type	% Commercial loans	% CRE		
SM.2B.23.1	Retail	0%	ND1		
SM.2B.23.2	Office	0%	ND1		
SM.2B.23.3	Hotel/Tourism	0%	ND1		
SM.2B.23.4	Shopping malls	0%	ND1		
SM.2B.23.5	Industry	0%	ND1		
SM.2B.23.5 SM.2B.23.6	Industry Agriculture	0% 0%	ND1 ND1		
SM.2B.23.5 SM.2B.23.6 SM.2B.23.7	Industry Agriculture Other commercially used	0% 0% 0%	ND1 ND1 ND1		
SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8	Industry Agriculture Other commercially used Hospital	0% 0% 0% 0%	ND1 ND1 ND1 ND1		
SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9	industry Agriculture Other commercially used Hospital School	0% 0% 0% 0% 0% 0%	ND1 ND1 ND1 ND1 ND1		
SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 SM.2B.23.10	Industry Agiculture Other commercially used Hospital Hospital School other RE with a social relevant purpose	0% 0% 0% 0% 0% 0%	ND1 ND1 ND1 ND1 ND1 ND1		
SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 SM.2B.23.10 SM.2B.23.11	Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land	0% 0% 0% 0% 0% 0% 0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM.28.23.5 SM.28.23.6 SM.28.23.7 SM.28.23.8 SM.28.23.9 SM.28.23.10 SM.28.23.11 SM.28.23.11	Industry Agriculture Other commercially used Hosipital School other RE with a social relevant purpose Land Property developers / Bubling under construction	0% 0% 0% 0% 0% 0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1		
SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 SM.2B.23.10 SM.2B.23.11	Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land	0% 0% 0% 0% 0% 0% 0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1		
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SM.28.23.5 SM.28.23.6 SM.28.23.6 SM.28.23.8 SM.28.23.8 SM.28.23.10 SM.28.23.10 SM.28.23.10 SM.28.23.10 SM.28.23.10 SM.28.23.12 SM.28.23.12 SM.28.23.12 SM.28.23.13 SM.28.24.1 SM.28.24.13	Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers Bulding under construction Other Other Of the Property developers Bulding under construction Other of with friewant, pieces specify) of with friewant, pieces specify of the friewant pieces specify of the friewant pieces specify 24. EPC Information of the financed CRE A B C D E E E E E E E E E E E E E E E E E E	O% O	NO1		
SM.28.23.5 SM.28.23.6 SM.28.23.6 SM.28.23.8 SM.28.23.10 SM.28.23.8 SM.28.23.10 SM.28.23.11 SM.28.23.13 SM.28.23.13 SM.28.23.13 SM.28.23.13 SSM.28.23.13 SSM.28.23.13 SSM.28.23.13 SSM.28.23.13 SSM.28.23.2 SSM.28.23.2 SSM.28.23.2 SSM.28.23.2 SSM.28.23.2 SSM.28.23.3 SSM.28.23.3 SSM.28.23.3 SSM.28.23.3 SSM.28.23.3 SSM.28.23.4 SSM.28.23.4 SSM.28.23.10 SSM.28.24.1 SSM.28.24.2 SSM.28.24.2 SSM.28.24.2 SSM.28.24.2 SSM.28.24.1 SSM.28.24.11	Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers Bulding under construction Other Other Of the Property developers Bulding under construction Other of with friewant, pieces specify) of with friewant, pieces specify of the friewant pieces specify of the friewant pieces specify 24. EPC Information of the financed CRE A B C D E E E E E E E E E E E E E E E E E E	O% O	NO1		

	25. Average energy use intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.25.1	<=71.3 + 1,650/M^2	0	0		
SM.2B.25.2	<=95 + 2,200/M^2	0	0		
SM.2B.25.3	<=135 + 3,200/M^2	0	0		
SM.2B.25.4	<=175 + 4,200/M^2	0	0		
SM.2B.25.5	<=215 + 5,200/M^2	0	0		
SM.2B.25.6	<=265 + 6,500/M^2	0	0		
SM.2B.25.7	>265 + 6,500/M^2	0	0		
SM.2B.25.8	TBC at a country level	ND1	ND1		
SM.2B.25.9	TBC at a country level	ND1	ND1		
SM.2B.25.10	TBC at a country level	ND1	ND1		
SM.2B.25.11	TBC at a country level	ND1	ND1		
SM.2B.25.12	TBC at a country level	ND1	ND1		
SM.2B.25.13	TBC at a country level	ND1	ND1		
SM.2B.25.14	TBC at a country level	ND1	ND1		
SM.2B.25.15	TBC at a country level	ND1	ND1		
SM.2B.25.16	TBC at a country level	ND1	ND1		
SM.2B.25.17	TBC at a country level	ND1	ND1		
SM.2B.25.18	no data	0	0		
SM.2B.25.19	Total	0	0	0%	0%
	26. CRE Age Structure	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	older than 1919	0	0		
SM.2B.26.2	1919 - 1945	0	0		
SM.2B.26.3	1945 - 1960	0	0		
SM.2B.26.4	1961 - 1970	0	0		
SM.2B.26.5	1971 - 1980	0	0		
SM.2B.26.6	1981 - 1990	0	0		
SM.2B.26.7	1991 - 2000	0	0		
SM.2B.26.8	2001 - 2005	0	0		
SM.2B.26.9	2006 and later	0	0		
SM.2B.26.10	no data	0	0		
SM.2B.26.11	Total	0	0	0%	0%
	27. New Commercial Property	Nominal (mn)	Number of dwellings	% Commercial Loans	% No. of CRE
SM.2B.27.1	New property	0	0		
SM.2B.27.1 SM.2B.27.2		0	0		
	New property	•			
SM.2B.27.2	New property Existing property	•	0		





E. Optional ECB-ECAIs data

HTT 2021

Reporting in Domestic Currency CONTENT OF TAB E

1. Swap Transaction Counterparties
2. Additional information on the swaps

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	0	0			
E.1.1.2	Servicer	Jyske Realkredit	529900R9HQNZRT2OXB26			
E.1.1.3	Back-up servicer	0	0			
E.1.1.4 E.1.1.5	BUS facilitator Cash manager	Jyske Realkredit	529900R9HQNZRT2OXB26			
E.1.1.6	Back-up cash manager	0	0			
E.1.1.7	Account bank	Jyske Bank	3M5E1GQGKL17HI6CPN30			
E.1.1.8	Standby account bank	Nordea	5299000DI3047E2LIV03			
E.1.1.9	Account bank guarantor	0	0			
E.1.1.10 E.1.1.11	Trustee Cover Pool Monitor	0	0 529900R9HQNZRT2OXB26			
OE.1.1.1	Cover Pool Monitor	Jyske Realkredit	529900K9HQNZK12OXB26			
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6 OE.1.1.7						
OE.1.1.7 OE.1.1.8						
01.1.1.0	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Counterparty 1	0	0	0		
E.2.1.2	Counterparty 2	0	0	0		
E.2.1.3	Counterparty 3	0	0	0		
E.2.1.4 E.2.1.5	Counterparty 4 Counterparty 5	0	0	0		
E.2.1.5 E.2.1.6	Counterparty 5 Counterparty 6	0	0	0		
E.2.1.7	Counterparty 7	0	0	0		
E.2.1.8	Counterparty 8	0	0	0		
E.2.1.9	Counterparty 9	0	0	0		
E.2.1.10	Counterparty 10	0	0	0		
E.2.1.11 E.2.1.12	Counterparty 11 Counterparty 12	0	0	0 0		
E.2.1.12	Counterparty 12	0	0	0		
E.2.1.14	Counterparty 14	0	0	0		
E.2.1.15	Counterparty 15	0	0	0		
E.2.1.16	Counterparty 16	0	0	0		
E.2.1.17 E.2.1.18	Counterparty 17 Counterparty 18	0	0	0		
E.2.1.18 E.2.1.19	Counterparty 18 Counterparty 19	0	0	0		
E.2.1.20	Counterparty 20	0	0	o o		
E.2.1.21	Counterparty 21	0	0	0		
E.2.1.22	Counterparty 22	0	0	0		
E.2.1.23	Counterparty 23	0	0	0		
E.2.1.24 E.2.1.25	Counterparty 24 Counterparty 25	0	0	0 0		
OE.2.1.1	Counterparty 25	0	0	0		
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5 OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12 OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	306.4				
E.3.1.2	Weighted Average Maturity (months)	228.1				
OE.3.1.1						
OE.3.1.2 OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-<60 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	60-<90 days	0.0% 0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4 E.3.2.5	90-<180 days >= 180 days	0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1	100 days	0.070	0.07	0.02	0.07	0.070
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

Reporting in Domestic Currency	DKK					
CONTENT OF Temporary 1	īab .					
 Share of assets affected by payment holidays. 	1. Share of assets affected by payment holidays caused by COVID 19					
2. Additional information on the cover pool section affe	etad by assessed halfdage					

For further information concerning the nation-specific dispositions regarging the impact of the Covid 19 outbreak on cover pools, please refer to the:

Optional further information at issuer/country level

[For completion]

	 Share of cover assets affected at the time of reporting by 	payment holidays caused excl	usively by COVID 19				
	Breakdown of payment holiday	Nominal (mn)	Number of loans		% Nominal (mn) to total cover pool	% No. of Loans to total cover pool	
COV.1.1.1	payment holiday granted	0	0		0.0%	0.0%	
OCOV.1.1.2							
OCOV.1.1.3							
	2. Additional information on the cover pool section affected	by payment holidays					
	types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.2	principal deferred	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.3	other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
COV.2.1.4	Total payment holiday	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OCOV.2.1.5	o/w [if relevant, please specify]						0.0%
OCOV.2.1.6	o/w [if relevant, please specify]						0.0%
OCOV.2.1.7	o/w [if relevant, please specify]						0.0%
OCOV.2.1.8	o/w [if relevant, please specify]						0.0%

ECBC Label Template

Capital Centre E, Q4 2020

Published 4 MAy 2021 • Data per 31 March 2021





👣 JYSKE REALKREDIT

ECBC Label Template: Contents

As of 31 March 2021

Specialised finance institutes

General Issuer Detail

A <u>General Issuer Detail</u>

Cover Pool Information

General cover pool information

G2 Outstanding CBs

G3 <u>Legal ALM (balance principle) adherence</u>

G4 Additional characteristics of ALM business model for issued CBs

M1/B1 Number of loans by property category
M2/B2 Lending by property category, DKKbn
M3/B3 Lending, by loan size, DKKbn

 M4a/B4a
 Lending, by-loan to-value (LTV), current property value, DKKbn

 M4b/B4b
 Lending, by-loan to-value (LTV), current property value, Per cent

 M4c/B4c
 Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket)

 M4d/B4d
 Lending, by-loan to-value (LTV), current property value, Per cent (Entire loan entered under the top LTV bracket)

M5/B5 <u>Lending by region, DKKbn</u>

M6/B6 Lending by loan type - IO Loans, DKKbn

M7/B7 Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn

M8/B8 Lending by loan type - All loans, DKKbn

M9/B9 Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

M10/B10 <u>Lending by remaining maturity, DKKbn</u>

M11/B11 90 day Non-performing loans by property type, as percentage of instalments payments, %

M11a/B11a 90 day Non-performing loans by property type, as percentage of lending, %

M11b/B11b 90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %

 M12/B12
 Realised losses (DKKm)

 M12a/B12a
 Realised losses (%)

Key Concepts

X1 Key Concepts Explanation
X2 Key Concept Explanation
X3 General explanation

Volentary information

V1 Regulatory requirement

This transparency template is compliant with the requirements in CRR 129(7) and is used with ECBC labelled covered bonds issues by the three issuer categories below.

Mandatory tables

Please note that not all tables are applicable to each issuer type and that some information is optional. Information on applicability is given below and where relevant in connection with the tables in the template.

Specialised mortgage banks

Tables A, G1.1, G2-4, M1-M12, X1-3

Ship finance institutes

Tables A, G1.1, G2-4, S1-S13, X1-3

Non-specialised bank CBs issuers

Tables G1.1 (except totall capital covarage), G2-4, B1-B1, X1-3

Voluntary tables

The issuer can insert voluntary tables that contain information in addition to what is contained in the Danish ECBC label tamplate. It shall be possible to distinguish mandatory an voluntory tables.

The voluntary tables must be named V1....Vn, where n is the number af voluntary tables.

Voluntary tables must be maked with a colur different from the colour used forrthe mandatory talbles in the Danish ECBC label tamplate.



Table A. General Issuer Detail

end of quarter)



Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q1 2021	Q4 2020	Q3 2020
Total Balance Sheet Assets	378.3	377.1	374.9
Total Customer Loans(fair value)	340.7	345.0	343.4
of which: Used/registered for covered bond collateral pool	340.7	345.0	343.4
Tier 1 Ratio (%)	26.5%	25.4%	24.0%
Solvency Ratio (%)	26.5%	25.4%	24.0%
Outstanding Covered Bonds (fair value)	341.8	342.9	341.3
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	45.1	45.1	44.7
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.1
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.1	0.1
Customer loans (mortgage) (DKKbn)			
Total customer loans (market value)	335.2	333.9	332.8
Composition by			
Maturity			
- 0 <= 1 year	0.0	0.0	0.0
- < 1 <= 5 years	1.1	1.0	1.1
- over 5 years	334.0	332.9	331.7
Currency	-	-	-
- DKK	335.1	333.8	332.7
- EUR	0.1	0.1	0.1
- USD	-	-	-
- Other	-	-	-
customer type	-	-	-
- Residential (owner-occ., private rental, corporate housing,	240.3	239.0	239.5
holiday houses)			
 Commercial (office and business, industry, agriculture, 	46.3	45.8	44.7
manufacture, social and cultural, ships)			
- Subsidised	48.5	49.0	48.6
eligibility as covered bond collateral	335.2	333.9	332.8
Non-performing loans (See definition in table X1)	0.08	0.12	0.15
Loan loss provisions (sum of total individual and group wise loss provisions,	0.50	0.47	0.50



Table G1.1 – General cover pool information

JYSKE	REALKREDI	т

DKKbn / Percentage of nominal outstanding CBs		Q1 2021	Q4 2020	Q3 2020	Q2 2020
Nominal cover pool (total value)		4.7	4.6	4.6	4.3
Transmission or liquidation proceeds to CB holders (for redempti	on of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		1.2	1.0	0.9	0.6
Overcollateralisation ratio	Total	0.3	0.3	0.2	0.2
	Mandatory (percentage of risk weigted assets, general, by law)	8%	8%	8%	8%
Nominal value of outstanding CBs		3.5	3.6	3.7	3.7
	 hereof amount maturing 0-1 day 	0.0	0.0	0.0	0.0
Proceeds from senior secured debt		0.0	0.0	0.0	0.0
Proceeds from senior unsecured debt		0.8	0.0	0.0	0.0
Tier 2 capital		0.0	0.0	0.0	0.0
Additional tier 1 capital (e.g. hybrid core capital)		0.0	0.0	0.0	0.0
Core tier 1 capital invested in gilt-edged securities		0.4	1.0	0.9	0.6
Total capital coverage (rating compliant capital)		1.2	1.0	0.9	0.6
Loan loss provisions (cover pool level - shown in Table A on issue	r level) - Optional	0.1	0.5	0.5	0.6

Table G2 – Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2021	Q4 2020	Q3 2020	Q2 2020
Nominal value of outstanding CBs		3.5	3.7	3.7	3.7
Fair value of outstanding CBs (marked value)		5.1	5.4	5.4	5.3
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day - < 1 year	-	0.0	0.0	0.0
	1 year	-	-	-	-
	> 1 and ≤ 2 years	0.0	0.0	0.0	-
	> 2 and ≤ 3 years	0.0	0.0	0.0	0.0
	> 3 and ≤ 4 years	0.0	0.0	0.0	0.0
	> 4 and ≤ 5 years	-	-	0.0	0.0
	5-10 years	0.3	0.3	0.3	0.3
	10-20 years	0.1	0.1	0.1	0.1
	> 20 years	4.7	4.9	4.9	4.8
Amortisation profile of issued CBs	Bullet	3.7%	3.8%	3.8%	3.9%
	Annuity	5.5%	6.0%	6.4%	6.6%
	Serial	90.8%	90.2%	89.9%	89.5%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100.0%	100.0%	100.0%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
	Capped floating rate	0.0%	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	DKK	5.1	5.4	5.4	5.3
	EUR	-	-	1-1	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	1-1	-
	USD	-	-	-	-
	Other	-	-	1-1	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

Table G2.1a-f - Cover assets and maturity structure

Table G2.1a - Assets other than the loan portfolio in the cover pool

Rating/maturity	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Gilt-edged secutities / rating compliant capital	1.2	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	-	-	-	-	-	-	-	-	-	-
>1- <u><</u> 5 years	1.0	-	-	-	-	-	-	-	-	-
> 5 years	0.2	-	-	-	-	-	-	-	-	-
Total	1.2	-	-	-	-	-	-	-	-	-

Table G2.1b - Assets other than the loan portfolio in the cover pool

Rating/type of cover asset	AAA	AA+	AA	AA-	A+	Α	A-	BBB+	etc.	Not rated
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-	-	-	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 1	1.2	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	1.2	-	-	-	-	-	-	-	-	-

Table G2.1c - Assets other than the loan portfolio in the cover pool

Maturity structure/Type of cover asset	0- <u><</u> 1 year	>1- <u>< 5</u> years	> 5 years	Total
Exposures to/guaranteed by govenments etc. in EU	-	-	-	-
Exposures to/guaranteed by govenments etc. third countries	-	-	-	=
Exposure to credit institute credit quality step 1	-	1.0	0.2	1.2
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	=
Total	-	1.0	0.2	1.2

Table G2.1d - Assets other than the loan portfolio in the cover pool

Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0	1
Other assets, total (distributed pro rata after total assets in credit institution and cover pool)	0.0	1

Table G2.1e - Derivatives at programme level (not subordinated / pari passu with covered bonds)

0- <u><</u> 1 year	-
>1- <u>< 5</u> years	-
> 5 years	•
Total	-

Table G2.1f - Other Derivatives (subordinated)

0- <u><</u> 1 year	-
>1- <u><</u> 5 years	-
> 5 years	-
Total	-

Table G2.2 - Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	3.5
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0%
Un-hedged interest rate risk	0%
Un-hedged currency risk	0%
- Of which EUR	0%
- Of which DKK	0%
- Of which	0%

Table G3 - Legal ALM (balance principle) adherence¹

rabio de la	
	Issue adherence
General balance principle	X

Specific balance principle

Table G4 – Additional characteristics of ALM business model for issued CBs

	Issue adherence	
	Yes	No
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	x	
Pass-through cash flow from borrowers to investors?	x	
Asset substitution in cover pool allowed?		x

Note: * A few older traditional danish mortgage bonds are not CRD compliant

¹⁾ Cf. the Danish Executive Order on bond issuance, balance principle and risk management

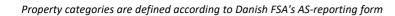




Table M1/B1

Number	r of loans by property	category									
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	ial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	742	26	753	161	365	1	14	-	8	1	2,071
In %	35.8%	1.3%	36.4%	7.8%	17.6%	0.0%	0.7%	0.0%	0.4%	0.0%	

Table M2/B2

Lending	by property category,	DKKbn									
						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	cial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.540
In %	2.5%	0.1%	76.9%	11.1%	7.0%	0.0%	0.3%	0.0%	2.1%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0.5	0.5	1.6	0.8	0.1	-	3.5
In %	14.1%	14.0%	44.2%	23.7%	4.0%	0.0%	



Table M4a/B4a

Lending, by-loan to-value (LTV), current pro	operty value, DKK	'bn									
	Per cent										
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	
Owner-occupied homes	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Holiday houses	0.0	0.0	-	-	-	-	-	-	-	-	
Subsidised Housing	1.9	0.3	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.1	
Cooperative Housing	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Private rental	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Manufacturing and Manual Industries	0.0	-	-	-	-	-	-	-	-	-	
Office and Business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	
Properties for social and cultural purposes	0.1	0.0	0.0	-	-	-	-	-	-	-	
Other	0.0	-	-	-	-	-	-	-	-	-	
Total	2.3	0.4	0.4	0.1	0.1	0.0	0.0	0.0	0.0	0.1	

Table M4b/B4b

Lending, by-loan to-value (LTV), current pro	operty value, per	cent								
					Per cen	t				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	84.3%	14.2%	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Holiday houses	95.1%	4.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	69.4%	9.5%	7.8%	3.1%	2.4%	1.2%	1.0%	0.7%	0.9%	4.0%
Cooperative Housing	37.0%	20.0%	28.7%	4.4%	4.0%	1.8%	0.5%	1.1%	1.3%	1.3%
Private rental	51.8%	23.9%	13.3%	2.8%	2.7%	1.6%	0.6%	0.4%	0.5%	2.6%
Manufacturing and Manual Industries	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	51.2%	22.6%	14.7%	1.7%	1.7%	0.9%	0.9%	0.9%	0.9%	4.7%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	97.4%	1.7%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	65.5%	11.7%	10.2%	3.1%	2.5%	1.2%	0.8%	0.7%	0.9%	3.4%

Table M4c/B4c

Lending, by-loan to-value (LTV), current pro	operty value, DKK	on (Entire Ioan	enterea unaer t	ne top LIV braci	•						
					Per cer	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	0.0	0.0	0.0	-	-	-	-	-	-	0.0	20.6%
Holiday houses	0.0	0.0	-	-	-	-	-	-	-	-	14.5%
Subsidised Housing	1.6	0.2	0.2	0.1	0.2	0.1	0.1	0.0	0.0	0.2	39.0%
Cooperative Housing	0.1	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	0.0	68.4%
Private rental	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.8%
Manufacturing and Manual Industries	0.0	-	-	-	-	-	-	-	-	-	10.2%
Office and Business	0.0	0.0	0.0	-	-	-	-	-	-	0.0	67.4%
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.1	-	0.0	-	-	-	-	-	-	-	13.6%
Other	0.0	-	-	-	-	-	-	-	-	-	15.8%
Total	1.9	0.4	0.4	0.1	0.2	0.1	0.1	0.0	0.0	0.2	42.5%

Table M4d/B4d

					Per cer	nt					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	52.0%	40.6%	7.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	20.6%
Holiday houses	80.2%	19.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.5%
Subsidised Housing	59.4%	7.6%	8.7%	3.4%	6.0%	2.5%	2.1%	1.6%	1.1%	7.6%	39.0%
Cooperative Housing	16.7%	26.6%	24.8%	9.4%	13.0%	4.2%	0.7%	0.0%	0.6%	4.0%	68.4%
Private rental	24.5%	28.1%	19.4%	7.5%	8.0%	3.0%	1.4%	0.8%	1.9%	5.4%	55.8%
Manufacturing and Manual Industries	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.2%
Office and Business	29.6%	0.1%	54.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%	67.4%
Agricultutal properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	95.6%	0.0%	4.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.6%
Other	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%
Total	52.7%	11.8%	11.2%	4.2%	6.6%	2.6%	1.8%	1.3%	1.0%	6.7%	42.5%



Table M5/B5 - Total

Lending by region, DKKbn

	Greater Copenhagen area	Remaining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Holiday houses	0.0	0.0	0.0	0.0	0.0	-	0.0
Subsidised Housing	1.6	0.3	0.1	0.5	0.2	-	2.7
Cooperative Housing	0.4	0.0	0.0	0.0	0.0	-	0.4
Private rental	0.1	0.0	0.0	0.0	0.0	-	0.2
Manufacturing and Manual							
Industries	-	-	-	-	0.0	-	0.0
Office and Business	0.0	-	0.0	0.0	0.0	-	0.0
Agricultutal properties	-	-	-	-	-	-	-
Properties for social and cultural							
purposes	0.1	0.0	0.0	0.0	0.0	-	0.1
Other	-	-	-	-	0.0	-	0.0
Total	2.1	0.3	0.2	0.6	0.3	0.0	3.5



Manufacturing Owner-occupied Subsidised Cooperative and Manual Office and Social and Holiday houses homes Housing Housing Private rental Industries Business Agriculture cultural purposes Other Total Index Loans Fixed-rate to maturity Fixed-rate shorter period than maturity (ARM's etc.) - rate fixed ≤ 1 year - rate fixed > 1 and ≤ 3 years - rate fixed > 3 and ≤ 5 years - rate fixed > 5 years Money market based loans Non Capped floaters Capped floaters

Lending by loan type - IO Loans, DKKbn

Other **Total**

Table M7/B7 Lending by loan type - Repayment Loans / Amortizing Loans, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Index Loans	0.0	-	2.7	0.4	0.2	-	0.0	-	0.1	-	3.3
Fixed-rate to maturity	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.2
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	2.7	0.4	0.2	0.0	0.0		0.1	0.0	3.5

Table M8/B8 Lending by loan type - All loans, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Index Loans	0.0	-	2.7	0.4	0.2	-	0.0	-	0.1	-	3.3
Fixed-rate to maturity	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.2
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.5

^{*}Interest-only loans at time of compilation. Interest-only is typically limited to a maximum of 10 years



Table M9/B9

Lending by Seasoning, DKKbn (Seasoning defined by duration of customer relationship)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
< 12 months	-	-	-	-	0.0	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 24 - ≤ 36 months	0.0	-	0.0	0.0	0.0	-	-	-	-	-	0.0
≥ 36 - ≤ 60 months	0.0	-	-	-	0.0	-	-	-	-	-	0.0
≥ 60 months	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.5
Total	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.5

Table M10/B10

Lending by remaining maturity, DKKbn

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ıral purposes	Other	Total
< 1 Years	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	-	0.0
≥ 1 - ≤ 3 Years	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	-	0.0	-	0.0	0.0	0.0	-	-	-	0.0
≥ 5 - ≤ 10 Years	0.1	0.0	0.1	0.0	0.0	-	0.0	-	0.1	0.0	0.3
≥ 10 - ≤ 20 Years	0.0	0.0	1.6	0.2	0.1	-	0.0	-	0.0	-	2.0
≥ 20 Years	-	-	1.0	0.1	0.1	-	0.0	-	-	-	1.3
Total	0.1	0.0	2.7	0.4	0.2	0.0	0.0	-	0.1	0.0	3.5

Table M11/B11

90 day Non-performing loans by property type, as percentage of total payments, %

,						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
90 day NPI	1 12					-		-			0.04

Note: 90-days arrear as of Q1 2021 (See definition in table X1)

Table M11a/B11a

90 day Non-performing loans by property type, as percentage of lending, %

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
90 day NPL	1.51	-	-	-	-	-	-	-	-	-	0.04

Note: 90-days arrear as of Q1 2021 (See definition in table X1)

Table M11b/B11b

90 day Non-performing loans by property type, as percentage of lending, by continous LTV bracket, %

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
< 60per cent LTV	1.51	-	-	-	-	-	-	-	-	-	0.04
60-69.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
>100 per cent LTV		-	-	-	-	-	-	-	-	-	-

Table M12/B12
Realised losses (DKKm)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Total realised losses	0.3	-	-	-		-	-			-	0.3

Table M12a/B12a

Realised losses (%)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
Total realised losses %	0.01	-		-		-		_		-	0.01



Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (cf. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples	
beschibe when you classify a property as commercial:	of application of which classifies property as commercial are: Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Business Agriculture.	s, · Retail/shop · Warehouse	
	Restaurants, inns etc. Hotels and resorts Congress and conference centres.	
	 Campsites. Traffic terminals, service stations, fire stations, auction and export houses. Agriculture 	
	ForestryNurseriesShips	
NPL (Non-performing loans)		
,	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
Explain how you distinguish between performing and nonperforming loans in th cover pool?	e No distinction made. Asset substitution i not allowed for specialised mortgage banks e	i.
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible asset in cover pool?	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part ts of the cover pool.	
	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool.	
If NPL and/or loans in foreclosure procedure are part of the covered pool whic provisions are made in respect of the value of these loans in the cover pool?		



Table X2	
Koy Concents	Evalanation

Issuer specific (N/A for some issuers)

Guaranteed loans (if part of the cover pool)	
How are the loans guaranteed?	
Please provide details of guarantors	
Loan-to-Value (LTV)	Legal framework for valuation and LTV-calculation follow the rules of the Danish FSA - Bekendtgørelse nr. 687 af 20. juni 2007
	The publication contains two different ways to monitor LTV. One where loans are distributed continuously and one where they are distributed discretely. In both tables the fair value of the loans are distributed into predefined LTV bracket intervals. Table M4a/b4a and M4b/B4b displays the loans continuously. Table M4c/B4c and M4d/B4d displays the loans discretely. The continuous table(M4a/b4a and M4b/B4b) distributes the loans from the start Itv of the loan to the marginal Itv. This means that, if the loan is first rank, it is
Describe the method on which your LTV calculation	distributed proportionaly by bracket size from 0 to the marginal Itv into the predefined brackets. If the loans has prior liens, it is distributed from the marginal Itv of the prior liens to the marginal Itv of the loan under consideration.
is based	The discrete table (M4c/b4c and M4d/b4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.
	Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.
Frequency of collateral valuation for the purpose of calculating the LTV	Example 1a
-	Explanation Example of a proportionally distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.
	Loan-to-value (distribution continuously)
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 266,667 266,667 266,667 133,333 66,667
	Example 1b Explanation Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct.
	Loan-to-value (distribution continuously)
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100
	571,429 285,714 142,857
	Example 2
	Explanation Example of discrete ("Sidste krone") distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million In this example the 1.000.000 is distributed into the 70-79.9 interval because the LTV of the total loan is 75
	Loan-to-value (discrete/"Sidste krone" distribution)
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 1,000,000

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Table X3		
General explanation	General practice in Danish market	
Table A		
Total Balance Sheet Assets	Total balance sheet assets as reported in the interim or annual reports of the issuer, fair value	
Total Customer Loans(fair value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at fair value	
Tier 1 Ratio (%)	The tier 1 capital ratio as stipulated in DFSA regulations	
Solvency Ratio (%)	The solvency ratio as stipulated in DFSA regulations	
Outstanding Covered Bonds (fair value)	The circulating amount of covered bonds (including covered mortgage bonds and mortgage bonds)	
Outstanding Senior Unsecured Liabilities	All outstanding senior unsecured liabilities including any intra-group senior unsecured liabilities to finance OC- and LTV-ratio requirements	
Senior Secured Bonds	Senior secured bonds - formerly known as JCB (§ 15)	
Guarantees (e.g. provided by states, municipals, banks)	All guarantees backing the granted loans provided by e.g. states, municipalities or banks	
Net loan losses (Net loan losses and net loan loss provisions)	The item taken from the issuer's profit & loss account	
Value of acquired properties / ships (temporary possessions, end quarter)	Value as entered in interim and annual reports and as reported to the DFSA; The lower of the carrying amount at the time of classification and the fair value less selling costs.	
Total customer loans (market value)	All mortgage credit loans funded by the issue of covered mortgage bonds or mortgage bonds measured at market value	
Maturity	Maturity distribution of all mortgage credit loans	
Non-performing loans (See definition in table X1)	Please see definition of Non-performing loans in table X1	
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	All individual and group wise læoan loss provisions as stated in the issuer's interim and annual accounts	

General explanation	General practice in Danish market
Table G1.1	
Nominal cover pool (total value)	Sum of nominal value of covered bonds + Senior secured debt + capital. Capital is: Additional tier 1 capital (e.g. hybrid core capital) and Core tier 1 capital
Transmission or liquidation proceeds to CB holders (for redemption of CBs maturing	Liquidity due to be paid out next day in connection with refinancing
0-1 day)	
Overcollateralisation	Total value of cover pool - nominal value of covered bonds
Senior secured debt	Total nominal value of senior secured debt
Senior unsecured debt	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirements in cover pool
Tier 2 capital	Subordinated debt
Additional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).
Core tier 1 capital	Equity capital and retained earnings.

General explanation	General practice in Danish market	The issuer can elaborate on the applied balance priciple.
	General practice in Danish market	
Table G3		E.g. describe if stricter pratice is applied than required by law
	The general balance principle does not require a one-to-one balance between the	
General balance principle	loan and the bonds issued. This gives the credit institution a wider scope for taking	
	liquidity risk than the more strict specific balance principle.	
	The specific balance principle ensures a one-to-one balance between loans and	
	bonds issued, and is used for the issuance of SDRO, SDO and RO bonds.	
	The specific balance principle de facto implies full cash flow pass through from	
	borrowers to investors. Under this principle daily loan origination is continuously	
	tapped into the market, and the individual borrower loan rate is determined directly	•
	by the bond sales price for the corresponding financing amount of bonds. All	
	borrower payments of interest and principal match the interest and principal	
Specific balance principle	payments to investors exactly (borrower payments fall due one day prior to the	
	payments to investors). Redemptions take place by borrowers' buy back of the	
	financing bond in the market at market price, or (for callable bonds) by calling the	
	bond at par. In the latter case the borrower prepayment match the bond draw	
	down.	
	Market risks are thus eliminated under this issuance model (i.e. interest rate risk,	
	prepayment risks, liquidity risks and funding risks). Further, asset substitution is not	
	possible under this issuance model.	1

General explanation	General practice in Danish market		
Table G4	Seneral practice in Danish market		
One-to-one balance between terms of granted loans and bonds issued, i.e. daily tap issuance?	Mortgage banks issue and sell bonds to investors, who then fund the loans. During the loan terms, borrowers make principal and interest payments to mortgage banks which transfer the amounts to investors. Mortgage banks charge a margin from the borrower to cover daily operating costs, potential losses, and to make a profit. The margin is a percentage of the outstanding debt which the borrower pays throughout the loan term. The margin rate corresponds to the interest margin of a bank but is generally lower. The issuance is made on a daily basis.		
Pass-through cash flow from borrowers to investors?	Yes, the mortgage bank is an intermediary between persons requiring loans for the purchase of real properties and investors funding the loans by purchasing bonds.		
Asset substitution in cover pool allowed?	No (due to Danish legislation) asset substitution is not allowed/nossible		

General explanation	General practice in Danish market	
Table M1-M5		
Owner-occupied homes	Private owned residentials used by the owner, Max LTV are 80 % (legislation).	
Holiday houses	Holiday houses for owners own use or for renting. Max LTV are 60 % (legislation).	
Subsidised Housing	Residential renting subsidesed by the goverment. Max LTV 80 %. LTVs above 80 % can be granted against full govermental guarantee,	
Cooperative Housing	Residential property owned and administreted by the coopereative and used by the members of the cooperative. Max LTV 80 % (legislation).	
Private rental	Residential property rentes out to private tenants. Max LTV 80 % (legislation).	
Manufacturing and Manual Industries	Industrial and manufacture buildings and warehouse for own use or for rent. Max LTV are 60 %(legislation).	
Office and Business	Office property and retail buildings for own use or for rent. Max LTV are 60 %(legislation).	
Agriculture	Property and land for agricultural use. Max LTV 70 % (legislation).	
Social and cultural purposes	Property used for education, kindergardens, museum and other buildings for public use. Max LTV are 70 %(legislation).	
Other	Property, that can not be placed in the categories above. Max LTV are 70 %(legislation).	

General explanation	General practice in Danish market
Table M6-M8	
Index Loans	These are loans where instalments and outstanding debt are adjusted with the development of an index which typically reflects trends in consumer prices. The loan ype was
Fixed-rate loans	The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments
Adjustable Rate Mortgages	Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The
Money market based loans	The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in
Non Capped floaters	These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
Capped floaters	It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a
Other	Any other loan types, which not comply with the above mentioned.

General explanation	General practice in Danish market	
Table M9-10	General practice in Danish market	
Seasoning	Seasoning defined by duration of customer relationship, calculated from the first disbursement of a mortgage loan.	

Further information	Link or information
In 2014 the Danish covered bond legislation was changes in order to address	
refinancing risk. Please find information på following link	http://www.realkreditraadet.dk/Default.aspx?iD=2926