Harmonised Transparency Template

2020 Version

Denmark Jyske Realkredit A/S

Reporting Date: 05/05/2020 Cut-off Date: 31/03/2020



Index

Worksheet A: HTT General

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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

HTT 2020

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Field	6. Other relevant information					
Number G.1.1.1	1. Basic Facts		Denmark			
G.1.1.1 G.1.1.2 G.1.1.3	Country Issuer Name Link to Issuer's Website		Jyske Realkredit A/S www.jyskerealkredit.com			
G.1.1.4	Cut-off date		31-03-2020			
OG.1.1.1 OG.1.1.2	Optional information e.g. Contact names Optional information e.g. Parent name		<u>Contact</u> Jyske Bank A/S			
OG.1.1.3 OG.1.1.4						
OG.1.1.5 OG.1.1.6						
OG.1.1.7 OG.1.1.8						
G.2.1.1	2. Regulatory Summary UCITS Compliance (Y/N)		Y			
G.2.1.2 G.2.1.3	CRR Compliance (Y/N) LCR status		Y <u>Unk</u>			
OG.2.1.1	<u>LCR Status</u>		<u>UIIK</u>			
OG.2.1.2 OG.2.1.3						
OG.2.1.4 OG.2.1.5						
OG.2.1.6	3. General Cover Pool / Covered Bond Informat	ion				
G.3.1.1	1.General Information Cover Pool Size		Nominal (mn) 6,144			
G.3.1.2 OG.3.1.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)		5,128			
OG.3.1.2 OG.3.1.3	Outstanding Covered Bonds [NPV] (mn)					
OG.3.1.4	2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1 OG.3.2.1	OC (%) Optional information e.g. Asset Coverage Test (ACT)		8.0% ND1	19.8%	0.0%	ND1
OG.3.2.2 OG.3.2.3	Optional information e.g. OC (NPV basis)		% of Risk Weigthed Assets	% of lending		
OG.3.2.4						
OG.3.2.5 OG.3.2.6	3. Cover Pool Composition				% Cover Pool	
G.3.3.1 G.3.3.2	Mortgages Public Sector		Nominal (mn) 5,128 0		83.5% 0.0%	
G.3.3.3	Shipping		0		0.0%	
G.3.3.4 G.3.3.5	Substitute Assets Other		1,016 0		16.5% 0.0%	
G.3.3.6 OG.3.3.1		Total	6,144		100.0%	
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 (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)		Contractual 15.90	Expected Upon Prepayments (mn) ND1	% Total Contractual	% Total Expected Upon Prepayments
	Weighted Average life (in years) Residual Life (mn) By buckets:		15.90	ND1		% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3	Weighted Average life (in years) Residual Life (mn)				% Total Contractual 11.0% 11.0%	% Total Expected Upon Prepayments
G.3.4.2	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y		15.90 679	ND1	11.0%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y		15.90 679 678 475 463 367	ND1 ND1 ND1 ND1	11.0% 11.0% 7.7%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	Total	15.90 679 678 475 463 367 1,566 1,917	ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	15.90 679 678 475 463 367 1,566	ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 OG.3.4.1 OG.3.4.2	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	15.90 679 678 475 463 367 1,566 1,917	ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.2 OG.3.4.3 OG.3.4.4 OG.3.4.5	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	15.90 679 678 475 463 367 1,566 1,917	ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.2 OG.3.4.4 OG.3.4.5 OG.3.4.4	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	15.90 679 678 475 463 367 1,566 1,917	ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	15.90 679 678 475 463 367 1,566 1,917	ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.1 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.3.4.6 OG.3.4.7 OG.3.4.9 OG.3.4.10	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	Total	15.90 679 678 475 463 367 1,566 1,917 6,144	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2%	% Total Expected Upon Prepayments % Total Extended Maturity
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.5	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y S. Maturity of Covered Bonds Weighted Average life (in years)	Total	15.90 679 678 475 463 367 1,566 1,917 6,144	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0%	
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.1 OG.3.4.2 OG.3.4.3 OG.3.4.4 OG.3.4.5 OG.3.4.6 OG.3.4.6 OG.3.4.7 G.3.4.8 OG.3.4.9 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets:	Total	15.90 679 678 475 463 367 1,566 1,917 6,144	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0%	
G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.9 OG.3.4.1 OG.3.4.2 OG.3.4.3 OG.3.4.3 OG.3.4.5 OG.3.4.6 OG.3.4.7 OG.3.4.8 OG.3.4.10 G.3.4.10 G.3.4.10 G.3.4.10	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	Total	15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0%	
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.10 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	Total	15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7%	
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.10 G.3.4.10 G.3.4.10 G.3.4.10 G.3.5.5 G.3.5	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Total	15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187 18 132	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7% 0.4% 2.6%	
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.1 G.3.5.1 G.3.5.5 G.3.5 G.	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	Total	15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187 18	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7% 0.4%	
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.3.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187 18 112 4,188	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7% 0.4% 2.6% 81.7%	% Total Extended Maturity
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.3.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187 18 112 4,188	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7% 0.4% 2.6% 81.7%	% Total Extended Maturity
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.8 G.3.5.9 G.3.5.1 G.3.5.3 G.3.5.3 G.3.5.3 G.3.5.4 G.3.5.5	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187 18 112 4,188	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7% 0.4% 2.6% 81.7%	% Total Extended Maturity
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.3.1 G.3.4.2 G.3.3.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.5.6 G.3.5.7 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187 18 112 4,188	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7% 0.4% 2.6% 81.7%	% Total Extended Maturity
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.2 G.3.3.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.9 G.3.5.1 G.3.5.9 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.5	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y		15.90 679 678 475 463 367 1,566 1,917 6,144 Initial Maturity 14.81 342 255 6 187 18 112 4,188	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	11.0% 11.0% 7.7% 7.5% 6.0% 25.5% 31.2% 100.0% **Total Initial Maturity 6.7% 5.0% 0.1% 3.7% 0.4% 2.6% 81.7%	% Total Extended Maturity



	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1 G.3.6.2	EUR AUD		0 0	0	0.0% 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 GBP		5,128 0	5,128 0	100.0%	100.0%
G.3.6.8 G.3.6.9	HKD		0	0	0.0% 0.0%	0.0% 0.0%
G.3.6.10	JPY		0	0	0.0%	0.0%
G.3.6.11	KRW		0	0	0.0%	0.0%
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 G.3.6.15	SEK SGD		0 0	0	0.0% 0.0%	0.0%
G.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	5,128	5,128	100.0%	100.0%
OG.3.6.3						
OG.3.6.4						
OG.3.6.5						
OG.3.6.6 OG.3.6.7						
OG.3.6.8						
OG.3.6.9						
	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%
G.3.7.2 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.3.7.6	CZK		0	0	0.0%	0.0%
G.3.7.7	DKK		5,128	5,128	100.0%	100.0%
G.3.7.8	GBP		0	0	0.0%	0.0%
G.3.7.9	HKD JPY		0	0	0.0%	0.0% 0.0%
G.3.7.10 G.3.7.11	JPY KRW		0	0	0.0% 0.0%	0.0%
G.3.7.12	NOK		0	0	0.0%	0.0%
G.3.7.13	PLN		0	0	0.0%	0.0%
G.3.7.14	SEK		0	0	0.0%	0.0%
G.3.7.15	SGD		0	0	0.0%	0.0%
G.3.7.16 G.3.7.17	USD Other		0	0	0.0% 0.0%	0.0%
G.3.7.18	other	Total	5,128	5,128	100.0%	100.0%
OG.3.7.1						
OG.3.7.2						
OG.3.7.3						
OG.3.7.4						
OG.3.7.5 OG.3.7.6						
OG.3.7.7						
	8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		1,488	1,488	0	0
G.3.8.2	Fixed coupon Floating coupon		1,488 3,641	1,488 3,641	0 1	0 1
G.3.8.2 G.3.8.3	Fixed coupon	Total	1,488 3,641 0	1,488 3,641 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4	Fixed coupon Floating coupon	Total	1,488 3,641	1,488 3,641	0 1	0 1
G.3.8.2 G.3.8.3	Fixed coupon Floating coupon	Total	1,488 3,641 0	1,488 3,641 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3	Fixed coupon Floating coupon	Total	1,488 3,641 0	1,488 3,641 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4	Fixed coupon Floating coupon	Total	1,488 3,641 0	1,488 3,641 0	0 1 0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon	Total	1,488 3,641 0 5,128 Nominal (mn)	1,488 3,641 0	0 1 0 1 **Substitute Assets	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash		1,488 3,641 0 5,128 Nominal (mn)	1,488 3,641 0	0 1 0 1 **Substitute Assets	0 1 0
G.3.8.2 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm		1,488 3,641 0 5,128 Nominal (mn) 0	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks		1,488 3,641 0 5,128 Nominal (mn) 0 0	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions		1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008	1,488 3,641 0	0 1 0 1 ** Substitute Assets 0.0% 0.0% 0.0% 99.2%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.4 G.3.9.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks		1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions	ents Total	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008	1,488 3,641 0	0 1 0 1 ** Substitute Assets 0.0% 0.0% 0.0% 99.2%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to redit institutions Other	Total asi govts or quasi	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts	Total asi govts or quasi govts	1,488 3,641 0 5,128 Nominal (mn) 0 0 1,008 8 1,016	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other 0/w EU gyts or qu	Total asi govts or quasi govts or quasi	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gwts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts	Total asi govts or quasi govts or quasi govts	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.4 G.3.8.2 G.3.8.3 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.2 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts	Total asi govts or quasi govts or quasi govts agovts	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1 ND1 ND1 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gwts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts	Total asi govts or quasi govts or quasi govts agovts	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.4 G.3.8.2 G.3.8.3 G.3.8.3 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.4 G.3.9.5 G.3.5 G.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts	Total asi govts or quasi govts or quasi govts ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G3.82 G3.83 G3.84 G3.84 G63.81 G63.82 G63.83 G63.85 G3.91 G3.92 G3.93 G3.94 G3.95 G3.91 G3.92 G3.93 G3.94 G3.95 G3.91 G3.92 G3.93 G3.94 G3.95 G3.91 G3.92 G3.93 G3.94 G3.95 G3.95 G3.96 G3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 1 (CQS1) cent	Total asi govts or quasi govts or quasi govts ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.3 G.3.8.2 G.3.8.3 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.5 G.3.5 G.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in:	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.4 G.3.8.3 G.3.8.3 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.4 G.3.9.5 G.3.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 1 (CQS1) cent	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.3 G.3.8.2 G.3.8.3 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.5 G.3.5 G.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in:	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.2 G.3.3.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.5 G.3.0 G.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in:	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.2 OG3.9.3 OG3.9.4 OG3.9.5	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS2 credit ins	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 ** Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.5 G.3.8.2 G.3.3.2 G.3.9.1 G.3.9.2 G.3.9.2 G.3.9.2 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.6 G.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in: o/w CQS2 credit in:	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 % Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.2 G.3.3.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.1 G.3.9.5 G.3.0 G.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS2 credit ins	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 ** Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.2 G.3.8.3 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.7 G.3.9.5 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.7 G.3.9.6 G.3.9.1 G.3.9.6 G.3.9.1 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU)	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% **Substitute Assets 100.00% 0.00% 0.00%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.2 OG3.9.3 OG3.9.4 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.1 OG3.9.5 OG3.9.6 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS2 credit in: 0/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU)	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% **Substitute Assets 100.00% 0.00% 0.00% 0.00%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.2 G.3.3.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.9.5 G.3.9.1 G.3.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European Economic Area (not member of EU) European Economic Area (not member of EU) Switzerland	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 0 1 % Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% .0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 1 (CQS2) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.8 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.7 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to certail banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia Brazil	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% .0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.1 OG3.9.3 OG3.9.4 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS1 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS1 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.3 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.7 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gvts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gvts o/w third-party countries Credit Quality Step 2 (CQS2) gvts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS1 credit ins o/w CQS2 credit ins o/w CQS2 credit ins 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,488 3,641 0	0 1 0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 G.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.9 G.3.10.1 G.3.10.10 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11 G.3.10.11	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total asi govts or quasi govts or quasi govts al banks ral banks ral banks	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.4 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.9.1 OG.3.9.2 G.3.0.3 G.3.9.6 OG.3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governm Exposures to central banks Exposures to certail banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w third-party countries Credit Quality Step 2 (CQS2) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Singapore	Total asi govts or quasi govts or quasi govts or quasi govts ral banks ral banks stilutions stitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 0 1 0 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.1 OG3.9.9 OG3.9.1 OG3.9.9 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total suspensive seems and panks and banks stitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.8 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.5 G3.9.6 OG3.9.1 OG3.9.2 OG3.9.3 OG3.9.1	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total asi govts or quasi govts or quasi govts or quasi govts ral banks ral banks stilutions stitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G3.8.2 G3.8.3 G3.8.4 OG3.8.1 OG3.8.2 OG3.8.3 OG3.8.4 OG3.8.5 G3.9.1 G3.9.2 G3.9.3 G3.9.4 G3.9.5 G3.9.6 OG3.9.7 OG3.9.9 OG3.9.1 OG3.1 O	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total suspensive seems and panks and banks stitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 1 1 0 1 1 **Substitute Assets 0.0% 0.0% 0.0% 99.2% 0.8% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 OG.3.8.1 OG.3.8.2 OG.3.8.3 OG.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 OG.3.9.7 OG.3.9.2 OG.3.9.3 OG.3.9.1 OG.3.10.1 G.3.10.2 G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.11 G.3.10.12 G.3.10.11 G.3.10.12 G.3.10.11 G.3.10.12 G.3.10.11 G.3.10.11 G.3.10.12 G.3.10.11	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total suspensive seems and panks and banks stitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.2 G.3.8.3 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.7 G.3.9.8 G.3.9.8 G.3.9.8 G.3.9.1 G.3.9.9 G.3.9.1 G.3.9.1 G.3.10.1 G.3.10.3 G.3.10.3 G.3.10.4 G.3.10.3 G.3.10.4 G.3.10.3 G.3.10.4 G.3.10.3 G.3.10.4 G.3.10.3 G.3.10.3	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total suspensive seems and panks and banks attitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.4 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.3 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.4 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.1 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.1 G.3.9.1 G.3.9.1 G.3.9.1 G.3.9.1 G.3.1 G.3.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total suspensive seems and panks and banks attitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.3 G.3.8.4 G.3.8.3 G.3.9.1 G.3.9.2 G.3.8.5 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.5 G.3.9.6 G.3.9.1 G.3.9.7 G.3.9.8 G.3.9.6 G.3.9.1 G.3.9.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total suspensive seems and panks and banks attitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0
G.3.8.2 G.3.8.4 G.3.8.3 G.3.8.4 G.3.8.1 G.3.8.3 G.3.8.3 G.3.8.3 G.3.9.3 G.3.9.3 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5 G.3.9.6 G.3.9.5 G.3.9.6 G.3.9.7 G.3.9.8 G.3.9.7 G.3.9.8 G.3.9.1 G.3.1 G.	Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by governments or quasi governn Exposures to central banks Exposures to central banks Exposures to credit institutions Other o/w EU gyts or qu o/w third-party countries Credit Quality Step 1 (CQS1) gyts o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 2 (CQS2) gyts o/w EU cent o/w third-party countries Credit Quality Step 1 (CQS1) cent o/w CQS2 credit in: o/w CQS2 credit in: 10. Substitute Assets - Country Domestic (Country of Issuer) European European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zesland Singapore US	Total suspensive seems and panks and banks attitutions	1,488 3,641 0 5,128 Nominal (mn) 0 0 0 1,008 8 1,016 ND1	1,488 3,641 0	0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0



	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0		0.0%	0.0%
G.3.11.2 G.3.11.3	Central bank eligible assets Other	1,008 0		16.4% 0.0%	19.7% 0.0%
G.3.11.4		otal 1,008		16.4%	19.7%
OG.3.11.1 OG.3.11.2					
OG.3.11.2 OG.3.11.3					
OG.3.11.4					
OG.3.11.5 OG.3.11.6					
OG.3.11.7					
G.3.12.1	12. Bond List Bond list	<u>Unk</u>			
	13. Derivatives & Swaps				
G.3.13.1 G.3.13.2	Derivatives in the cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both)	0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0			
OG.3.13.2 OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	0			
OG.3.13.4					
OG.3.13.5 OG.3.13.6					
OG.3.13.7					
OG.3.13.8 OG.3.13.9					
OG.3.13.10					
OG.3.13.11 OG.3.13.12					
OG.3.13.12					
OG.3.13.14					
OG.3.13.15 OG.3.13.16					
OG.3.13.17					
OG.3.13.18 OG.3.13.19					
OG.3.13.20					
OG.3.13.21 OG.3.13.22					
OG.3.13.23					
OG.3.13.24 OG.3.13.25					
OG.3.13.26					
OG.3.13.27					
OG.3.13.28 OG.3.13.29					
OG.3.13.30					
OG.3.13.31 OG.3.13.32					
OG.3.13.33					
OG.3.13.34 OG.3.13.35					
OG.3.13.36					
OG.3.13.37 OG.3.13.38					
OG.3.13.39					
OG.3.13.40 OG.3.13.41					
OG.3.13.42					
OG.3.13.43					
OG.3.13.44 OG.3.13.45					
OG.3.13.46 OG.3.13.47					
OG.3.13.47 OG.3.13.48					
OG.3.13.49					
OG.3.13.50 OG.3.13.51					
	4. References to Capital Requirements Regulation (CR	R) Row	Row		
Fh in h ali a	129(7)				
ne issuer believe.		- h. ab - lanca ab	Vis		46-4-46-46-46-46-46-46-46-46-46-46-46-46
ıı tne Jorm of cov	s that, at the time of its issuance and based on transparency data made publicly available rered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin	e by the issuer, these covered bonds would satisfy the eligib nately a matter to be determined by a relevant investor inst	ility criteria for Article 129(7) of the Capital Requirements R. 'tution and its relevant supervisory authority and the issuer	egulation (EU) 648/2012. It should be noted, i does not accept any responsibility in this rega	nowever, that whether or not exposure rd.
G.4.1.1	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds:	nately a matter to be determined by a relevant investor inst 38	ility criteria for Article 129(7) of the Capital Requirements Ri Itution and its relevant supervisory authority and the issuer	egulation (EU) 648/2012. It should be noted, i does not accept any responsibility in this rega	nowever, that whether or not exposure rd.
G.4.1.1 G.4.1.2	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (i) Value of covered bonds:	nately a matter to be determined by a relevant investor inst 38 39	illity criteria for Article 1:29(7) of the Capital Requirements Ritution and its relevant supervisory authority and the issuer	egulation (EU) 648/2012. It should be noted, i does not occept any responsibility in this rega	nowever, that whether or not exposure rd.
G.4.1.1	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds:	nately a matter to be determined by a relevant investor inst 38	ility criterio for Article 129(7) of the Capital Requirements R itution and its relevant supervisory authority and the issuer	egulation (EU) 648/2012. It should be noted, h does not accept any responsibility in this regd	nowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover ob outstanding covered bonds: (i) Value of covered bonds: (ii) Geographical distribution:	nately a matter to be determined by a relevant investor inst 38. 39. 43 for Mortgage Assets 52.	illy criteria for Article 129(7) of the Capital Requirements Re Itulian and its relevant supervisory authority and the issuer 1287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, J does not accept any responsibility in this regu	nowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (i) Value of covered bonds: (ii) Geographical distribution: (ii) Type of cover assets: (ii) Loan size: (iii) Interest rate risk - cover pool:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets	itution and its relevant supervisory authority and the issuer	eguidation (EU), 648/2012. It should be noted, h	oowever, that whether or not exposure nd.
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Value of covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover pool:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 111	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	eguiation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	sowever, that whether or not exposure rd.
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (i) Value of covered bonds: (ii) Geographical distribution: (ii) Type of cover assets: (ii) Loan size: (iii) Interest rate risk - cover pool:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	eguiation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	sowever, that whether or not exposure rd.
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Value of covered bonds: (iii) Geographical distribution: (iii) Type of cover assets: (ii) Loan size: (ii) Interest rate risk - cover pool: (iii) Urrency risk - cover pool: (iii) Interest rate risk - cover pool:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 111 163 137	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	oowever, that whether or not exposure rd.
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultim (i) Value of the cover pool outstanding covered bonds: (ii) Value of covered bonds: (iii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Geographical Glossary* for hedging strate (iii) Maturity structure of cover assets:	notely a matter to be determined by a relevant investor inst 28 32 43 for Montrage Assets 52 186 for Residential Montgage Assets 149 for Montgage Assets 111 162 137 gy) 17 for Harmonised Glossary 65	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, does not accept any responsibility in this regu	oowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.11	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 149 for Mortgage Assets 163 137 8y) 17 for Harmonised Glossary 65 88	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU), 648/2012. It should be noted, h	owever, that whether ar not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultim (i) Value of the cover pool outstanding covered bonds: (ii) Value of covered bonds: (iii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Geographical Glossary* for hedging strate (iii) Maturity structure of cover assets:	notely a matter to be determined by a relevant investor inst 28 32 43 for Montrage Assets 52 186 for Residential Montgage Assets 149 for Montgage Assets 111 162 137 gy) 17 for Harmonised Glossary 65	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU), 648/2012. It should be noted, h	owever, that whether ar not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 OG.4.1.11 OG.4.1.1	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 149 for Mortgage Assets 163 137 8y) 17 for Harmonised Glossary 65 88	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	eguiation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	sowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.11 G.4.1.12 G.4.1.13 OG.4.1.12 G.4.1.12 G.4.1.13	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 149 for Mortgage Assets 163 137 8y) 17 for Harmonised Glossary 65 88	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	sowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.12 G.4.1.12 G.4.1.13 OG.4.1.1 OG.4.1.1 OG.4.1.3 OG.4.1.4 OG.4.1.4 OG.4.1.4 OG.4.1.5	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 149 for Mortgage Assets 163 137 8y) 17 for Harmonised Glossary 65 88	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	sowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.15 G.4.1.15 G.4.1.15 G.4.1.16 G.4.1.16 G.4.1.17 G.4.1.17 G.4.1.17 G.4.1.18 G.4.1.19 G.4.1.10 G.4.10 G.4	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 149 for Mortgage Assets 163 137 8y) 17 for Harmonised Glossary 65 88	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, A	sowever, that whether or not exposure rd.
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.15 G.4.1.15 G.4.1.16 G.4.1.16 G.4.1.17 G.4.1.17 G.4.1.18 G.4.1.18 G.4.1.19 G.4.1.19 G.4.1.10 G.4.10 G.4.1.10 G.4.	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 149 for Mortgage Assets 163 137 8y) 17 for Harmonised Glossary 65 88	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU), 648/2012. It should be noted, h	sowever, that whether or not exposure rd.
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.13 OG.4.1.4 OG.4.1.4 OG.4.1.5 OG.4.1.6 OG.4.1.7 OG.4.1.7 OG.4.1.7 OG.4.1.8	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultin (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (iii) Loan size: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Currency risk - covered bond: (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 149 for Mortgage Assets 163 137 8y) 17 for Harmonised Glossary 65 88	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	eguidation (EU), 648/2012. It should be noted, Adoes not accept any responsibility in this rega	sowever, that whether or not exposure
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G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.11 G.4.1.13 OG.4.1.2 OG.4.1.4 OG.4.1.5 OG.4.1.5 OG.4.1.5 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.9 OG.4.1.10	(i) Value of the cover pool outstanding covered bonds: (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (ii) Lonn size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover pool: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Maturity structure of cover assets: (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due:	as as a selevant investor installand and a selevant investor installand as a selevant investor in selevant i	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	sowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.12 G.4.1.13 G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.17 G.4.1.17 G.4.1.17 G.4.1.18 G.4.1.19 G.4.19 G.4.1	(i) Value of the cover pool outstanding covered bonds: (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (ii) Loan size: (ii) Interest rate risk - cover pool: (iii) Interest rate risk - cover pool: (iii) Interest rate risk - covered bond: (iii) Maturity structure of cover assets: (iii) Maturity structure of cover assets: (iv) Percentage of loans more than ninety days past due:	notely a matter to be determined by a relevant investor inst 38 39 43 for Mortgage Assets 52 186 for Residential Mortgage Assets 149 for Mortgage Assets 111 163 137 17 for Harmonised Glossary 65 88 179 for Mortgage Assets	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, does not accept any responsibility in this rega	sowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.12 G.4.1.13 G.4.1.12 G.4.1.13 G.4.1.17 G.4.1.16 G.4.1.19 G.4.1.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.4.10 G.	(i) Value of the cover pool outstanding covered bonds: (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (ii) Lonn size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover pool: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Maturity structure of cover assets: (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due:	as as a selevant investor installand and a selevant investor installand as a selevant investor in selevant i	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU) 648/2012. It should be noted, A	sowever, that whether or not exposure
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.11 G.4.1.12 G.4.1.13 OG.4.1.3 OG.4.1.4 OG.4.1.5 OG.4.1.6 OG.4.1.6 OG.4.1.7 OG.4.1.9 OG.4.1.10 G.5.1.10 G.5.1.10 G.5.1.10 G.5.1.10 G.5.5.11 G.5.5.11 G.5.5.12 G.	(i) Value of the cover pool outstanding covered bonds: (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (ii) Lonn size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover pool: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Maturity structure of cover assets: (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due:	as as a selevant investor installand and a selevant investor installand as a selevant investor in selevant i	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU), 648/2012. It should be noted, h	nowever, that whether or not exposur rd.
G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.12 G.4.1.13 G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.4.16 G.	(i) Value of the cover pool outstanding covered bonds: (i) Value of the cover pool outstanding covered bonds: (ii) Geographical distribution: (iii) Type of cover assets: (ii) Lonn size: (iii) Interest rate risk - cover pool: (iii) Currency risk - cover pool: (iii) Currency risk - covered bond: (iii) Currency risk - covered bond: (iii) Interest rate risk - covered bond: (iii) Maturity structure of cover assets: (iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due:	as as a selevant investor installand and a selevant investor installand as a selevant investor in selevant i	Tutulon and its relevant supervisory authority and the issuer 287 for Commercial Mortgage Assets	egulation (EU), 648/2012. It should be noted, h	owever, that whether or not exposure



	6. Other relevant information		
	1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	ND1	
OG.6.1.2	Interest Covereage Test (passe/failed)	ND1	
OG.6.1.3	Cash Manager	ND1	
OG.6.1.4	Account Bank	ND1	
OG.6.1.5	Stand-by Account Bank	ND1	
OG.6.1.6	Servicer	ND1	
OG.6.1.7	Interest Rate Swap Provider	ND1	
OG.6.1.8	Covered Bond Swap Provider	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	Other optional/relevant information	ND1	
OG.6.1.16	Other optional/relevant information	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	Other optional/relevant information	ND1	
OG.6.1.23	Other optional/relevant information	ND1	
OG.6.1.24	Other optional/relevant information	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	Other optional/relevant information	ND1	
OG.6.1.32	Other optional/relevant information	ND1	
OG.6.1.33 OG.6.1.34	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.34 OG.6.1.35	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.36	Other optional/relevant information	ND1	
OG.6.1.37	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.37 OG.6.1.38	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.38 OG.6.1.39	Other optional/relevant information Other optional/relevant information	ND1 ND1	
OG.6.1.40	Other optional/relevant information	ND1	
OG.6.1.40 OG.6.1.41	Other optional/relevant information	ND1 ND1	
OG.6.1.41 OG.6.1.42	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	
00.0.1.43	other optional, recraft injointation		



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

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

Field	7. Mortgage Assets				
Number					
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1 M.7.1.2	Residential Commercial	4,455 673		86.9% 13.1%	
M.7.1.3	Other	0		0.0%	
M.7.1.4	Total	5,128		100.0%	
OM.7.1.1	o/w Cooperative Housing	53			
OM.7.1.2	o/w Agriculture	0			
OM.7.1.3 OM.7.1.4	o/w Owner-occupied homes	3,741 255			
OM.7.1.4 OM.7.1.5	o/w Holiday houses o/w Subsidised Housing	255 124			
OM.7.1.6	o/w Private rental	282			
OM.7.1.7	o/w Manufacturing and Manual Industries	41			
OM.7.1.8	o/w Office and Business	472			
OM.7.1.9	o/w Social and cultural purposes	159			
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	7,418	125	7,543	
OM.7.2.1	Optional information eg, Number of borrowers	ND1			
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	2.7%	74.3%	10.1%	
OM.7.3.1 OM.7.3.2					
OM.7.3.2 OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
M.7.4.1	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1 M.7.4.2	<u>European Union</u> Austria	100.0% 0.0%	100.0% 0.0%	100.0% 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 M.7.4.8	Czech Republic Denmark	0.0% 99.0%	0.0% 100.0%	0.0% 99.2%	
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 M.7.4.15	Netherlands Hungary	0.0%	0.0% 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 M.7.4.21	Luxembourg Malta	0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.22	Poland	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 M.7.4.28	Spain Sweden	0.0%	0.0% 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 M.7.4.34	Norway Other	0.0% 0.0%	0.0% 0.0%	0.0% <u>0.0%</u>	
M.7.4.34 M.7.4.35	<u>Otner</u> 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	Japan K	0.0%	0.0%	0.0%	
M.7.4.40 M.7.4.41	Korea New Zealand	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%	
M.7.4.41 M.7.4.42	New Zealand Singapore	0.0%	0.0%	0.0%	
M.7.4.43	US	0.0%	0.0%	0.0%	
	Other	0.0%	0.0%	0.0%	
M.7.4.44	o/w Greenland	0.0%	0.0%	0.0%	
OM.7.4.1			0.0%	0.8%	
OM.7.4.1 OM.7.4.2	o/w Greenland o/w Faroe Islands	1.0%			
OM.7.4.1 OM.7.4.2 OM.7.4.3		1.0%			
OM.7.4.1 OM.7.4.2 OM.7.4.3 OM.7.4.4		1.0%			
OM.7.4.1 OM.7.4.2 OM.7.4.3		1.0%			
OM.7.4.1 OM.7.4.2 OM.7.4.3 OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7		1.0%			
OM.7.4.1 OM.7.4.2 OM.7.4.3 OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.7		1.0%			
OM.7.4.1 OM.7.4.2 OM.7.4.3 OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8 OM.7.4.9		1.0%			
OM.7.4.1 OM.7.4.2 OM.7.4.3 OM.7.4.4 OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.7		1.0%			



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
A.7.5.1	Greater Copenhagen area (Region Hovedstaden)	30.9%	43.9%	32.6%	
A.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	25.2%	8.8%	23.1%	
1.7.5.3	Northern Jutland (Region Nordjylland)	5.6%	3.3%	5.3%	
1.7.5.4	Eastern Jutland (Region Midtjylland)	17.9%	32.8%	19.9%	
.7.5.5	Southern Jutland & Funen (Region Syddanmark)	19.4%	11.2%	18.3%	
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	
7.5.11	TBC at a country level	ND1	ND1	ND1	
7.5.12	TBC at a country level	ND1	ND1	ND1	
7.5.13	TBC at a country level	ND1	ND1	ND1	
7.5.14	TBC at a country level	ND1	ND1	ND1	
7.5.15	TBC at a country level	ND1	ND1	ND1	
7.5.16		ND1	ND1	ND1	
	TBC at a country level	ND1	ND1	ND1	
.7.5.17	TBC at a country level	ND1 ND1	ND1 ND1	ND1 ND1	
.7.5.18	TBC at a country level				
7.5.19	TBC at a country level	ND1	ND1	ND1	
7.5.20	TBC at a country level	ND1	ND1	ND1	
7.5.21	TBC at a country level	ND1	ND1	ND1	
7.5.22	TBC at a country level	ND1	ND1	ND1	
7.5.23	TBC at a country level	ND1	ND1	ND1	
7.5.24	TBC at a country level	ND1	ND1	ND1	
7.5.25	TBC at a country level	ND1	ND1	ND1	
7.5.26	TBC at a country level	ND1	ND1	ND1	
7.5.27	TBC at a country level	ND1	ND1	ND1	
7.5.28	TBC at a country level	ND1	ND1	ND1	
7.5.29		ND1	ND1	ND1	
	TBC at a country level	ND1 ND1	ND1 ND1	ND1 ND1	
7.5.30	TBC at a country level				
7.5.31	TBC at a country level	ND1	ND1	ND1	
7.5.32	TBC at a country level	ND1	ND1	ND1	
7.5.33	TBC at a country level	ND1	ND1	ND1	
.7.5.34	TBC at a country level	ND1	ND1	ND1	
.7.5.35	TBC at a country level	ND1	ND1	ND1	
7.5.36	TBC at a country level	ND1	ND1	ND1	
7.5.37	TBC at a country level	ND1	ND1	ND1	
7.5.38	TBC at a country level	ND1	ND1	ND1	
7.5.39	TBC at a country level	ND1	ND1	ND1	
7.5.40	TBC at a country level	ND1	ND1	ND1	
7.5.41	TBC at a country level	ND1	ND1	ND1	
.7.5.42	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
.7.5.43	TBC at a country level				
.7.5.44	TBC at a country level	ND1	ND1	ND1	
.7.5.45	TBC at a country level	ND1	ND1	ND1	
.7.5.46	TBC at a country level	ND1	ND1	ND1	
1.7.5.47	TBC at a country level	ND1	ND1	ND1	
1.7.5.48	TBC at a country level	ND1	ND1	ND1	
.7.5.49	TBC at a country level	ND1	ND1	ND1	
.7.5.50	TBC at a country level	ND1	ND1	ND1	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
1.7.6.1	Fixed rate	21.6%	70.9%	28.1%	
.7.6.2			29.1%	71.9%	
	Floating rate	78.4%			
	Floating rate Other		0.0%	0.0%	
.7.6.3	Floating rate Other	78.4% 0.0%	0.0%	0.0%	
.7.6.3 1.7.6.1	Other	0.0%			
.7.6.3 1.7.6.1 1.7.6.2	Other o/w Index loans	0.0%	0.0%	0.0%	
.7.6.3 4.7.6.1 4.7.6.2 4.7.6.3	Other o/w Index loans o/w Adjustable Rate Mortgages	0.0% 0.0% 3.3%	0.0% 66.9%	0.0% 11.6%	
.7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans	0.0% 0.0% 3.3% 0.0%	0.0% 66.9% 0.0%	0.0% 11.6% 0.0%	
.7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters	0.0% 0.0% 3.3% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8%	0.0% 11.6% 0.0% 3.7%	
.7.6.3 4.7.6.1 4.7.6.2 4.7.6.3 4.7.6.4 4.7.6.5	Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters	0.0% 0.0% 3.3% 0.0% 0.0% 78.4%	0.0% 66.9% 0.0% 27.8% 1.3%	0.0% 11.6% 0.0% 3.7% 68.3%	
.7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6	Other o/w Index Ioans o/w Ajjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages	
.7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5%	0.0% 66.9% 0.0% 27.8% 1.3% *Commercial Loans 3.6%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5%	
.7.6.3 4.7.6.1 4.7.6.2 4.7.6.3 4.7.6.4 4.7.6.5 4.7.6.6	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5%	
.7.6.3 4.7.6.1 4.7.6.2 4.7.6.3 4.7.6.4 4.7.6.5 4.7.6.6	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5%	0.0% 66.9% 0.0% 27.8% 1.3% *Commercial Loans 3.6%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5%	
.7.6.3 4.7.6.1 4.7.6.2 4.7.6.3 4.7.6.4 4.7.6.5 4.7.6.6 .7.7.1 .7.7.2	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5%	
.7.6.3 4.7.6.1 4.7.6.2 4.7.6.3 4.7.6.4 4.7.6.5 4.7.6.6 4.7.7.1 7.7.1 7.7.2 7.7.3 4.7.7.1	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5%	
.7.6.3 A.7.6.1 A.7.6.2 A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.6 .7.7.1 .7.7.2 .7.7.3 A.7.7.1 A.7.7.2	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5%	
.7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.2 1.7.7.3 1.7.7.2 1.7.7.3	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5%	
.7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5%	
7.6.3 17.6.1 17.6.2 17.6.3 17.6.4 17.6.5 17.6.6 7.7.1 17.7.2 17.7.3 17.7.1 17.7.2 17.7.3 17.7.4 17.7.5	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5%	
7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2 1.7.7.3	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% **Total Mortgages 3.5% 96.5% 0.0%	
7.6.3 17.6.1 17.6.2 17.6.3 17.6.4 17.6.5 17.6.6 7.7.1 7.7.2 17.7.3 17.7.1 17.7.2 17.7.3 17.7.3 17.7.4	Other o/w Index Ioans o/w Adjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 3.6% 96.4% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 0.0% % Total Mortgages	
7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.6.7 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6 1.7.7.6 1.7.7.6	Other o/w Index loans o/w Aglustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0% **Residential Loans	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 0.0% % Total Mortgages	
7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.5 1.7.7.5 1.7.7.6 1.7.7.6 1.7.7.6 1.7.7.7 1.7.7.7 1.7.7.8 1.7.7.8 1.7.7.8 1.7.7.8 1.7.8.8	Other o/w Index Ioans o/w Agjustable Rate Mortgages o/w Money market based Ioans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months 2 12 - 2 24 months	0.0% 0.0% 3.3% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% % Commercial Loans 0.0% % Commercial Loans 13.0% 1.8%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 0.0% % Total Mortgages 1.7% 0.2%	
7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.1 1.7.7.5 1.7.7.6 1.7.7.6 1.7.7.6 1.7.7.6 1.7.8.2 1.7.8.2 1.7.8.2	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	0.0% 0.0% 3.3% 0.0% 0.0% 0.0% 78.4% *Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5% 0.0% % Total Mortgages 1.7% 0.2% 1.7%	
7.6.3 7.7.6.1 7.7.6.2 7.7.6.3 7.7.6.3 7.7.6.4 7.7.6.5 7.7.6.5 7.7.7.1 7.7.7.2 7.7.7.3 7.7.7.3 7.7.7.4 7.7.7.5 7.7.7.8 7.7.7.8 7.7.8.1	Other o/w Index loans o/w Agjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - 6 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0% **Constitution Loans 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% ***Total Mortgages 0.0% **Total Mortgages 1.7% 0.2% 1.7% 0.0%	
1.76.3 A.7.6.1 A.7.6.2 A.7.6.3 A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.6 A.7.6.6 A.7.6.7 A.7.7.1 A.7.7.1 A.7.7.2 A.7.7.3 A.7.7.3 A.7.7.3 A.7.7.3 A.7.7.3 A.7.7.3 A.7.7.4 A.7.7.5 A.7.7.6 A.7.7.6 A.7.7.6 A.7.7.8 A.7.7 A.7.8 A.7	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	0.0% 0.0% 3.3% 0.0% 0.0% 0.0% 78.4% *Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5% 0.0% % Total Mortgages 1.7% 0.2% 1.7%	
17.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.6.6 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.4 M.7.7.4 M.7.7.5 M.7.7.6 M.7.7.8 M.7.7.8 M.7.7.8 M.7.7.8 M.7.7.8 M.7.8.1 M.7.8.1	Other o/w Index loans o/w Agjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - 6 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0% **Constitution Loans 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% ***Total Mortgages 0.0% **Total Mortgages 1.7% 0.2% 1.7% 0.0%	
1.76.3 A.7.6.1 A.7.6.2 A.7.6.3 A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.5 A.7.6.5 A.7.7.1 A.7.7.2 A.7.7.1 A.7.7.2 A.7.7.3 A.7.7.4 A.7.7.5 A.7.7.4 A.7.7.5 A.7.7.8 1.7.8.1 1.7.8.2 1.7.8.3 1.7.8.4 1.7.8.5	Other o/w Index loans o/w Agjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - 6 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% ***Total Mortgages 0.0% **Total Mortgages 1.7% 0.2% 1.7% 0.0%	
7.6.3 A.7.6.1 A.7.6.2 A.7.6.3 A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.6 A.7.6.6 A.7.6.6 A.7.7.1 A.7.7.1 A.7.7.2 A.7.7.3 A.7.7.3 A.7.7.3 A.7.7.4 A.7.7.5 A.7.7.8 A.7.7.8 A.7.7.8 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.1	Other o/w Index loans o/w Agjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - 6 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% ***Total Mortgages 0.0% **Total Mortgages 1.7% 0.2% 1.7% 0.0%	
7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 1.7.6.7 1.7.7 1.7.7 1.7.7 1.7.7 1.7.7.3 1.7.7.1 1.7.7.5 1.7.7.6 1.7.7.8 1.7.7.8 1.7.8.3 1.7.8.4 1.7.8.2 1.7.8.3 1.7.8.1 1.7.8.2 1.7.8.3	Other o/w Index loans o/w Agjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - 6 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% **Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% ***Total Mortgages 0.0% **Total Mortgages 1.7% 0.2% 1.7% 0.0%	
7.76.3 A.7.6.1 A.7.6.2 A.7.6.3 A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.6 A.7.6.6 A.7.6.7 A.7.7 A.7.8	Other o/w Index loans o/w Agjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 1.3% 1.3% % Commercial Loans 0.0% % Commercial Loans 13.0% 1.3% 13.1% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% **Total Mortgages 0.0% **Total Mortgages 1.7% 0.2% 1.7% 0.0%	
1.76.3 A.7.6.1 A.7.6.2 A.7.6.3 A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.6 I.7.7.1 I.7.7.2 I.7.7.3 A.7.7.1 A.7.7.2 A.7.7.3 A.7.7.3 A.7.7.4 A.7.7.5 A.7.7.8 I.7.8.1 I.7.8.2 I.7.8.3 I.7.8.4 A.7.8.3 A.7.8.4 A.7.8.3 A.7.8.4	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - < 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0% 72.2%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5% 0.0% % Total Mortgages 1.7% 0.2% 1.7% 0.0% 96.3%	
7.6.3 A7.6.1 A7.6.2 A7.6.3 A7.6.3 A7.6.5 A7.6.5 A7.6.5 A7.6.6 A7.6.6 A7.7.1 A7.7.2 A7.7.3 A7.7.1 A7.7.3 A7.7.4 A7.7.3 A7.7.4 A7.7.8 A7.7.8 A7.7.8 A7.7.8 A7.7.8 A7.8.1 A7.8.3 A7.8.1 A7.8.3 A7.8.4 A7.8.3 A7.8.4	Other o/w Index loans o/w Agjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortsing Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 66.9% 0.0% 1.3% 1.3% % Commercial Loans 0.0% % Commercial Loans 13.0% 1.3% 13.1% 0.0%	0.0% 11.6% 0.0% 3.7% 68.3% **Total Mortgages 0.0% **Total Mortgages 1.7% 0.2% 1.7% 0.0%	
7.6.3 A.7.6.1 A.7.6.2 A.7.6.3 A.7.6.3 A.7.6.4 A.7.6.5 A.7.6.6 A.7.6.6 A.7.6.7 A.7.7.1 A.7.7.2 A.7.7.3 A.7.7.1 A.7.7.2 A.7.7.3 A.7.7.4 A.7.7.5 A.7.7.8 A.7.7.8 A.7.8.1 A.7.8.2 A.7.8.3 A.7.8.1 A.7.9.1	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - < 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0% 72.2%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5% 0.0% % Total Mortgages 1.7% 0.2% 1.7% 0.0% 96.3%	
7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1 1.7.7.2 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.4 1.7.7.5 7.8.1 7.8.2 7.8.3 7.8.3 7.8.3 1.7.8.4 7.8.5 1.7.8.3 1.7.8.4 1.7.8.3 1.7.8.4	Other o/w Index loans o/w Adjustable Rate Mortgages o/w Money market based loans o/w Non capped floaters o/w Capped floaters 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - < 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	0.0% 0.0% 3.3% 0.0% 0.0% 78.4% % Residential Loans 3.5% 96.5% 0.0% **Residential Loans 0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 66.9% 0.0% 27.8% 1.3% **Commercial Loans 3.6% 96.4% 0.0% **Commercial Loans 13.0% 1.8% 13.1% 0.0% 72.2%	0.0% 11.6% 0.0% 3.7% 68.3% % Total Mortgages 3.5% 96.5% 0.0% % Total Mortgages 1.7% 0.2% 1.7% 0.0% 96.3%	



March Marc		7.A Residential Cover Pool				
Mary	M 7A 40 4			Number of Loans	% Residential Loans	% No. of Loans
Ministry	M.7A.10.1	Average Ioan size (000s)	601			
MATABLE 1962 150 1 1 1 1 1 1 1 1 1						
MAZALID DEST-2006 112						
MYA-100 Decision						
MAY-18-19						
M22-12-12-12-12-12-12-12-12-12-12-12-12-1						
MAX-BLE TRUE of southly be 100					U	U
MANABIO Title de exemply one MOT MOT						
MAZ-MILES TICE of south year MAZ-MILES MAZ-MIL		TBC at a country level				
M.7.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.						
M.7.1.1.1 The first and control profit M.7.1.1.1 M.7.1.1						
M.7.2 15 T. C. of south ploof M.10						
MCABURE Tipe of southylend MCABURE MCA						
M.72-1-112 TEC a contry love NC1						
M.7.2.1.1.23						
M.7.5.1.1.1 Till G. a. county yeek No.1 N	M.7A.10.19	TBC at a country level				
M.7.1.1.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2						
M.7.1.1.1.2						
M7.1.1.1.1						
Mary 1.1 1.0						
1. Lone Nober 170 Information - Name 170 101 1					1	1
M7.111 Megled Average IV(s)	/A.10.20					
M.7.1.1.1	M.7A.11.1					
M.7.1.1.1		By LTV buskets (ma):				
M7A-11.1	M.7A.11.2		ND1	ND1		
M7A-115	M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.1.1.6						
M7-A117						
M7A1131						
M7A1110						
OM-7-11-1				ND1		
0M7-112						
MATA-11.14	OM.7A.11.2	o/w >110 - <=120 %	ND1			
MATA-11.5						
MATA-11.16						
OM.Yn. 11.19 Loon for Value (LTV) Information - MOEXED Nominal Number of Loan % Residential Loan % No. of Loan A. T. 2.1 Weighted Average LTV (bs) \$2.03% Number of Loan % Residential Loan % No. of Loan A. T. 2.2 VLV Duckets (mn): S. 3.332 NDI 14.79% A. T. 2.7 A. T. 2.7 A. T. 2.7 S. T. 2.2 NDI 9.54% A. T. 2.7 A. T. 2.7 S. T. 2.2 NDI 9.54% A. T. 2.7 A. T. 2.2 A. T. 2.2 NDI 9.54% A. T. 2.2						
12. Lon to Value (ITV) Information - NIDEXED Nominal Number of Loans % Residential Loans % No. of Loans Na. of L						
Name						
By LTV buckets (mm):		12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M7A.12.2						
M7A.12.3	···/ / / / / / / / / / / / / / / / / /					
M7A,124 \$50 - ce0 % 286 ND1 5.42% M7A,125 \$60 - ce70 % 108 ND1 3.94% M7A,126 770 - ce0 % 108 ND1 1.39% M7A,128 780 - ce0 % 62 ND1 1.39% M7A,128 790 - ce100 % 34 ND1 0.75% M7A,128 100,00% 0.00% M7A,129 100,00% 0.00% M7A,121 0.00% 0.00% M7A,122 0.00% 0		Weighted Average LTV (%)				
M7A.125 \$60 < <=70 %	M.7A.12.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	52.03% 3,332		74.79%	
M7A127 >88 - < 90 %	M.7A.12.2 M.7A.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	52.03% 3,332 425	ND1	74.79% 9.54%	
M7A128	M.7A.12.2 M.7A.12.3 M.7A.12.4	Weighted Average LTV (%) By LTV buckets (mn): >0 < < 40 % >40 < < 50 % >50 < < €0 %	52.03% 3,332 425 286	ND1 ND1	74.79% 9.54% 6.42%	
M7A.129	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	52.03% 3,332 425 286 176 108	ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43%	
M.7.1.2.1.0 Total 4.455 100.00% 0.00% O.M.7.3.1.2.1 0, // 100 < < 1.10%	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	52.03% 3,332 425 286 176 108 62	ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43%	
0M.7A.122	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	52.03% 3,332 425 286 176 108 62 34	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75%	
OM.7A.12.13 OM×24.02 < ~= 13.0 %	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >70 - <=100 % >100 %	52.03% 3,332 425 286 176 108 62 34 33 4,455	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73%	
0M.7A.12.4	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.10 OM.7A.12.11	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 %	52.03% 3,332 425 286 176 108 62 34 33 4,455	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37%	
0M.7A.12.6 0M.7A.12.7 0M.7A.12.8 0M.7A.12.8 0M.7A.12.8 0M.7A.13.1 0	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.10 OM.7A.12.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 %	52.03% 3,332 425 286 176 108 62 34 33 4,455 17 8	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19%	
0M.7A.12.7 OM.7A.12.9	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >10 - <=120 %	52.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19%	
OM.7A.12.8 OM.7A.12.8 OM.7A.13.1 Owner occupied 84.0% M.7A.13.2 Second home (Holiday houses 5.7% M.7A.13.3 Buy-to-let/Non-owner occupied 0.0% M.7A.13.5 Other 10.3% M.7A.13.1 of w Subsidised housing 2.8% OM.7A.13.2 O/w Multi-Jamily housing 1.2% OM.7A.13.3 O/w Buildings under construction 0.0% OM.7A.13.5 O/w Buildings land 0.0% OM.7A.13.8 Second house in which is a colspan="2">Second house in which is a colspan="2">Second house in which is a colspan="2">O/W Buildings land O.0% OM.7A.13.8 Second house in which is a colspan="2">Second house	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.4	Weighted Average LTV (%) By LTV buckets (mn):	52.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
13. Breakdown by type	M.7A.12.2 M.7A.12.3 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.12.10 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.4 OM.7A.12.6	Weighted Average LTV (%) By LTV buckets (mn):	52.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7A.13.1 Owner occupied 84.0% M.7A.13.2 Second home/Holiday house 5.7% M.7A.13.3 Buy-to-let/Non-owner occupied 0.0% M.7A.13.5 Other 0.0% OM.7A.13.1 o/w Distriction 2.8% OM.7A.13.2 o/w Private rental 6.3% OM.7A.13.3 o/w Buildings under construction 0.0% OM.7A.13.5 o/w Buildings under construction 0.0% OM.7A.13.6 o/w Buildings land 0.0% OM.7A.13.7 OW.7A.13.1 OM.7A.13.8 OW.7A.13.1 OM.7A.13.1 Section by Ranking Section by Section	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5	Weighted Average LTV (%) By LTV buckets (mn):	52.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7.A.1.3.2 Second home/Holiday houses 5.7% M.7.A.1.3.3 Buyt-to-let/Non-owner occupied 0.0% M.7.A.1.3.4 Agricultural 0.0% M.7.A.1.3.5 Other 10.3% OM.7.A.1.3.1 O/w Subsidised housing 2.8% OM.7.A.1.3.2 O/w Mult-family housing 1.2% OM.7.A.1.3.4 O/w Buildings under construction 0.0% OM.7.A.1.3.5 O/w Buildings land 0.0% OM.7.A.1.3.8 V V OM.7.A.1.3.9 O/W Buildings under construction 0.0% OM.7.A.1.3.10 V V OM.7.A.1.3.3 O/W Buildings under construction 0.0% OM.7.A.1.3.10 V V OM.7.A.1.3.3 O/W Buildings under construction 0.0% OM.7.A.1.4.1 1st lien / No prior ranks 100.0% M.7A.1.4.2 Guaranteed 0.0% OM.7A.1.4.3 Other 0.0% OM.7A.1.4.3 Other 0.0% OM.7A.1.4.3 Other 0.0% OM.7A.1.4.5 V V	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >150 %	52.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7A.13.3 Buy-to-let/Non-owner occupied 0.0% M.7A.13.4 Agricultural 0.0% M.7A.13.5 Other 10.3% OM.7A.13.1 0/W Drivate rental 6.3% OM.7A.13.3 0/W Multi-family housing 1.2% OM.7A.13.4 0/W Buildings under construction 0.0% OM.7A.13.5 0/W Buildings under construction 0.0% OM.7A.13.6 0/W Buildings lond 0.0% OM.7A.13.7 0/W Buildings lond 0.0% OM.7A.13.8 0/W Buildings lond 0.0% OM.7A.13.9 0/W Buildings lond 0.0% OM.7A.13.10 OM.7A.13.10 OM.7A.13.11 M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% M.7A.14.3 Other 0.0% OM.7A.14.1 0/W Buildings lond 0.0% OM.7A.14.1 0.0% OM.7A.14.3 0.0% OM.7A.14.5 0.0% OM.	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.7 M.7A.12.9 M.7A.12.9 M.7A.12.10 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn):	52.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7A.13.4 Agricultural 0.0% M.7A.13.1 Other 10.3% Other 10.3% OM.7A.13.1 O/w Subsidised housing 2.8% OM.7A.13.2 O/w Private rental 6.3% OM.7A.13.3 O/w Multi-family housing 1.2% OM.7A.13.4 O/w Buildings under construction 0.0% OM.7A.13.5 O/w Buildings under construction 0.0% OM.7A.13.6 OM.7A.13.8 O/w Buildings under construction 0.0% OM.7A.13.8 O/W Buildings under construction 0.0% OM.7A.13.8 O/W Buildings under construction 0.0% OM.7A.13.9 OM.7A.13.10 OW.7A.13.10 OW.7A.13.10 OW.7A.13.10 OW.7A.13.11 O/W.7A.13.11 O/W.7A.14.1 O/	M.7A.12.2 M.7A.12.3 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.8 OM.7A.12.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=150 % o/w >120 - <=150 % o/w >150 -	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.13.1 0/w Subsidied housing 2.8% OM.7A.13.2 0/w Multi-family housing 1.2% OM.7A.13.4 0/w Buildings under construction 0.0% OM.7A.13.5 0/w Buildings land 0.0% OM.7A.13.7 0.0% OM.7A.13.8 0.0% OM.7A.13.10 0.0% OM.7A.13.11 1st lien / No prior ranks 100.0% M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.3 Other 0.0% OM.7A.14.1 0.0% 0.0% OM.7A.14.2 Guaranteed 0.0% OM.7A.14.3 Other 0.0% OM.7A.14.1 0.0% 0.0% OM.7A.14.2 0.0% 0.0% OM.7A.14.3 0.0% 0.0% OM.7A.14.1 0.0% 0.0% OM.7A.14.2 0.0% 0.0%	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.7	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.13.2 O/W Private rental 6.3% OM.7A.13.3 O/W Multi-Tamily housing 1.2% OM.7A.13.4 O/W Buildings under construction 0.0% OM.7A.13.5 O/W Buildings land 0.0% OM.7A.13.7 VARIAN CONTRACTOR CONTRACTO	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.1.3.3 o/w Mulli-framily housing 1.2% OM.7A.1.3.4 o/w Buildings under construction 0.0% OM.7A.1.3.5 o/w Buildings land 0.0% OM.7A.1.3.7 0.0% OM.7A.1.3.8 0.0% OM.7A.1.3.9.0 0.0% OM.7A.1.3.1.0 0.0% OM.7A.1.3.1.1 1st lien / No prior ranks 100.0% M.7A.1.4.2 Guaranteed 0.0% M.7A.1.4.3 Other 0.0% OM.7A.1.4.1 0.0% 0.0% OM.7A.1.4.2 0.0% 0.0% OM.7A.1.4.1 0.0% 0.0% OM.7A.1.4.2 0.0% 0.0% OM.7A.1.4.3 0.0% 0.0% OM.7A.1.4.1 0.0% 0.0%	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.12.9	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.13.4 o/w Buildings under construction 0.0% OM.7A.13.5 o/w Buildings land 0.0% OM.7A.13.6 0.0% OM.7A.13.8 VERSIAN STATES OM.7A.13.10 VERSIAN STATES OM.7A.13.11 VERSIAN STATES OM.7A.13.12 VERSIAN STATES OM.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% OM.7A.14.3 Other 0.0% OM.7A.14.1 0M.7A.14.2 0M.7A.14.3 OM.7A.14.3 OM.7A.14.4 0M.7A.14.4 OM.7A.14.5 VERSIAN STATES VERSIAN STATES	M.7A.12.2 M.7A.12.3 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.4 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.2	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.13.6 OM.7A.13.7 OM.7A.13.8 OM.7A.13.9 OM.7A.13.10 OM.7A.13.10 OM.7A.13.11 14. Loan by Ranking Kesidential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% M.7A.14.3 Other 0.0% OM.7A.14.1 0.0% OM.7A.14.1 OTHER OF COMMAN OF	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.4 M.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.13.7 OM.7A.13.8 OM.7A.13.9 OM.7A.13.10 OM.7A.13.11 OM.7A.13.11 1. Loan by Ranking Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% M.7A.14.3 Other 0.0% M.7A.14.3 Other 0.0% M.7A.14.1 Other 0.0% M.7A.14.1 Other 0.0% M.7A.14.2 Other 0.0% M.7A.14.3 Other 0.0% M.7A.14.5 Other 0.0	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.8 OM.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.1 OM.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.13.8 OM.7A.13.10 OM.7A.13.10 OM.7A.13.11 14. Loan by Ranking	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.7 OM.7A.12.9 M.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
0M.7A.13.10 14. Loan by Ranking Kesidential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% M.7A.14.3 Other 0.0% OM.7A.14.1 0.0% 0.0% OM.7A.14.2 0.0% 0.0% OM.7A.14.3 0.0% 0.0% OM.7A.14.3 0.0% 0.0% OM.7A.14.5 0.0% 0.0%	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 OM.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7A.13.11 14. Loan by Ranking % Residential Loans M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% OM.7A.14.1 0.0% OM.7A.14.1 0.0% OM.7A.14.2 0.0% OM.7A.14.3 0.0% OM.7A.14.3 0.0% OM.7A.14.3 0.0%	M.7A.12.2 M.7A.12.3 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.4 OM.7A.13.5	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7A.14.1 15t lien / Nor prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% M.7A.14.3 Other 0.0% OM.7A.14.1.0 0.0% OM.7A.14.2 VERY OF A CONTRACTOR OF	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.6 OM.7A.13.6 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.8 OM.7A.13.9	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7A.14.1 1st lien / No prior ranks 100.0% M.7A.14.2 Guaranteed 0.0% M.7A.14.3 Other 0.0% M.7A.14.1 0.0% M.7A.14.1 0.0% M.7A.14.2 0.0.7A.14.3 0.0% M.7A.14.3 0.0% M.7A.14.3 0.0% M.7A.14.3 0.0% M.7A.14.5 0.0% M.7A.14.5 0.0%	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.9 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
M.7A.14.3 Other 0.0% OM.7A.14.1 OM.7A.14.2 OM.7A.14.3 OM.7A.14.3 OM.7A.14.4 OM.7A.15.5	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.6 OM.7A.13.6 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.8 OM.7A.13.7 OM.7A.13.8 OM.7A.13.9	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.14.1 OM.7A.14.2 OM.7A.14.3 OM.7A.14.4	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.5 OM.7A.13.6 OM.7A.13.8 OM.7A.13.8 OM.7A.13.8 OM.7A.13.9 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 10.3% 2.8% 6.3% 1.2% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.14.2 OM.7A.14.3 OM.7A.14.4	M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.6 M.7A.12.6 M.7A.12.6 M.7A.12.8 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.13.1 M.7A.13.1 M.7A.13.1 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% **Session of the control of the contro	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.14.3 OM.7A.14.4 OM.7A.14.5	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.6 OM.7A.13.6 OM.7A.13.7 OM.7A.13.8 OM.7A.13.8 OM.7A.13.8 OM.7A.13.8 OM.7A.13.9 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% **Session of the control of the contro	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.14.5	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.6 OM.7A.13.8 OM.7A.13.8 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% **Session of the control of the contro	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.3 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% **Session of the control of the contro	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	
OM.7A.14.6	M.7A.12.2 M.7A.12.3 M.7A.12.4 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.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6 OM.7A.12.6 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 OM.7A.13.1 OM.7A.13.5 OM.7A.13.6 OM.7A.13.6 OM.7A.13.6 OM.7A.13.7 OM.7A.13.8 OM.7A.13.8 OM.7A.13.9 OM.7A.13.9 OM.7A.13.1 OM.7A.14.1	Weighted Average LTV (%) By LTV buckets (mn):	\$2.03% 3,332 425 286 176 108 62 34 33 4,455 17 8 6 1 0 0 **Residential Loans 84.0% 5.7% 0.0% 0.0% 0.0% 0.0% 0.0% **Session of the control of the contro	ND1 ND1 ND1 ND1 ND1 ND1	74.79% 9.54% 6.42% 3.94% 2.43% 1.39% 0.75% 0.73% 100.00% 0.37% 0.19% 0.14% 0.03%	



March Marc						
Mart		7B Commercial Cover Pool	Newtool	Number of Large	0/ C	O/ No. of Loans
No.	M 70 15 1			Number of Loans	% Commercial Loans	% No. of Loans
Mart 1982	IVI. / D. 13.1	Average loan size (000s)	3,363			
Man 1.00 1		Pur huskots (mm):				
1873-152 1982-159	M 70 45 3		43	01	7.00/	73.00/
MT 1.00 1.						
MTM 150						
MTM 100 2						
MTMLSE TEC 50 colory) best mile mil						
March Marc					28.9%	0.8%
MT-25-1-20	M.7B.15.8	TBC at a country level				
MT21-11 TEXT 15 00000 MED ME	M.7B.15.9	TBC at a country level	ND1	ND1		
M22-1-1-1 Title 12 stoomly beef M20 M21	M.7B.15.10	TBC at a country level	ND1	ND1		
M22-1-1-1 Title 12 stoomly beef M20 M21						
MT2-5-1-5-1 Till at a source beef M2-5 M64 M64 M7-5-5-5-5 Till at a source beef M2-5 M64 M7-5-5-5-5 Till at a source beef M2-5 M64 M7-5-5-5-5 M7-5-5-5-5 M7-5-5-5 M7-5-5-5-5 M7-5-5-5-5-5 M7-5-5-5-5-5 M7-5-5-5-5-5 M7-5-5-5-5-5 M7-5-5-5-5-5-5 M7-5-5-5-5-5-5 M7-5-5-5-5-5-5-5 M7-5-5-5-5-5-5-5 M7-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5						
MT28-1-24 Title of a country level M20						
MT28-LEL Title of a country level M20						
M. 1961 T. 196 S. 1900 S. 19						
M228-15-17 Title of souther jound M22 M21 M22 M2						
M721-5-13						
M721-55-19 Till of a souther yound M20 M						
M721-52 Till of a souther yound M21						
M7311-121 Tild at somethy level M10						
M73-11-22 Till of a country point M26 M2						
M.78.15.23 TEC at scompy leafs 100 10						
M781525 TEC at scorety/red M21						
M78-15-25	M.7B.15.23	TBC at a country level	ND1	ND1		
M781.5.5 Clause Name Propingements Weak Propingements Weak	M.7B.15.24	TBC at a country level	ND1	ND1		
M781.5.5 Clause Name Propingements Weak Propingements Weak	M.7B.15.25	TBC at a country level	ND1	ND1		
15. tone to thise (IM) information. CMMODELE Notice					100%	100%
Weighted Norman Weighted N						
No.	M.7B.16.1					
M78.15.2 \$-0.0-0.0-1.0-1.0-1.0-1.0-1.0-1.0-1.0-1.0						
M78.15.2 \$-0.0-0.0-1.0-1.0-1.0-1.0-1.0-1.0-1.0-1.0		Ry LTV huckets (mn):				
M78.11.51 \$-95 - <-95 \$ M2	M 7R 16 2		ND1	ND1	ND1	ND1
M71-11-15						
M78-15-5						
M78.16.6 \$70 - <200						
M73.15.6 Sept.						
M711.6.8 P30 - C-100 % N01 N						
M73.15.6 M010						
M.78.16.0						
DAT 19.1.5	M.7B.16.9	>100%	ND1	ND1	ND1	ND1
OM7.91.6.7 OM7.91.6.7 OM7.91.6.7 OM7.91.6.7 OM7.91.6.7 OM7.91.6.7 OM7.91.6.7 OM7.91.6.8 OM7	M.7B.16.10	Total	0.00%	0.00%	0.00%	0.00%
OM.781.6.3 OM.781.6.5 OW.781.0.180 NOI OM.781.6.5 OW.781.0.180 NOI OM.781.6.5 OW.781.0.180 NOI OM.781.6.5 OW.781.0.180 NOI OM.781.6.5 OW.781.0.180	OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.78.16.5 OM.78.16.7 OM.78.17.7 OM.78.16.7 OM	OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.78.16.5 OM.79.16.5 OM.		o/w >120 - <=130 %				
OM.79.16.5 OM.79.16.5 Out > 150						
OM.721.6.5 OM.721.7.5 OM.						
OM.78.16.50						
OM.78 1.5 OM.78 1.5 Om.		0/W >130 %	NDI			
M. No.						
Namina						
### By LTV buckets (mm): ### By LTV buckets	OM.7B.16.9					
## A Pai 17					% Commercial Loans	% No. of Loans
M781.72						
M781.72	M.7B.17.1					
M78173	M.7B.17.1	Weighted Average LTV (%)				
M7817.4		Weighted Average LTV (%) By LTV buckets (mn):	67.23%			
M78175 \$60 - 70 \ M1	M.7B.17.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	67.23% 336	ND1	49.91%	
M.78.1.7.6 >70 - < =80 % 37	M.7B.17.2 M.7B.17.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <~40 % >40 - <~50 %	67.23% 336 71	ND1 ND1	49.91% 10.59%	
M.78.17.7 >80. <=90 %	M.7B.17.2 M.7B.17.3 M.7B.17.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	67.23% 336 71 92	ND1 ND1 ND1	49.91% 10.59% 13.64%	
M.78.17.8 >90 <100 % 24	M.7B.17.2 M.7B.17.3 M.7B.17.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	67.23% 336 71 92	ND1 ND1 ND1	49.91% 10.59% 13.64%	
M.78.17.9	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	67.23% 336 71 92 70	ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44%	
M.78.17.9	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	67.23% 336 71 92 70 37	ND1 ND1 ND1 ND1 ND1	49,91% 10,59% 13,64% 10,44% 5,44%	
M.78.17.10	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	67.23% 336 71 92 70 37 21	ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10%	
OM.78.17.1 Only \$100 - <-110 % 19 2.86% OM.78.17.2 Only \$110 - <-120 % 1 O.20% OM.78.17.3 Only \$120 - <-150 % 1 O.18% OM.78.17.4 Only \$120 - <-150 % 0 O.5% OM.78.17.5 Only \$140 - <-150 % 0 O.00% OM.78.17.6 Only \$140 - <-150 % 0 O.00% OM.78.17.7 Only \$1.7 OM.78.17.8 Only \$1.7 OM.78.17.8 Only \$1.7 OM.78.18.1 Retail Only \$1.8 OM.78.18.1 Retail Only \$1.8 OM.78.18.1 Retail Only \$1.8 OM.78.18.1 Only \$1.8 Only \$1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=0 % >90 - <=100 %	67.23% 336 71 92 70 37 21 24	ND1 ND1 ND1 ND1 ND1 ND1 ND1	49,91% 10,59% 13,64% 10,44% 5,44% 3,10% 3,58%	
OM 76 1.7.2 O/W > 1.0 - 2.120 % 1	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.7 M.78.17.8 M.78.17.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	67.23% 336 71 92 70 37 21 24 22	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30%	0.00%
OM.78.17.4	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.9 M.7B.17.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100 - <-100 % >100 - <-100 % >100 - <-100 % >100 - <-100 % >100 - <-100 % >100 - <-100 % >100 - <-100 % >100 - <-100 % >100 - <-100 %	67.23% 336 71 92 70 37 21 24 22 673	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00%	0.00%
OM 78.17.4 O/w > 130 - <=140 % O O.05% OM 78.17.5 O/w > 140 - <=150 % O O.06% OM 78.17.7 OM 78.17.8 OM 78.17.9 O.06% O.06% OM 78.17.7 OM 78.17.8 OM 78.18.1 Retail 2.0 4% OM 78.18.2 Office 49.8% OM 78.18.4 Shopping malls O.06% OM 78.18.4 Shopping malls O.06% OM 78.18.5 Industry O.15% OM 78.18.8 Social and cultural purposes 2.3.8% OM 78.18.8 Social and cultural purposes 2.3.8% OM 78.18.1 Other commercially used O.06% OM 78.18.8 Social and cultural purposes 2.3.8% OM 78.18.1 Owled (Felevant, please specify) O.06% OM 78.18.2 Owled (Felevant, please specify) O.06% OM 78.18.3 Owled (Felevant, please specify) O.06% OM 78.18.4 Owled (Felevant, please specify) O.06% OM 78.18.5 Owled (Felevant, please specify) O.06% OM 78.18.6 Owled (Felevant, please specify) O.06% OM 78.18.7 Owled (Felevant, please specify) O.06% OM 78.18.8 Owled (Felevant, please specify) O.06% OM 78.18.1 Owled (Felevant, please s	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.5 M.78.17.7 M.78.17.8 M.78.17.8 M.78.17.9 O.M.78.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <~40 % >40 - <=50 % >50 - <=50 % >50 - <=60 % >70 - <=60 % >80 - <=70 % >90 - <=100 % >90 - <100 % >100% Total o/w >100 - <=110 %	67.23% 336 71 92 70 37 21 24 22 673	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49,91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86%	0.00%
OM.78.17.5 O/w > 140 - <-150 % O O.00% OM.78.17.7 O/w > 150 % O O.00% OM.78.17.8 OW.78.17.9 OM.78.17.8 OW.78.17.9	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.9 M.7B.17.10 OM.7B.17.10	Weighted Average LTV (%) By LTV buckets (mn):	67.23% 336 71 92 70 37 21 24 22 673 19	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20%	0.00%
OM.78.17.6 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.17.7 OM.78.18.1 M.78.18.1 M.78.18.2 Office M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.5 M.78.18.1 M.78.18.7 Other commercially used O.0% M.78.18.7 M.78.18.8 Doci and cultural purposes 2.3.8% M.78.18.9 Property developers / Bulding under construction O.0% M.78.18.1 Other OM.78.18.1 Other OM.78.18.3 Over if relevant, please specify ND1 OM.78.18.4 Over if relevant, please specify ND1 OM.78.18.5 Over if relevant, please specify ND1 OM.78.18.6 Over if relevant, please specify ND1 OM.78.18.7 Over if relevant, please specify ND1 OM.78.18.8 Over if relevant, please specify ND1 OM.78.18.9 Over if relevant, please specify ND1 OM.78.18.1 Over if relevant, please specify ND1 OM.78.18.8 O	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.7 M.7B.17.7 M.7B.17.9 M.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-70 % >70 - <-80 % >80 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 %	67.23% 336 71 92 70 37 21 24 22 673 19 1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18%	0.00%
OM.78.17.9 M.78.18.1 Retail 20.4% M.78.18.2 Office 49.8% M.78.18.3 Hotel/Tourism 0.0% M.78.18.4 Shopping malls 0.0% M.78.18.5 Industry 6.1% M.78.18.5 Agriculture 0.0% M.78.18.6 Agriculture 0.0% M.78.18.7 Other commercially used 0.0% M.78.18.8 Social and cultural purposes 23.8% M.78.18.9 Property developers / Building under construction 0.0% M.78.18.10 Other Other Other Other Other OM.78.18.2 Ow /// If relevant, please specify ND1 OM.78.18.3 Ow /// If relevant, please specify ND1 OM.78.18.4 Ow /// If relevant, please specify ND1 OM.78.18.5 Ow /// If relevant, please specify ND1 OM.78.18.6 Ow /// If relevant, please specify ND1 OM.78.18.7 Ow /// If relevant, please specify ND1 OM.78.18.8 Ow /// If relevant, please specify ND1 OM.78.18.9 Ow /// If relevant, please specify ND1 OM.78.18.9 Ow /// If relevant, please specify ND1 OM.78.18.1 Ow /// If relevant, please specify ND1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >100 - <=140 %	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
M.78.17.9	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.10 OM.7B.17.2 OM.7B.17.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >110 - <=120 % o/w 120 - <=130 % o/w 130 - <=140 % o/w 130 - <=150 %	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
18.8 reckdown by Type	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.5 OM.78.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >110 - <=120 % o/w 120 - <=130 % o/w 130 - <=140 % o/w 130 - <=150 %	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
M.78.18.1 Retail 20.4%	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >110 - <=120 % o/w 120 - <=130 % o/w 130 - <=140 % o/w 130 - <=150 %	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
M.78.18.1 Retail 20.4% M.78.18.2 Office 49.8% M.78.18.3 Hotel/Tourism 0.0% M.78.18.4 Shopping malls 0.0% M.78.18.5 Industry 6.1% M.78.18.6 Agriculture 0.0% M.78.18.7 Other commercially used 0.0% M.78.18.8 Social and cultural purposes 23.8% M.78.18.9 Property developers / Bulding under construction 0.0% OM.78.18.1.0 O/w Iff relevant, please specifyl ND1 OM.78.18.2 o/w Iff relevant, please specifyl ND1 OM.78.18.3 o/w Iff relevant, please specifyl ND1 OM.78.18.4 o/w Iff relevant, please specifyl ND1 OM.78.18.5 o/w Iff relevant, please specifyl ND1 OM.78.18.6 o/w Iff relevant, please specifyl ND1 OM.78.18.9 o/w Iff relevant, please specifyl ND1 OM.78.18.10 o/w Iff relevant, please specifyl ND1 OM.78.18.11 o/w Iff relevant, please specifyl ND1 OM.78.18.12 o/w Iff relevant, please specifyl ND1	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >70 - <=80 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >100 - <=120 % o/w >110 - <=120 % o/w 120 - <=130 % o/w 130 - <=140 % o/w 130 - <=150 %	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
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M.78.18.5 Industry 6.1% M.78.18.6 Agriculture 0.0% M.78.18.7 Other commercially used 0.0% M.78.18.8 Social and cultural purposes 23.8% M.78.18.9 Property developers / Bulding under construction 0.0% M.78.18.10 Other 0.0% OM.78.18.1 0/w lif relevant, please specifyl ND1 OM.78.18.2 0/w lif relevant, please specifyl ND1 OM.78.18.3 0/w lif relevant, please specifyl ND1 OM.78.18.4 0/w lif relevant, please specifyl ND1 OM.78.18.5 0/w lif relevant, please specifyl ND1 OM.78.18.6 0/w lif relevant, please specifyl ND1 OM.78.18.7 0/w lif relevant, please specifyl ND1 OM.78.18.1 0/w lif relevant, please specifyl ND1 OM.78.18.1.1 0/w lif relevant, please specifyl <td>M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.5 OM.7B.17.7 OM.7B.17.7 OM.7B.17.8 OM.7B.17.7</td> <td>Weighted Average LTV (%) By LTV buckets (mn):</td> <td>67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 % Commercial loans 20.4% 49.8%</td> <td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td> <td>49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%</td> <td>0.00%</td>	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.7 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.5 OM.7B.17.7 OM.7B.17.7 OM.7B.17.8 OM.7B.17.7	Weighted Average LTV (%) By LTV buckets (mn):	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 % Commercial loans 20.4% 49.8%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
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M.78.18.7 Other commercially used 0.0% M.78.18.8 Social and cultural purposes 23.8% M.78.18.9 Property developers / Building under construction 0.0% M.78.18.10 Other 0.0% OM.78.18.1 O/w Ilf relevant, please specifyl ND1 OM.78.18.2 O/w Ilf relevant, please specifyl ND1 OM.78.18.3 O/w Ilf relevant, please specifyl ND1 OM.78.18.4 O/w Ilf relevant, please specifyl ND1 OM.78.18.5 O/w Ilf relevant, please specifyl ND1 OM.78.18.6 O/w Ilf relevant, please specifyl ND1 OM.78.18.7 O/w Ilf relevant, please specifyl ND1 OM.78.18.8 O/w Ilf relevant, please specifyl ND1 OM.78.18.10 O/w Ilf relevant, please specifyl ND1 OM.78.18.11 O/w Ilf relevant, please specifyl ND1 OM.78.18.13 O/w Ilf relevant, please specifyl ND1 OM.78.18.14 O/w Ilf relevant, please specifyl ND1 OM.78.18.15 O/w Ilf relevant, please specifyl ND1 OM.78.18.16	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.9 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.6 OM.7B.17.8 OM.7B.17.8 OM.7B.17.8 OM.7B.17.8 OM.7B.17.8 OM.7B.17.8 OM.7B.17.8 OM.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.4	Weighted Average LTV (%) By LTV buckets (mn):	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
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M.78.18.8 Social and cultural purposes 23.8% M.78.18.9 Property developers / Bulding under construction 0.0% M.78.18.10 Other 0.0% OM.78.18.12 O/w lif relevant, please specifyl ND1 OM.78.18.2 O/w lif relevant, please specifyl ND1 OM.78.18.4 O/w lif relevant, please specifyl ND1 OM.78.18.5 O/w lif relevant, please specifyl ND1 OM.78.18.6 O/w lif relevant, please specifyl ND1 OM.78.18.7 O/w lif relevant, please specifyl ND1 OM.78.18.9 O/w lif relevant, please specifyl ND1 OM.78.18.10 O/w lif relevant, please specifyl ND1 OM.78.18.11 O/w lif relevant, please specifyl ND1 OM.78.18.12 O/w lif relevant, please specifyl ND1 OM.78.18.13 O/w lif relevant, please specifyl ND1 OM.78.18.14 O/w lif relevant, please specifyl ND1 OM.78.18.15 O/w lif relevant, please specifyl ND1 OM.78.18.16 O/w lif relevant, please specifyl ND1 OM.78.18.15 O/w lif relevant, please specifyl ND1 <tr< td=""><td>M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8</td><td>Weighted Average LTV (%) By LTV buckets (mn):</td><td>67.23% 336 71 92 70 37 21 24 22 673 19 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0%</td><td>ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1</td><td>49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%</td><td>0.00%</td></tr<>	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8	Weighted Average LTV (%) By LTV buckets (mn):	67.23% 336 71 92 70 37 21 24 22 673 19 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
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OM.7B.18.6 o/w [lf relevant, please specify] ND1 OM.7B.18.7 o/w [lf relevant, please specify] ND1 OM.7B.18.8 o/w [lf relevant, please specify] ND1 OM.7B.18.9 o/w [lf relevant, please specify] ND1 OM.7B.18.10 o/w [lf relevant, please specify] ND1 OM.7B.18.11 o/w [lf relevant, please specify] ND1 OM.7B.18.12 o/w [lf relevant, please specify] ND1 OM.7B.18.13 o/w [lf relevant, please specify] ND1 OM.7B.18.14 o/w [lf relevant, please specify] ND1 OM.7B.18.15 o/w [lf relevant, please specify] ND1 OM.7B.18.16 o/w [lf relevant, please specify] ND1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.4 OM.7B.17.6 OM.7B.17.6 OM.7B.17.8 OM.7B.17.8 OM.7B.18.1 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.5 M.7B.18.6 M.7B.18.6 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 *Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
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OM.7B.18.8 o/w lif relevant, please specifyl ND1 OM.7B.18.9 o/w lif relevant, please specifyl ND1 OM.7B.18.10 o/w lif relevant, please specifyl ND1 OM.7B.18.11 o/w lif relevant, please specifyl ND1 OM.7B.18.12 o/w lif relevant, please specifyl ND1 OM.7B.18.13 o/w lif relevant, please specifyl ND1 OM.7B.18.14 o/w lif relevant, please specifyl ND1 OM.7B.18.15 o/w lif relevant, please specifyl ND1 OM.7B.18.16 o/w lif relevant, please specifyl ND1	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.7 M.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 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 OM.78.18.1 OM.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-10 % >100% Total o/w >100 - <-110 % o/w >100 - <-120 % o/w >110 - <-120 % o/w >120 - <-130 % o/w >120 - <-130 % o/w >120 - <-150 % o/w >150 - <-150 % o/w >150 % Setail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Social and cultural purposes Property developers / Bulding under construction Other Ot	67.23% 336 71 92 70 337 21 24 22 673 19 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
OM.78.18.9 o/w [if relevant, please specify] ND1 OM.78.18.10 o/w [if relevant, please specify] ND1 OM.78.18.11 o/w [if relevant, please specify] ND1 OM.78.18.12 o/w [if relevant, please specify] ND1 OM.78.18.13 o/w [if relevant, please specify] ND1 OM.78.18.14 o/w [if relevant, please specify] ND1 OM.78.18.15 o/w [if relevant, please specify] ND1 OM.78.18.16 o/w [if relevant, please specify] ND1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.1 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.7 OM.7B.17.6 OM.7B.17.7 OM.7B.17.8 OM.7B.17.8 OM.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.6 M.7B.18.1 M.7B.18.9 M.7B.18.10 OM.7B.18.10 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.2 OM.7B.18.3 OM.7B.18.1	Weighted Average LTV (%) By LTV buckets (mn):	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 % Commercial loans 20.4% 49.8% 0.0% 6.1% 0.0% 6.1% 0.0% 0.0% 0.0% ND1 ND1 ND1 ND1 ND1 ND1 ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
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OM.78.18.11 o/w [frelevant, please specify] ND1 OM.78.18.12 o/w [frelevant, please specify] ND1 OM.78.18.13 o/w [frelevant, please specify] ND1 OM.78.18.14 o/w [frelevant, please specify] ND1 OM.78.18.15 o/w [frelevant, please specify] ND1 OM.78.18.16 o/w [frelevant, please specify] ND1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.8 OM.7B.17.8 OM.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.1 OM.7B.18.1 OM.7B.18.2 OM.7B.18.3 OM.7B.18.3 OM.7B.18.3 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5 OM.7B.18.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-60 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 1 0 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 6.1% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
OM.78.18.12	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.3 OM.7B.17.3 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.8 OM.7B.17.8 OM.7B.18.1 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.5 M.7B.18.6 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.2 OM.7B.18.3 OM.7B.18.4 OM.7B.18.4 OM.7B.18.4 OM.7B.18.5 OM.7B.18.4 OM.7B.18.4 OM.7B.18.5 OM.7B.18.6 OM.7B.18.6 OM.7B.18.6 OM.7B.18.6 OM.7B.18.6 OM.7B.18.6 OM.7B.18.6 OM.7B.18.7 OM.7B.18.6 OM.7B.18.7 OM.7B.18.6 OM.7B.18.7 OM.7B.18.6 OM.7B.18.7 OM.7B.18.6 OM.7B.18.7 OM.7B.18.7 OM.7B.18.8	Weighted Average LTV (%) By LTV buckets (mn):	67.23% 336 71 92 70 337 21 24 22 673 19 1 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
OM.78.18.12	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.6 M.78.18.6 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.5 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >150 - <-150 % o/w freewant, please specify	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
OM.78.18.13 o/w [If relevant, please specify] ND1 OM.78.18.14 o/w [If relevant, please specify] ND1 OM.78.18.15 o/w [If relevant, please specify] ND1 OM.78.18.16 o/w [If relevant, please specify] ND1	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.1 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.8 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.6 M.78.18.6 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.5 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.1 M.78.18.3 M.78.18.1 M.78.18.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >150 - <-150 % o/w freewant, please specify	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
OM.78.18.14	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.1 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.7 OM.7B.17.6 OM.7B.17.7 OM.7B.17.8 OM.7B.18.1 M.7B.18.2 M.7B.18.2 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.6 M.7B.18.9 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.3 OM.7B.18.1 OM.7B.18.3 OM.7B.18.1 OM.7B.18.3 OM.7B.18.1 OM.7B.18.3 OM.7B.18.3 OM.7B.18.4 OM.7B.18.5 OM.7B.18.1 OM.7B.18.5 OM.7B.18.1 OM.7B.18.5 OM.7B.18.8	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100 * <-110 % >100 * <-120 % o/w >100 - <-150 % o/w >100 - <-150 % o/w >150 - <-140 % o/w >150 - <-140 % o/w >150 - <-150 % o/w >150 - <-160 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Social and cultural purposes Property developer's Bulding under construction Other	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 1 0 0 0 *Commercial loans 20.4% 49.8% 0.0% 6.1% 0.0% 6.1% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
OM.78.18.15 o/w [If relevant, please specify] ND1 OM.78.18.16 o/w [If relevant, please specify] ND1	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.5 M.78.18.6 M.78.18.6 M.78.18.1 M.78.18.9 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.3 M.78.18.1 M.78.18.1 M.78.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <=80 % >80 - <-90 % >90 - <-100 % >100% Total o/w >100 - <=110 % o/w >100 - <=110 % o/w >100 - <=130 % o/w >100 - <=130 % o/w >100 - <=130 % o/w >100 - <=150 % o/w >150 - <=140 % o/w >150 - <=150 % o/w >150 - <=150 % o/w >150 % 18. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other Commercially used Social and cultural purposes Property developers / Bulding under construction Other Commercially used Social and cultural purposes Property developers / Bulding under construction Other (if relevant, please specify) o/w relevant, please specify o/w	67.23% 336 71 92 70 337 21 24 22 673 19 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
OM.7B.18.16 o/w [If relevant, please specify] ND1	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.7 OM.7B.17.8 OM.7B.17.8 OM.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.3 OM.7B.18.1 OM.7B.18.3 OM.7B.18.1 OM.7B.18.3 OM.7B.18.1 OM.7B.18.1 OM.7B.18.5 OM.7B.18.1 OM.7B.18.5 OM.7B.18.6 OM.7B.18.1 OM.7B.18.8 OM.7B.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-60 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100 * <-110 % >100 * <-110 % >100 * <-120 % o/w >100 - <-150 % o/w >100 - <-150 % o/w >100 - <-150 % o/w >150 - <-140 % o/w >150 - <-150 % o/w >150 - <-150 % o/w >160 - <-150 % o/w // If elevant, elease specify o/w frelevant, please specify o/w frelevant, p	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 1 0 0 0 *Commercial loans 20.4% 49.8% 0.0% 6.1% 0.0% 6.1% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
	M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.7 M.78.17.7 M.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.7 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.3 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.9 M.78.18.10 OM.78.18.10 OM.78.18.11 OM.78.18.11	Weighted Average LTV (%) By LTV buckets (mn):	67.23% 336 71 92 70 337 21 24 22 673 19 1 1 0 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 6.1% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
One to Local Over It receives specify NOT	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.8 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.2 OM.7B.17.3 OM.7B.17.4 OM.7B.17.5 OM.7B.17.6 OM.7B.17.6 OM.7B.17.6 OM.7B.17.8 OM.7B.18.1 M.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.3 M.7B.18.4 M.7B.18.5 M.7B.18.6 M.7B.18.1 OM.7B.18.1 OM.7B.18.1 OM.7B.18.3 OM.7B.18.1 OM.7B.18.3 OM.7B.18.3 OM.7B.18.4 OM.7B.18.5 OM.7B.18.5 OM.7B.18.6 OM.7B.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 1 0 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 6.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%
	M.7B.17.2 M.7B.17.3 M.7B.17.4 M.7B.17.5 M.7B.17.6 M.7B.17.6 M.7B.17.6 M.7B.17.7 M.7B.17.7 M.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.1 OM.7B.17.3 OM.7B.17.5 OM.7B.17.6 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.5 OM.7B.17.8 OM.7B.18.1 M.7B.18.2 M.7B.18.3 M.7B.18.3 M.7B.18.4 OM.7B.18.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-60 % >70 - <-80 % >70 - <-80 % >90 - <-10 % >100	67.23% 336 71 92 70 37 21 24 22 673 19 1 1 0 0 0 **Commercial loans 20.4% 49.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% ND1	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	49.91% 10.59% 13.64% 10.44% 5.44% 3.10% 3.58% 3.30% 100.00% 2.86% 0.20% 0.18% 0.05%	0.00%



C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

ne definitions belo	w reflect the national specificities	
Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total value of cover pool subtracted nominal value of covered bonds
HG.1.2	OC Calculation: Legal minimum	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 w introduced in Denmark 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 loan type is also offered with interest-only periods.
	Interest Rate Types	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 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 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. A ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market ten 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 CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/N 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 C(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 rate can never be higher than 6%. The loan rate will track Cibor (or Euribor / Cital), 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 but the underlying bonds at market price.
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending o
HG.1.5	assumptions eg, in terms of prepayments? etc.]	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 of 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 ltv of the loan to the marginal ltv. This means that, if the loan is first it is distributed proportionally by bracket size from 0 to the marginal
HG.1.7 HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	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	Hadda-Chata-Calana and hadana Hadana Hadana Anda Anda Anda Anda Anda Anda Anda	
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 OHG.1.2	NPV assumptions (when stated)	ND1
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	Not available at the present time	ND3
HG.2.1 OHG.2.1		
OHG.2.2		
OHG.2.3		
HG.3.1	3. Glossary - Extra national and/or Issuer Items Other definitions deemed relevant	[Insert Definition Below] [For completion]
OHG.3.1	Other definitions desilied felevalit	ູ ເ ປາ completion]
OHG.3.2		
OHG.3.3 OHG.3.4		
OHG.3.4 OHG.3.5		



E. Optional ECB-ECAIs data HTT 2020



Field	4 A 1 Pot 11 - 6					
Number	Additional information on the programme					
E.1.1.1	Transaction Counterparties Sponsor (if applicable)	Name	Legal Entity Identifier (LEI)			
E.1.1.2	Servicer	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
E.1.1.3	Back-up servicer	.,				
E.1.1.4	BUS facilitator					
E.1.1.5 E.1.1.6	Cash manager	Jyske Realkredit A/S	529900R9HQNZRT2OXB26			
E.1.1.6 F 1 1 7	Back-up cash manager Account bank	Jyske Bank	3M5E1GOGKL17HI6CPN30			
E.1.1.8	Standby account bank	Nordea	529900ODI3047E2LIV03			
E.1.1.9	Account bank guarantor					
E.1.1.10 E.1.1.11	Trustee Cover Pool Monitor	Jyske Realkredit A/S	529900R9HONZRT2OXB26			
OE.1.1.1	Cover Pool Monitor	Jyske Realkredit A/S	529900K9HQN2K12OXB26			
OE.1.1.2						
OE.1.1.3						
OE.1.1.4 OE.1.1.5						
OE.1.1.5 OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Legal Entity Identifier (LEI)	Type of Swap			
E.2.1.1 E.2.1.2	Counterparty 1 Counterparty 2					
E.2.1.3	Counterparty 3					
E.2.1.4	Counterparty 4					
E.2.1.5 E.2.1.6	Counterparty 5 Counterparty 6					
E.2.1.6 E.2.1.7	Counterparty 6 Counterparty 7					
E.2.1.8	Counterparty 8					
E.2.1.9	Counterparty 9					
E.2.1.10	Counterparty 10					
E.2.1.11 E.2.1.12	Counterparty 11 Counterparty 12					
E.2.1.13	Counterparty 13					
E.2.1.14	Counterparty 14					
E.2.1.15	Counterparty 15					
E.2.1.16 E.2.1.17	Counterparty 16 Counterparty 17					
E.2.1.17 E.2.1.18	Counterparty 17 Counterparty 18					
E.2.1.19	Counterparty 19					
E.2.1.20	Counterparty 20					
E.2.1.21 E.2.1.22	Counterparty 21 Counterparty 22					
E.2.1.23	Counterparty 23					
E.2.1.24	Counterparty 24					
E.2.1.25	Counterparty 25					
OE.2.1.1 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.2.1.7 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)	233.9				
E.3.1.2 OE.3.1.1	Weighted Average Maturity (months)	190.8				
OE.3.1.1						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	2. Arrears 1-<30 days	% Residential Loans 0.0%	% Commercial Loans 0.0%	% Public Sector Assets 0.0%	% Shipping Loans 0.0%	% Total Loans 0.0%
	1-/-30 days	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.2	30-<60 days			0.0%	0.0%	
E.3.2.2 E.3.2.3	30<60 days 60<90 days	0.0%	0.0%		0.0%	0.0%
E.3.2.3 E.3.2.4	60-<90 days 90-<180 days	0.0%	5.3%	0.0%	0.0%	3.9%
E.3.2.3 E.3.2.4 E.3.2.5	60-<90 days	0.0%			0.0%	0.0% 3.9% 3.6%
E.3.2.4 E.3.2.5 OE.3.2.1	60-<90 days 90-<180 days	0.0%	5.3%	0.0%	0.0%	3.9%
E.3.2.3 E.3.2.4 E.3.2.5 OE.3.2.1 OE.3.2.2 OE.3.2.3	60-<90 days 90-<180 days	0.0%	5.3%	0.0%	0.0%	3.9%
E.3.2.3 E.3.2.4 E.3.2.5 OE.3.2.1 OE.3.2.2	60-<90 days 90-<180 days	0.0%	5.3%	0.0%	0.0%	3.9%

ECBC Label Template

Capital Centre B, Q1 2020

(not labeled)

Published 5 May 2020 • Data per 31 March 2020





ECBC Label Template : Contents

As of 31 March 2020

Specialised finance institutes

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Key Concepts

X1 Key Concepts Explanation
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Volentary tables

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.



General Issuer Detail Table A.

quarter)

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q1 2020	Q4 2019	Q3 2019	Q2 2019
Total Balance Sheet Assets	376.7	384.9	391.6	380.2
Total Customer Loans(fair value)	337.7	338.7	339.8	338.1
of which: Used/registered for covered bond collateral pool	332.2	329.0	326.1	324.5
Tier 1 Ratio (%)	23.8%	23.1%	22.2%	21.9%
Solvency Ratio (%)	23.3%	23.1%	22.2%	21.9%
Outstanding Covered Bonds (fair value)	337.8	339.4	337.5	338.7
Outstanding Senior Unsecured Liabilities	0.0	0.0	0.0	0.0
Senior Secured Bonds	0.0	0.0	0.0	0.0
Guarantees (e.g. provided by states, municipals, banks)	46.5	45.8	47.1	46.3
Net loan losses (Net loan losses and net loan loss provisions)	0.0	0.4	0.1	0.1
Value of acquired properties / ships (temporary possessions, end quarter)	0.1	0.0	0.1	0.4
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	330.8	329.0	325.6	325.0
Composition by				
Maturity				
- 0 <= 1 year	0.0	0.0	0.0	0.1
- < 1 <= 5 years	1.09	0.77	0.75	0.76
- over 5 years	329.68	328.23	324.77	324.20
Currency	-	-	-	-
- DKK	330.72	328.93	325.45	324.88
- EUR	0.11	0.11	0.13	0.13
- USD	-	-	-	-
- Other	-	-	-	-
customer type	-	-	-	
 Residential (owner-occ., private rental, corporate housing, holiday 	238.19	237.53	235.10	233.88
houses)				
- Commercial (office and business, industry, agriculture, manufacture,	43.97	42.94	41.87	42.03
social and cultural, ships)				
- Subsidised	48.66	48.57	48.61	49.10
eligibility as covered bond collateral	330.82	329.04	325.58	325.02
Non-performing loans (See definition in table X1)	0.14	0.14	0.16	0.17
Loan loss provisions (sum of total individual and group wise loss provisions, end of	0.51	0.35	0.36	0.38

0.51

0.35

0.36

0.38



Table G1.1 - General cover pool information

\$\frac{1}{2} JYSKE REALKREDIT

DKKbn / Percentage of nominal outstanding CB	ds .	Q1 2020	Q4 2019	Q3 2019	Q2 2019
Nominal cover pool (total value)		6.1	6.5	7.5	8.8
Transmission or liquidation proceeds to CB holders (for	redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		1.0	1.1	1.3	1.9
Overcollateralisation ratio	Total	0.2	0.2	0.2	0.3
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		5.1	5.4	6.2	6.9
	 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		0.0	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		1.0	1.1	1.3	1.9
Total capital coverage (rating compliant capital)		1.0	1.1	1.3	1.9
		0.0	0.0	0.0	0.0
Loan loss provisions (cover pool level - shown in Table A	A on issuer level) - Optional	1.5	0.9	1.7	1.8

Table G2 - Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q1 2020	Q4 2019	Q3 2019	Q2 2019
Nominal value of outstanding CBs		5.1	5.4	8.7	0.0
Fair value of outstanding CBs (marked value)		5.5	5.8	9.3	0.0
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day - < 1 year	0.3	0.4	0.5	-
	1 year	-	-		
	> 1 and ≤ 2 years	0.3	0.3	0.6	-
	> 2 and ≤ 3 years	0.0	0.0	1.1	-
	> 3 and ≤ 4 years	0.2	0.2	0.4	-
	> 4 and ≤ 5 years	0.0	0.0	0.0	-
	5-10 years	0.1	0.2	0.3	-
	10-20 years	4.5	4.8	6.3	-
	> 20 years	-	-	-	-
Amortisation profile of issued CBs	Bullet	11.6%	11.8%	20.5%	0.0%
	Annuity	88.4%	88.2%	79.5%	0.0%
	Serial	0.0%	0.0%	0.0%	0.0%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	29.0%	29.7%	44.8%	0.0%
	Floating rate (Floating rate constant for less than 1 year)	3.7%	3.5%	1.2%	0.0%
	Capped floating rate	67.3%	66.8%	54.0%	0.0%
Currency denomination profile of issued CBs	DKK	5.5	5.8	9.3	-
	EUR	-	-	-	-
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	0%
CRD compliant		74%	74%	65%	0%
Eligible for central bank repo		100%	100%	100%	0%
Rating	Moody's	-	-	-	0
	S&P	AAA	AAA	AAA	0
	Fitch	-	-	-	0
		0	0		

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	1.0	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	0.1	-	-	-	-	-	-	-	-	-
>1- <u><</u> 5 years	0.8	-	-	-	-	-	-	-	-	-
> 5 years	0.1	-	-	-	-	-	-	-	-	-
Total	1.0	-	-	-	-	-	-	-	-	-

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	1.0	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	1.0	-	-	-	-	-	-	-	-	-

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- < 5 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	0.1	0.8	0.1	1.0
Exposure to credit institute credit quality step 2		-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0.1	0.8	0.1	1.0

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

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

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

Table G2.1f - Other Derivatives (subordinated)

	-,
0- <u><</u> 1 year	-
>1- <_5 years	1
>5 years	-
Total	-

Table G2.2 - Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	5.1
Match funded (without interest and/or currency risk)	100%
Completely hedged with derivatives	0.0%
Un-hedged interest rate risk	0.0%
Un-hedged currency risk	0.0%
- Of which EUR	0.0%
- Of which DKK	0.0%
- Of which	0.0%

Table G3 - Legal ALM (balance principle) adherence¹

Later Co = 10gar / Later (Wallance Principle) wallet	Issue adherence
General balance principle	x
Specific balance principle	

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

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



Property categories are defined according to Danish FSA's AS-reporting form



Table M1/B1

Number	Number 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	6,277	679	219	58	185	17	83	-	25	-	7,543	
In %	83.2%	9.0%	2.9%	0.8%	2.5%	0.2%	1.1%	0.0%	0.3%	0.0%		

Table M2/B2

Lending	by property category,	DKKbn									
,						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	3.7	0.3	0.1	0.1	0.3	0.0	0.5	-	0.2	-	5.1
In %	72.9%	5.0%	2.4%	1.0%	5.5%	0.8%	9.2%	0.0%	3.1%	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	4.0	0.4	0.2	0.2	0.1	0.2	5.1
In %	78.6%	7.0%	4.7%	3.8%	2.1%	3.8%	



Table M4a/B4a

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

					Per cen	it				
	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	1.6	1.1	0.6	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Holiday houses	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0
Cooperative Housing	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Office and Business	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Agricultutal properties	-	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	-	-	-	-	-	-	-	-	-	-
Total	2.2	1.5	0.9	0.2	0.1	0.0	0.0	0.0	0.0	0.1

Table M4b/B4b

Lending, by-loan to-value (LTV), current property value, per cent

					Per cer	it				
	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	43.0%	30.6%	16.6%	4.2%	2.5%	0.8%	0.6%	0.5%	0.3%	0.7%
Holiday houses	43.8%	33.1%	16.5%	3.4%	1.7%	0.6%	0.4%	0.2%	0.2%	0.2%
Subsidised Housing	70.6%	20.9%	4.0%	0.2%	1.8%	0.6%	0.0%	0.0%	0.0%	1.9%
Cooperative Housing	68.4%	24.4%	7.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Private rental	52.9%	25.1%	13.7%	3.1%	2.2%	0.8%	0.7%	0.4%	0.3%	0.7%
Manufacturing and Manual Industries	26.8%	10.7%	12.8%	13.4%	11.4%	5.2%	5.2%	5.2%	5.2%	4.3%
Office and Business	27.6%	28.3%	29.4%	8.4%	2.6%	1.0%	1.0%	0.3%	0.3%	1.1%
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	20.1%	15.4%	11.8%	15.7%	12.4%	4.3%	0.1%	5.2%	5.3%	9.6%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	42.2%	29.3%	17.0%	4.8%	2.8%	1.0%	0.7%	0.6%	0.5%	1.1%

Table M4c/B4c

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

					Per cer	it					
	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	0.3	0.9	1.2	0.5	0.4	0.1	0.1	0.1	0.1	0.2	54.1%
Holiday houses	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.6%
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.0	18.3%
Cooperative Housing	0.0	0.0	0.0	-	-	-	-	-	-	-	18.5%
Private rental	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	46.2%
Manufacturing and Manual Industries	0.0	0.0	-	-	0.0	-	-	-	-	0.0	76.9%
Office and Business	0.0	0.0	0.0	0.3	0.0	0.0	-	0.1	-	0.0	66.4%
Agricultutal properties	-	-	-	-	-	-	-	-	-	-	0.0%
Properties for social and cultural purposes	0.0	0.1	0.0	-	0.0	0.1	-	-	-	0.0	67.2%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	0.5	1.1	1.4	0.8	0.4	0.2	0.1	0.1	0.1	0.3	54.0%

Table M4d/B4d

		Per cent 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	Avg. LT	
Owner-occupied homes	7.5%	22.9%	31.4%	12.5%	9.7%	3.6%	2.6%	2.0%	2.0%	5.8%	54.19	
Holiday houses	5.0%	25.1%	37.4%	15.7%	6.1%	2.9%	3.5%	1.8%	0.4%	2.0%	51.6%	
Subsidised Housing	67.9%	18.1%	8.3%	0.2%	0.9%	2.6%	0.0%	0.0%	0.0%	1.9%	18.3%	
Cooperative Housing	62.2%	21.6%	16.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	18.5%	
Private rental	19.2%	28.8%	23.1%	7.2%	6.2%	1.9%	6.2%	0.2%	3.6%	3.5%	46.2%	
Manufacturing and Manual Industries	9.0%	16.2%	0.0%	0.0%	22.5%	0.0%	0.0%	0.0%	0.0%	52.2%	76.9%	
Office and Business	3.1%	6.3%	6.9%	60.9%	6.3%	0.5%	0.0%	12.4%	0.0%	3.6%	66.4%	
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	0.9%	32.8%	0.9%	0.0%	6.4%	36.8%	0.0%	0.0%	0.0%	22.1%	67.2%	
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total	9.4%	21.9%	27.0%	15.9%	8.7%	4.1%	2.4%	2.7%	1.7%	6.0%	54.0%	



Table M5/B5 - Total

Lending by region, DKKbn

JYSKE F	REALKREDIT
---------	------------

	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	Tota
Owner-occupied homes	1.1	1.0	0.2	0.7	0.7	0.0	3.7
Holiday houses	0.1	0.1	0.0	0.0	0.0	=	0.3
Subsidised Housing	0.1	0.0	0.0	0.0	0.0	=	0.1
Cooperative Housing	0.0	0.0	0.0	0.0	0.0	=	0.1
Private rental	0.1	0.0	0.0	0.0	0.1	-	0.3
Manufacturing and Manual							
Industries	0.0	=	0.0	0.0	0.0	=	0.0
Office and Business	0.3	0.0	0.0	0.1	0.0	-	0.5
Agricultutal properties	-	-	-	-	-	-	-
Properties for social and cultural							
purposes	0.0	0.0	0.0	0.1	0.0	-	0.2
Other	-	-	-	-	-	-	-
Total	1.7	1.2	0.3	1.0	0.9	0.0	5.1

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

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

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

Table M7/B7

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

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.5	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	0.8
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.1	0.0	0.4	-	-	-	0.5
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.1	0.0	0.4	-	-	-	0.5
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.1	-	0.2
Capped floaters	3.1	0.2	0.0	0.0	0.1	0.0	0.0	-	0.0	-	3.4
Other	-	-	-	-	-	-	-	-	-	-	-
Total	3.6	0.3	0.1	0.1	0.2	0.0	0.4	-	0.2	-	4.9

Table M8/B8

Lending by loan type - All loans, DKKbn

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture culti	ural purposes	Other	Total
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	0.5	0.1	0.1	0.0	0.1	0.0	0.0	-	0.0	-	0.8
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	0.1	0.0	0.4	-	-	-	0.6
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	0.1	0.0	0.4	-	-	-	0.6
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	0.0	0.0	-	0.1	-	0.2
Capped floaters	3.2	0.2	0.0	0.0	0.1	0.0	0.0	-	0.0	-	3.5
Other	-	-	-	-	-	-	-	-	-	-	-
Total	3.7	0.3	0.1	0.1	0.3	0.0	0.5	-	0.2	-	5.1



Table M9/B9

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

1	JYSKE	REALKREDIT

						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	-	-	0.0	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	0.0	-	-	-	0.0	-	0.0	-	-	-	0.0
≥ 24 - ≤ 36 months	0.0	0.0	-	-	0.0	0.0	-	-	0.0	-	0.0
≥ 36 - ≤ 60 months	0.0	0.0	-	-	0.0	0.0	0.0	-	0.1	-	0.2
≥ 60 months	3.7	0.3	0.1	0.1	0.3	0.0	0.5	-	0.0	-	4.9
Total	3.7	0.3	0.1	0.1	0.3	0.0	0.5	-	0.2	-	5.1

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 culti	ıral purposes	Other	Total
< 1 Years	0.0	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	-	0.0
≥ 3 - ≤ 5 Years	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.1
≥ 5 - ≤ 10 Years	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	-	0.2
≥ 10 - ≤ 20 Years	3.6	0.2	0.1	0.0	0.2	0.0	0.4	-	0.0	-	4.6
≥ 20 Years	-	-	-	-	0.0	-	0.0	-	0.1	-	0.1
Total	3.7	0.3	0.1	0.1	0.3	0.0	0.5	-	0.2	-	5.1

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 cultu	iral purposes	Other	Total
90 day NPL	1.44	1.87	-	-	-	-	-	-	-	-	1.10

Note: 90-days arrear as of Q4 2019 (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 cultu	iral purposes	Other	Total
90 day NPL	1.70	2.06	-	-			-	-	-	-	1.34

Note: 90-days arrear as of Q4 2019 (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	1.41	1.82	-	-	-	-	-	-	-	-	1.12
60-69.9 per cent LTV	0.11	0.17	-	-	-	-	-	-	-	-	0.09
70-79.9 per cent LTV	0.07	0.07	-	-	-	-	-	-	-	-	0.06
80-89.9 per cent LTV	0.04	-	-	-	-	-	-	-	-	-	0.03
90-100 per cent LTV	0.03	-	-	-	-	-	-	-	-	-	0.02
>100 per cent LTV	0.04	-	-	-	-	-	-	-	-	-	0.03

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 cultu	iral purposes	Other	Total
Total realised losses	5.9	0.0	-	-	-0.9	-	-	-	-0.3	-	4.8

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 cult	ural purposes	Other	Total
Total realised losses, %	0.12	0.00	-	-	-0.02	-	-	-	-0.01	-	0.09



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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		
	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
	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	
Describe 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.	· 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 Forestry Nurseries Ships	
NPL (Non-performing loans)		
	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.	
·	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. No distinction made. Asset substitution i not allowed for specialised mortgage	
the cover pool?	bulks.	
	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 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.	
	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 which The Danish FSA set rules for loss provisioning. In case of objective evidence of provisions are made in respect of the value of these loans in the cover pool? impairment provisioning for loss must be made.



Table X2 Key Concepts Explanation

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 distributed proportionally 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 loan under consideration.
Describe the method on which your LTV calculation 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 proportionaly distribution into LTV brackets for a loan with LTV of 75 pct and a loan size of 1 million and no prior liens.
	<u>Loan-to-value (distribution continuously)</u>
	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.
	<u>Loan-to-value (distribution continuously)</u>
	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
	<u>Loan-to-value (discrete/"Sidste krone" distribution)</u>
	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



Table X3

Table X3	
General explanation	General practice in Danish market
Table A	Selleral practice in Dalish market
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
	All individual and group wise læoan loss provisions as stated in the issuer's interim and annual accounts
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

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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	Liquidity due to be paid out next day in connection with refinancing
maturing 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	•	The issuer can elaborate on the applied balance priciple.
Table G3		E.g. describe if stricter pratice is applied than required by law
General balance principle	The general balance principle does not require a one-to-one balance between the loan and the bonds issued. This gives the credit institution a wider scope for taking liquidity risk than the more strict specific balance principle.	
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 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.	

General explanation	General practice in Danish market	
Table G4		
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/possible.	

<u> </u>		
General explanation	General practice in Danish market	
Table M1-M5	Toelleral practice in Danish Harket	
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 (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.
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
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
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