Harmonised Transparency Template

2019 Version

Denmark Jyske Realkredit A/S

Reporting Date: 20/08/2019 Cut-off Date: 30/06/2019



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A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	ı
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	6. Other relevant information	7			
Field	1. Basic Facts				
Number G.1.1.1 G.1.1.2 G.1.1.3	Countributes Issuer Name Link to Issuer's Website	Denmark Jyske Realkredit A/S www.jyskerealkredit.com			
G.1.1.4 OG.1.1.1 OG.1.1.2	Cut-off date Optional information e.g. Contact names Optional information e.g. Parent name	30-06-2019 Contact 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					
	2. Regulatory Summary				
G.2.1.1 G.2.1.2 G.2.1.3 OG.2.1.1 OG.2.1.2 OG.2.1.3 OG.2.1.4 OG.2.1.5 OG.2.1.6	UCITS Compliance (Y/N) CRR Compliance (Y/N) LCR status	Y Y <u>Unk</u>			
	3. General Cover Pool / Covered Bond Information 1.General Information	Nominal (mn)			
G.3.1.1 G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (Inn) Outstanding Covered Bonds [NPV] (Inn)	6,802 6,025 ND1 ND1			
G.3.2.1 OG.3.2.2 OG.3.2.2 OG.3.2.3 OG.3.2.4 OG.3.2.5 OG.3.2.6	2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)	Legal / Regulatory 8.0% ND1 % of Risk Weigthed Assets	Actual 12.9% % of lending	Minimum Committed 0.0%	Purpose ND1
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1 G.3.3.2	Mortgages Public Sector	6,025 0		88.6% 0.0%	
G.3.3.3 G.3.3.4	Shipping Substitute Assets	0 777		0.0% 11.4%	
G.3.3.5 G.3.3.6	Other	0 6,802		0.0% 100.0%	
OG.3.3.1 OG.3.3.2	14	nai 0,002		100.0%	
OG.3.3.4 OG.3.3.5 OG.3.3.6					
OG.3.3.4 OG.3.3.5 OG.3.3.6	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
OG.3.3.4 OG.3.3.5	Weighted Average life (in years)	Contractual 22.20	Expected Upon Prepayments ND1	% Total Contractual	% Total Expected Upon Prepayments
OG.3.3.4 OG.3.3.5 OG.3.3.6	Weighted Average life (in years) Residual Life (mn) By buckets:	22.20	ND1		% Total Expected Upon Prepayments
OG.3.3.4 OG.3.3.5 OG.3.3.6 G.3.4.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y	22.20 240	ND1	3.5%	% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	22.20 240 244 252	ND1 ND1 ND1 ND1	3.5% 3.6% 3.7%	% Total Expected Upon Prepayments
OG.3.3.4 OG.3.3.5 OG.3.3.6 G.3.4.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y	22.20 240 244	ND1 ND1 ND1	3.5% 3.6%	% Total Expected Upon Prepayments
G.3.4.1 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.3.4.7	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	22.20 240 244 252 259 267 1,452	ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3%	% Total Expected Upon Prepayments
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.8 G.3.4.8 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 10 + Y	22.20 240 244 252 259 267	ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9%	% Total Expected Upon Prepayments 0.0%
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.3.4.6 G.3.4.9 G.3.4.9 G.3.4.9 G.3.4.9 G.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	22.20 240 244 252 259 267 1,452 4,088	ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1%	
G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.1 G3.4.2 G3.4.2 G3.4.3	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	22.20 240 244 252 259 267 1,452 4,088	ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1%	
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.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.1 G.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 10 + Y	22.20 240 244 252 259 267 1,452 4,088	ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1%	
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.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 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.3.4.1 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 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.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4 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	22.20 240 244 252 259 267 1,452 4,088	ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1%	
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.3.4.7 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.3.4.4 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.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 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.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.4.9 G.3.4 G.3.4.9 G.3.4 G.3.4 G.3.4 G.3.4 G.3.4 G.3.4 G.3.4 G.3.4 G.3.4 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	22.20 240 244 252 259 267 1,452 4,088	ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1%	
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.3.4.7 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.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.8 G.3.4.8 G.3.4.8 G.3.4.9 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 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.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4 G.3.4.5 G.3.4 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	22.20 240 244 252 259 267 1,452 4,088	ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1%	
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.3.4.7 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.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.3 G.3.4.4 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.3.4.6 G.3.4.7	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	22.20 240 244 252 259 267 1,452 4,088	ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1%	
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.3.4.7 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.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 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.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.5 G.3.	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 To	22.20 240 244 252 259 267 1,452 4,088 tal 6,802	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0%	0.0%
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.3.4.7 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.3.4.5 G.3.4.1 G.3.4.5 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 To S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (nn) By buckets:	22.20 240 244 252 259 267 1,452 4,088 tal 6,802	ND1 ND1 ND1 ND1 ND1 ND1 ND1 O	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0%	0.0%
G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.1 G3.4.5 G3.4.5 G3.4.5 G3.4.1 G3.4.5 G3.5 G3.5 G3.4.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3.5 G3	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 To S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	22.20 240 244 252 259 267 1,452 4,088 ttal 6,802	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0%	0.0%
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.3.4.7 G.3.4.8 G.3.4.9 G.3.4.7 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 To S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	22.20 240 244 252 259 267 1,452 4,088 ttal 6,802 Initial Maturity 25.40	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND2 0 Extended Maturity ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0%	0.0%
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.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.1 G.3.5.6 G.3.5.7 G.3.5.6 G.3.5.5 G.3.5.6 G.3.5.7	## 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 ## To ## Average life (in years) ## Maturity (mn) ## By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	22.20 240 244 252 259 267 1,452 4,088 4al 6,802 Initial Maturity 25.40 2 1 0 0 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% .0% 0.0% 0.0% 0.0% 0.0%	0.0%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 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.3.4.1 G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.5 G.3.4.5 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.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 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 To 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 5 - 10 Y	22.20 240 244 252 259 267 1,452 4,088 ttal 6,802 Initial Maturity 25.40 2 1 0 0 8 5 51	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND2 ND1 O Extended Maturity ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% .0% 0.0% 0.0% 0.0% 0.0% 0.1% 0.8%	0.0%
G.3.4.2 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.3.4.7 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.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.5 G.3.4.1 G.3.4.5 G.3.5 G.	## Weighted Average life (in years) Residual Life (mn)	22.20 240 244 252 259 267 1,452 4,088 4al 6,802 Initial Maturity 25.40 2 1 0 0 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% .0% 0.0% 0.0% 0.0% 0.0%	0.0%
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.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 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.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.6 G.3.4.7 G.3.4.6 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.3.5.8 G.3.5.8 G.3.5.8	## Weighted Average life (in years) Residual Life (mn)	22.20 240 244 252 259 267 1,452 4,088 tal 6,802 Initial Maturity 25.40 2 1 0 0 0 8 51 5,964	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% **Total Initial Maturity **Oof* 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.8% 99.0%	0.0% % Total Extended Maturity
G3.3.4 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.5 G3.5.5 G3.5 G3	## Weighted Average life (in years) Residual Life (mn)	22.20 240 244 252 259 267 1,452 4,088 tal 6,802 Initial Maturity 25.40 2 1 0 0 0 8 51 5,964	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% **Total Initial Maturity **Oof* 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.8% 99.0%	0.0% % Total Extended Maturity
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.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 OG.3.4.1 OG.3.4.1 OG.3.4.1 OG.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.3.5.2 G.3.5.3 G.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.1 G.3.5.8 G.3.5.9 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3	## Weighted Average life (in years) Residual Life (mn)	22.20 240 244 252 259 267 1,452 4,088 tal 6,802 Initial Maturity 25.40 2 1 0 0 0 8 51 5,964	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% **Total Initial Maturity **Oof* 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.8% 99.0%	0.0% % Total Extended Maturity
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.3.4.7 G.3.4.8 G.3.4.9 G.3.4.1 G.3.4.9 G.3.4.1 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.1 G.3.4.5 G.3.4.6 G.3.4.1 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.3.4.8 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.3.5.6 G.3.5.7 G.3.5.8 G.3.5.9 G.3.5.9 G.3.5.1 G.3.5.5 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.3.5.9 G.3.5.9 G.3.5.9 G.3.5.9 G.3.5.1 G.3.5.9	## Weighted Average life (in years) Residual Life (mn)	22.20 240 244 252 259 267 1,452 4,088 tal 6,802 Initial Maturity 25.40 2 1 0 0 0 8 51 5,964	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% **Total Initial Maturity **Oof* 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.8% 99.0%	0.0% % Total Extended Maturity
G3.3.4 G3.4.1 G3.4.2 G3.4.3 G3.4.4 G3.4.5 G3.4.7 G3.4.6 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.5 G3.4.5 G3.4.5 G3.4.5 G3.4.5 G3.4.5 G3.4.5 G3.4.5 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.6 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.5 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.5 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.5 G3.4.1 G3.4.5 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.4.1 G3.5.1 G3.5.2 G3.5.3 G3.5.4 G3.5.5 G3.5.3 G3.5.5 G3.5.3 G3.5 G3.5	## Weighted Average life (in years) Residual Life (mn)	22.20 240 244 252 259 267 1,452 4,088 tal 6,802 Initial Maturity 25.40 2 1 0 0 0 8 51 5,964	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% **Total Initial Maturity **Oof* 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.8% 99.0%	0.0% % Total Extended Maturity
G3.3.4 G3.4.2 G3.4.3 G3.4.3 G3.4.4 G3.4.5 G3.4.7 G3.4.8 G3.4.9 G3.4.3 G3.4.3 G3.4.9 G3.4.1 G3.4.2 G3.4.3 G3.4.3 G3.4.3 G3.4.4 G3.4.5 G3.4.5 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.1 G3.4.1 G3.4.5 G3.4.5 G3.4.7 G3.4.8 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.9 G3.4.1 G3.4.5 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.1 G3.4.5 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.4.7 G3.4.8 G3.4.9 G3.4.1 G3.5.1 G3.5.1 G3.5.2 G3.5.3 G3.5 G3.5	## Weighted Average life (in years) Residual Life (mn)	22.20 240 244 252 259 267 1,452 4,088 tal 6,802 Initial Maturity 25.40 2 1 0 0 0 8 51 5,964	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	3.5% 3.6% 3.7% 3.8% 3.9% 21.3% 60.1% 100.0% **Total Initial Maturity **Oof* 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.8% 99.0%	0.0% % Total Extended Maturity



	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0.0%	0.0%
G.3.6.2 G.3.6.3	AUD BRL	0	0	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 G.3.6.7	CZK DKK	0 6,025	0 6,025	0.0% 100.0%	0.0% 100.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10 G.3.6.11	JPY KRW	0	0	0.0% 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% 0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17 G.3.6.18	Other Tota	0 6,025	0 6,025	0.0% 100.0%	0.0% 100.0%
OG.3.6.1	7010	6,023	0,023	100.0%	100.0%
OG.3.6.2					
OG.3.6.3 OG.3.6.4					
OG.3.6.5					
OG.3.6.6 OG.3.6.7					
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1 G.3.7.2	EUR AUD	0	0 0	0.0% 0.0%	0.0% 0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4 G.3.7.5	CAD CHF	0	0 0	0.0% 0.0%	0.0% 0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7 G.3.7.8	DKK GBP	6,025 0	6,025 0	100.0% 0.0%	100.0% 0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11 G.3.7.12	KRW NOK	0	0	0.0% 0.0%	0.0% 0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14 G.3.7.15	SEK SGD	0	0	0.0%	0.0% 0.0%
G.3.7.15 G.3.7.16	USD	0	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18 OG.3.7.1	Tota	6,025	6,025	100.0%	100.0%
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 G.3.8.2	Fixed coupon	6,025 0	6,025 0	100.0% 0.0%	100.0% 0.0%
G.3.8.2 G.3.8.3	Floating coupon Other	0	0	0.0%	0.0%
G.3.8.4	Tota	6,025	6,025	100.0%	100.0%
OG.3.8.1 OG.3.8.2					
OG.3.8.3					
OG.3.8.4 OG.3.8.5					
G.3.9.1	9. Substitute Assets - Type Cash	Nominal (mn)		% Substitute Assets 0.0%	
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0		0.0%	
G.3.9.3 G.3.9.4	Exposures to central banks Exposures to credit institutions	150 627		19.3% 80.7%	
G.3.9.5	Other	027			
G.3.9.6		0		0.0%	
06 2 0 1	Tota	il 777		100.0%	
OG.3.9.1		ND1			
OG.3.9.1 OG.3.9.2	Tota o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quost govt	il 777 ND1			
OG.3.9.2 OG.3.9.3	Tote o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt	ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3 OG.3.9.4	Tote o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt o/w EU central banks	ND1 ND1 ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3	Tote o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt	ND1 ND1 ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3 OG.3.9.4	Tote o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt o/w EU central banks	ND1 ND1 ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7	Toto o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central gobots o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8	Toto o/w EU gyts or quasi goxt o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 OG.3.9.10	Toto o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central gobots o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.11	Toto o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central gobots o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1			
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 OG.3.9.11 OG.3.9.11	Toto o/w EU gyts or quasi govts o/w Hird-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt: o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt: o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions	II 777 ND1		100.0% % Substitute Assets	
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 OG.3.9.10 OG.3.9.11	Toto o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions	ND1		100.0%	
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.10 OG.3.9.11 OG.3.9.12 G.3.10.1 G.3.10.2 G.3.10.3	Toto o/w EU gyts or quosi gots o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quosi gots o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quosi gots o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU)	Nominal (mn) 777 777 777 777 777 777 77		% Substitute Assets 100.00% 0.00% 0.00%	
OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.10 OG.3.9.11 OG.3.9.11 G.3.10.2 G.3.10.3 G.3.10.3 G.3.10.3	Toto o/w EU gvts or quasi govts o/w Hird-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Res for European Union (EU) European Economic Area (not member of EU)	ND1		% Substitute Assets 100.00% 0.00% 0.00% 0.00%	
06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.6 06.3.9.7 06.3.9.8 06.3.9.10 06.3.9.11 06.3.9.11 06.3.9.11 06.3.9.11 06.3.9.11 06.3.9.11 06.3.9.11	Toto	ND1		% Substitute Assets 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.6 06.3.9.9 06.3.9.1 06.3.9.1 06.3.9.1 06.3.9.1 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0	Toto o/w EU gyts or quasi govts o/w Hird-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil	ND1		% Substitute Assets 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.6 06.3.9.7 06.3.9.9 06.3.9.10 06.3.9.11 06.3.9.12 06.3.9.12 06.3.9.10 06.3.9.12	Toto o/w EU gyts or quasi gots o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi gots o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi gots o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi gots o/w EU central gots o/w EU central gots o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions 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	777 ND1 ND ND		\$ Substitute Assets 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.6 06.3.9.9 06.3.9.1 06.3.9.1 06.3.9.1 06.3.9.1 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0 06.3.1.0	Toto o/w EU gyts or quasi govts o/w Hird-party countries Credit Quality Step 1 (CQS1) gyts or quasi govt o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govt o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS1 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 10. Substitute Assets - Country Domestic (Country of Issuer) Eurozone Rest of European Union (EU) European Economic Area (not member of EU) Switzerland Australia Brazil	ND1		% Substitute Assets 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.6 06.3.9.7 06.3.9.9 06.3.9.10 06.3.9.10 06.3.9.11 06.3.10.2 06.3.10.2 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3 06.3.10.3	Toto o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central panks o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions 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	ND1		\$\substitute Assets 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.6 06.3.9.7 06.3.9.8 06.3.9.1 06.3.9.1 06.3.9.1 06.3.9.1 06.3.9.1 06.3.10.1 06.3.10.3	Toto o/w EU gyts or quasi gots o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi gots o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi gots o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi gots o/w EU central Banks o/w EU central Banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 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 US Other Total EU	777 ND1 ND1		\$\substitute Assets\$ 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
06.3.9.2 06.3.9.3 06.3.9.4 06.3.9.5 06.3.9.6 06.3.9.7 06.3.9.8 06.3.9.1 06.3.9.1 06.3.9.1 06.3.9.1 06.3.9.1 06.3.10.1 06.3.10.2 03.10.3 03.10.4 03.10.1	Toto o/w EU gyts or quasi gots o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi gots o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi gots o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi gots o/w EU central Banks o/w EU central Banks o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w CQS2 credit institutions o/w CQS2 credit institutions o/w CQS2 credit institutions 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 US Other Total EU	777 ND1 ND1		\$\substitute Assets\$ 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	



	11. Liquid Assets	Nominal (mn)		vered Bonds
G.3.11.1 G.3.11.2	Substitute and other marketable assets Central bank eligible assets	777 150	11.4% 2.2%	12.9% 2.5%
G.3.11.3	Other	0	0.0%	0.0%
G.3.11.4 OG.3.11.1	1	Total 926	13.6%	15.4%
OG.3.11.1 OG.3.11.2				
OG.3.11.3				
OG.3.11.4 OG.3.11.5				
OG.3.11.6				
OG.3.11.7	12. Bond List			
G.3.12.1	Bond list 13. Derivatives & Swaps	<u>Link</u>		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3 OG.3.13.1	Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn)	0		
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	0		
OG.3.13.3 OG.3.13.4	NPV of Derivatives outside the cover pool (mn)	0		
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.3.13.13 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.3.13.20 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.3.13.50 OG.3.13.51				
	4. References to Capital Requirements Regulation (CF 129(7)	RR) Row Row		
The issuer believes	• • • • • • • • • • • • • • • • • • • •	le by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) o	the Capital Requirements Regulation (EU) 648/2012. It should be noted. however. tha	t whether or not exposures
in the form of cove	ered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultir	mately a matter to be determined by a relevant investor institution and its relevant supervis		,
G.4.1.1 G.4.1.2	 (i) Value of the cover pool outstanding covered bonds: (i) Value of covered bonds: 	<u>38</u> 3 <u>9</u>		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	52	Araba Araba	
G.4.1.5 G.4.1.6	(ii) Loan size: (ii) Interest rate risk - cover pool:	186 for Residential Mortgage Assets 287 for Commercial Mr 149 for Mortgage Assets 163	urkake wzerz	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8 G.4.1.9	(ii) Interest rate risk - covered bond: (ii) Currency risk - covered bond:	163 137		
G.4.1.10 G.4.1.11	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strate (iii) Maturity structure of cover assets:	(gy) 17 for Harmonised Glossary 65		
G.4.1.11 G.4.1.12	(iii) Maturity structure of cover assets: (iii) Maturity structure of covered bonds:	<u>65</u> 88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets		
OG.4.1.1 OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5 OG.4.1.6				
OG.4.1.7				
OG.4.1.8 OG.4.1.9				
OG.4.1.10				
	5. References to Capital Requirements Regulation (CF	RR)		

129(1)
Exposure to credit institute credit quality step 1 & 2

G.5.1.1 OG.5.1.2 OG.5.1.3 OG.5.1.4 OG.5.1.5 OG.5.1.6



	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 ND1
OG.6.1.26 OG.6.1.27	Other optional/relevant information	ND1 ND1
OG.6.1.27	Other optional/relevant information	ND1 ND1
OG.6.1.28 OG.6.1.29	Other optional/relevant information Other optional/relevant information	ND1 ND1
OG.6.1.29 OG.6.1.30	Other optional/relevant information Other optional/relevant information	ND1 ND1
OG.6.1.30		ND1 ND1
OG.6.1.31 OG.6.1.32	Other optional/relevant information Other optional/relevant information	ND1 ND1
OG.6.1.32	Other optional/relevant information	ND1
OG.6.1.34	Other optional/relevant information	ND1
OG.6.1.35	Other optional/relevant information	ND1
OG.6.1.36	Other optional/relevant information	ND1
OG.6.1.37	Other optional/relevant information	ND1
OG.6.1.38	Other optional/relevant information	ND1
OG.6.1.39	Other optional/relevant information	ND1
OG.6.1.40	Other optional/relevant information	ND1
OG.6.1.41	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.42	Other optional/relevant information	ND1
OG.6.1.44	Other optional/relevant information	ND1
OG.6.1.45	Other optional/relevant information	ND1



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

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

	7. Mortgage Assets				
Number	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	6,012		99.8%	
M.7.1.2	Commercial	14		0.2%	
M.7.1.3	Other	0		0.0%	
M.7.1.4	Total	6,025		100.0%	
OM.7.1.1	o/w Cooperative Housing	811			
OM.7.1.2	o/w Agriculture	1			
OM.7.1.3	o/w Owner-occupied homes	16			
OM.7.1.4	o/w Holiday houses	0			
OM.7.1.5	o/w Subsidised Housing	4,964			
OM.7.1.6	o/w Private rental	221			
OM.7.1.7	o/w Manufacturing and Manual Industries	0			
OM.7.1.8	o/w Office and Business	2			
OM.7.1.9	o/w Social and cultural purposes	10			
OM.7.1.10	o/w Other	0			
OM.7.1.11					
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	1,992	39	2,031	
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	7.7%	78.0%	7.7%	
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6		0/ B 11 11 11		2/7 - 124	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	<u>European Union</u>	100.0%	<u>87.8%</u>	100.0%	
M.7.4.2	Austria	0.0%	0.0%	0.0%	
M.7.4.3	Belgium	0.0%	0.0%	0.0%	
M.7.4.4	Bulgaria	0.0%	0.0%	0.0%	
M.7.4.5	Croatia	0.0%	0.0%	0.0%	
M.7.4.6	Cyprus	0.0%	0.0%	0.0%	
M.7.4.7	Czech Republic	0.0%	0.0%	0.0%	
M.7.4.8	Denmark	100.0%	87.8%	100.0%	
M.7.4.9	Estonia	0.0%	0.0%	0.0%	
M.7.4.10	Finland	0.0%	0.0%	0.0%	
M.7.4.11	France	0.0%	0.0%	0.0%	
M.7.4.12	Germany	0.0%	0.0%	0.0%	
M.7.4.13	Greece	0.0%	0.0%	0.0%	
M.7.4.14	Netherlands	0.0%	0.0%	0.0%	
M.7.4.15	Hungary	0.0%	0.0%	0.0%	
M.7.4.16	Ireland	0.0%	0.0%	0.0%	
M.7.4.17	Italy	0.0%	0.0%	0.0%	
M.7.4.18	Latvia	0.0%	0.0%	0.0%	
M.7.4.19	Lithuania	0.0%	0.0%	0.0%	
M.7.4.20	Luxembourg	0.0%	0.0%	0.0%	
M.7.4.21	Malta	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	Spain	0.0%	0.0%	0.0%	
M.7.4.28	Sweden	0.0%	0.0%	0.0%	
M.7.4.29	United Kingdom	0.0%	0.0%	0.0%	
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
M.7.4.31	Iceland	0.0%	0.0%	0.0%	
M.7.4.32	Liechtenstein	0.0%	0.0%	0.0%	
M.7.4.33	Norway	0.0%	0.0%	0.0%	
M.7.4.34	<u>Other</u>	0.0%	0.0%	0.0%	
M.7.4.35	Switzerland	0.0%	0.0%	0.0%	
M.7.4.36	Australia	0.0%	0.0%	0.0%	
M.7.4.37	Brazil	0.0%	0.0%	0.0%	
M.7.4.38	Canada	0.0%	0.0%	0.0%	
M.7.4.39	Japan	0.0%	0.0%	0.0%	
M.7.4.40	Korea	0.0%	0.0%	0.0%	
M.7.4.41	New Zealand	0.0%	0.0%	0.0%	
M.7.4.42	Singapore	0.0%	0.0%	0.0%	
M.7.4.43	US	0.0%	0.0%	0.0%	
M.7.4.44	Other	0.0%	0.0%	0.0%	
OM.7.4.1	o/w Greenland	0.0%	12.2%	0.0%	
OM.7.4.2	o/w Faroe Islands	0.0%	0.0%	0.0%	
OM.7.4.3					
OM.7.4.4 OM.7.4.5					
OM.7.4.5 OM.7.4.6					
OM.7.4.5 OM.7.4.6 OM.7.4.7					
OM.7.4.5 OM.7.4.6 OM.7.4.7 OM.7.4.8					
OM.7.4.5 OM.7.4.6 OM.7.4.7					



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Copenhagen area (Region Hovedstaden)	60.4%	54.9%	60.4%	
M.7.5.2	Remaining Zealand & Bornholm (Region Sjælland)	16.5%	2.5%	16.5%	
M.7.5.3	Northern Jutland (Region Nordjylland)	3.6%	8.1%	3.6%	
M.7.5.4	Eastern Jutland (Region Midtjylland)	10.4%	19.3%	10.4%	
M.7.5.5	Southern Jutland & Funen (Region Syddanmark)	9.1%	2.9%	9.0%	
M.7.5.6	TBC at a country level	ND1	ND1	ND1	
M.7.5.7	TBC at a country level	ND1	ND1	ND1	
VI.7.5.8	TBC at a country level	ND1	ND1	ND1	
M.7.5.9	TBC at a country level	ND1	ND1	ND1	
1.7.5.10	TBC at a country level	ND1	ND1	ND1	
1.7.5.11	TBC at a country level	ND1	ND1	ND1	
1.7.5.12	TBC at a country level	ND1	ND1	ND1	
1.7.5.13	TBC at a country level	ND1	ND1	ND1	
.7.5.14	TBC at a country level	ND1	ND1	ND1	
1.7.5.15	TBC at a country level	ND1	ND1	ND1	
1.7.5.16	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
1.7.5.17	TBC at a country level				
1.7.5.18	TBC at a country level	ND1	ND1	ND1	
1.7.5.19	TBC at a country level	ND1	ND1	ND1	
1.7.5.20	TBC at a country level	ND1	ND1	ND1	
1.7.5.21	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	
		ND1	ND1	ND1	
7.5.29	TBC at a country level				
7.5.30	TBC at a country level	ND1	ND1	ND1	
.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	
1.7.5.42	TBC at a country level	ND1	ND1	ND1	
		ND1	ND1	ND1	
1.7.5.43	TBC at a country level				
1.7.5.44	TBC at a country level	ND1	ND1	ND1	
1.7.5.45	TBC at a country level	ND1	ND1	ND1	
1.7.5.46	TBC at a country level	ND1	ND1	ND1	
Л.7.5.47	TBC at a country level	ND1	ND1	ND1	
1.7.5.48	TBC at a country level	ND1	ND1	ND1	
1.7.5.49	TBC at a country level	ND1	ND1	ND1	
1.7.5.50	TBC at a country level	ND1	ND1	ND1	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
л.7.6.1	Fixed rate	99.9%	84.2%	99.8%	
1.7.6.2	Floating rate	0.0%	0.0%	0.0%	
1.7.6.3	Other	0.1%	15.8%	0.2%	
и.7.6.1		3.270			
	o/w Index loans	99.4%	27.1%	99.2%	
A.7.6.2	o/w Index loans				
И.7.6.3	o/w Adjustable Rate Mortgages	0.0%	0.0%	0.0%	
A.7.6.4	o/w Money market based loans	0.0%	0.0%	0.0%	
л.7.6.5	o/w Non capped floaters	0.0%	0.0%	0.0%	
1.7.6.6	o/w Capped floaters	0.0%	0.0%	0.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
.7.7.1	Bullet / interest only	0.0%	0.0%	0.0%	
.7.7.2	Amortising	100.0%	100.0%	100.0%	
.7.7.3	Other	0.0%	0.0%	0.0%	
Л.7.7.1					
Л.7.7.2					
л.7.7.3					
И.7.7.4					
л.7.7.5					
и.7.7.6					
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
.7.8.1	Up to 12months	% Residential Loans 0.0%			
			0.0%	0.0%	
.7.8.2	≥ 12 - ≤ 24 months	0.0%	0.0%	0.0%	
.7.8.3	≥ 24 - ≤ 36 months	0.0%	0.0%	0.0%	
1.7.8.4	≥ 36 - ≤ 60 months	0.0%	0.0%	0.0%	
1.7.8.5	≥ 60 months	100.0%	100.0%	100.0%	
M.7.8.1					
VI.7.8.2					
Л.7.8.3					
M.7.8.3	9 Non-Performing Lagra (AIDLa)	% Residential Leans	% Commercial Loans	% Total Mortgages	
И.7.8.3 И.7.8.4	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.2 M.7.8.3 M.7.8.4	9. Non-Performing Loans (NPLs) % NPLs	% Residential Loans 0.00%	% Commercial Loans 0.00%	% Total Mortgages 0.00%	
M.7.8.3 M.7.8.4 M.7.9.1 M.7.9.1					
V.7.8.3 V.7.8.4 1.7.9.1 V.7.9.1 V.7.9.2					
M.7.8.3 M.7.8.4 4.7.9.1					



1982 1982						
19 19 19 19 19 19 19 19		7.A Residential Cover Pool 10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
1000 1000	M.7A.10.1	Average loan size (000s)	3,018			
1000 1000		By huckets (mn):				
1.00	M.7A.10.2		488	1,328	8.1%	66.7%
1,000 1,00	M.7A.10.3					
2005 2005 2006 73	M.7A.10.4					
100 100	M.7A.10.5 M.7A.10.6					
Mail	M.7A.10.7					
19.00 The first country lead 10.2 10	M.7A.10.8	TBC at a country level	ND1	ND1		
1.00.1 Till Care Country (rest) Mod	M.7A.10.9					
10.12 Till Care Country loved No. No. No.	M.7A.10.10 M.7A.10.11					
10.11 Title of accountry loved Mole	M.7A.10.11 M.7A.10.12					
10.15 Till Care country level 50.1 50.	M.7A.10.13					
10.15 Table as country loved Mail Ma	M.7A.10.14					
10.12 Tilled at country breed Mill M	M.7A.10.15					
10.15 Tile of south yeed 10.1	M.7A.10.16 M.7A.10.17					
10.00 Title of excent years No.1 No.	M.7A.10.18					
10.02 Time of a country tree 10.02 10.	M.7A.10.19					
10.12 Till of eccumby levels Mole Mo	M.7A.10.20					
13.123	M.7A.10.21 M.7A.10.22					
13.13.6 Title at a country level 10.11 10.12 10.01	M.7A.10.22					
13.10 1.1. 1	M.7A.10.24	TBC at a country level	ND1	ND1		
1.	M.7A.10.25					
Part	M.7A.10.26					
By LTV society (mp)	M.7A.11.1			Number of Loans	70 Nesidential Loans	70 NO. Of LOANS
1.11		• • • • • • • • • • • • • • • • • • • •				
NALES NO -<-005 NO 1						
No.	M.7A.11.2 M.7A.11.3					
No.	M.7A.11.3 M.7A.11.4					
N116	M.7A.11.5	>60 - <=70 %	ND1	ND1	ND1	ND1
No.	M.7A.11.6					
NALES \$100% NO1 NO	M.7A.11.7 M.7A.11.8					
1.1.10	M.7A.11.9					
AL12	M.7A.11.10					
A113	OM.7A.11.1					
A114	OM.7A.11.2					
AL15	OM.7A.11.4					
A11.7 A11.8 A11.9 2. Loon to Value (TV) Information - NOCKED Nominal Number of Loan N. Residential Loans N. No. of Loans	OM.7A.11.5					
A1.18 2.2. Loon to Value (ITV) Information - INGEXED Nominal Number of Loans % Residential Loans % No. of Loans	OM.7A.11.6	o/w >150 %	ND1			
12. 12. 13. 14.	OM.7A.11.7 OM.7A.11.8					
12. ton to Value (ITV) Information - NIDEXED Nominal Number of Loans % Residential Loans % No. of Loans						
By LTV buckets (mm): 1.12.2	OM.7A.11.9					
1.12 1.0 - <-0.0 %				Number of Loans	% Residential Loans	% No. of Loans
1.12 1.0 - <-0.0 %				Number of Loans	% Residential Loans	% No. of Loans
1.1.2.4 550 - c=05 % 336 ND1 5.6% 1.1.2.5 560 - c=70 % 276 ND1 3.1% 1.1.2.6 770 - c=80 % 187 ND1 3.1% 1.1.2.7 380 - c=90 % 104 ND1 1.7% 1.1.2.8 590 - c=100 % 53 ND1 0.9% 1.1.2.9 > 100% Total 6,012 ND1 100.0% 0.0% 1.1.2.10 0/w > 100% Total 6,012 ND1 100.0% 0.0% 1.1.2.11 0/w > 100% 26 ND1 0.4% 1.1.2.12 0/w > 110 - c=100 % 33 ND1 0.4% 1.1.2.13 0/w > 120 - c=100 % 18 ND1 0.4% 1.1.2.14 0/w > 130 - c=140 % 17 ND1 0.3% 1.1.2.15 0/w > 130 - c=140 % 17 ND1 0.3% 1.1.2.15 0/w > 130 - c=140 % 17 ND1 0.3% 1.1.2.15 0/w > 140 - c=100 % 8 ND1 0.1% 1.1.2.15 0/w > 140 - c=100 % 8 ND1 0.1% 1.1.2.15 0/w > 140 - c=100 % 8 ND1 0.1% 1.1.2.15 0/w > 140 - c=100 % 8 ND1 0.1% 1.1.2.16 0.0% 0.0% 1.1.3.16 0.0% 0.0% 1.3.13 0/w Private rental 0.0% 1.3.13 0/w Private rental 3.7% 1.3.13 0/w Buildings under construction 0.0% 1.3.14 0/ther 0/w Subsidised housing 0.0% 1.3.15 0/w Buildings under construction 0.0% 1.3.16 0.0% 0.0% 1.3.17 0.0% 0.0% 1.3.18 0/w Buildings under construction 0.0% 1.3.14 0/ther 0/w Subsidised housing 0.0% 1.3.15 0/w Buildings under construction 0.0% 1.3.16 0.0% 0.0% 1.3.17 0.0% 0.0% 1.3.18 0/w Buildings under construction 0.0% 1.3.19 0.0% 0.0% 1.3.11 0.0% 0.0% 0.0% 1.3.12 0.0% 0.0% 0.0% 1.3.13 0.0% 0.0% 0.0% 1.3.14 0.0% 0.0% 0.0% 1.3.15 0.0% 0.0% 0.0% 1.3.16 0.0% 0.0% 0.0% 1.3.17 0.0% 0.0% 0.0% 0.0% 1.3.18 0.0% 0.0% 0.0% 0.0% 0.0% 1.3.19 0.0% 0.0	OM.7A.11.9 M.7A.12.1	Weighted Average LTV (%)		Number of Loans	% Residential Loans	% No. of Loans
1.1.2.5	M.7A.12.1 M.7A.12.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	68.0% 4,488	ND1	74.7%	% No. of Loans
1126	M.7A.12.1 M.7A.12.2 M.7A.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	68.0% 4,488 457	ND1 ND1	74.7% 7.6%	% No. of Loans
1.12	M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=66 %	68.0% 4,488 457 336	ND1 ND1 ND1	74.7% 7.6% 5.6%	% No. of Loans
1.11	M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	68.0% 4,488 457 336 276	ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6%	% No. of Loans
1.21.0	M.7A.12.1 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 %	68.0% 4,488 457 336 276 187 104	ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7%	% No. of Loans
A12.1	M.7A.12.1 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.12.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 %	68.0% 4,488 457 336 276 187 104 53	ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7%	% No. of Loans
A12.2 0/w >110 -<=120 % 26	M.7A.12.1 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	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 %	68.0% 4.488 457 336 276 187 104 53	ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9%	
A12.4 0/w >130 - <210.0 % 8 ND1 0.1% A12.5 0/w >140 - <215.0 % 8 ND1 0.1% A12.6 0/w >150.0 % 9 ND1 0.1% A12.8 A12.9 A12.8 A12.9 A13.8 A12.9 A13.1 Owner occupied 0.0% A13.3 Buy-to-let/Non-owner occupied 0.0% A13.4 Other 0.0% A13.5 Owner occupied 0.0% A13.6 Other 0.0% A13.1 Owner occupied 0.0% A13.3 Owner occupied 0.0% A13.4 Other 0.0% A13.5 Owner occupied 0.0% A13.6 Owner occupied 0.0% A13.6 Owner occupied 0.0% A13.7 Owner occupied 0.0% A13.8 Owner occupied 0.0% A13.9 Owner occupied 0.0% A13.1 Owner occupied 0.0% A13.2 Owner occupied 0.0% A13.3 Owner occupied 0.0% A13.4 Owner occupied 0.0% A14.5 Owner occupied 0.0% A14.6 Owner occupied 0.0% A14.7 Owner occupied 0.0% A14.8 Owner occupied 0.0% A14.9 Owner occupied 0.0% A14.1 Owner occupied 0.0% A14.2 Owner occupied 0.0% A14.3 Owner occupied 0.0% A14.4 Owner occupied 0.0% A14.5 Owner occupied 0.0% A14.6 Owner occupied 0.0% A14.7 Owner occupied 0.0% A14.8 Owner occupied 0.0% A14.9 Owner occupied 0.0% A14.1 Owner occupied 0.0% A14.2 Owner occupied 0.0% A14.3 Owner occupied 0.0% A14.4 Owner occupied 0.0% A14.5 Owner occupied 0	M.7A.12.1 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.12.7 M.7A.12.8 M.7A.12.9 M.7A.12.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >70 - <=100 % >Total	68.0% 4,488 457 336 276 187 104 53 111 6,012	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8%	
A12.5 0/w >140. <-150 % 8 ND1	M.7A.12.1 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.12.7 M.7A.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.1	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 >110 - <=120 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6%	
A.12.6	M.7A.12.1 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.12.7 M.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.10 OM.7A.12.2 OM.7A.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=100 % >100% Total 0/w >100 - <=110 % 0/w >110 - <=120 % 0/w >10 - <=120 % 0/w >10 - <=120 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4%	
A.12.7 A.12.8 A.12.8 A.12.9 13. Breakdown by type	M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.6 M.7A.12.6 M.7A.12.7 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.12.2 OM.7A.12.2 OM.7A.12.3	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 >120 - <=130 % o/w >120 - <=140 %	68.0% 4.488 457 336 276 187 104 53 111 6,012 33 26 18 17	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3%	
13.	M.7A.12.1 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.12.9 M.7A.12.10 OM.7A.12.10 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=100 % >100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
13. Breekdown by type	M.7A.12.1 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.12.7 M.7A.12.10 DM.7A.12.10 DM.7A.12.10 DM.7A.12.2 DM.7A.12.2 DM.7A.12.3 DM.7A.12.4 DM.7A.12.5 DM.7A.12.5 DM.7A.12.5 DM.7A.12.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=100 % >100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A13.1 Owner occupied 0.3% A13.2 Second home/Holiday houses 0.0% A13.3 Buy-to-let/Non-owner occupied 0.0% A13.4 Agricultural 0.0% A13.1 Other 99.7% A13.1 Other 99.7% A13.1 Other 1.3.5% A13.1 Over 1.3.5% A13.3 Over Buildings under construction 0.0% A13.4 Over Buildings land 0.0% Buildings land 0.0% A13.5 Over Buildings land 0.0% A13.6 A13.6 A13.8 A13.9 A13.9 A13.10 A13.11 A13.11 A14.11 Ist lien / No prior ranks 100.0% A14.1 1st lien / No prior ranks 100.0% A14.1 1st lien / No prior ranks 100.0% A14.1 A14.1 Other 0.0% A14.1 A15.1 Other 0.0% A14.1 A15.1 A1	M.7A.12.1 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.12.7 M.7A.12.9 M.7A.12.10	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=100 % >100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.2 Second home/Holiday houses 0,0% A.13.3 Buy-to-let/Non-owner occupied 0,0% A.13.4 Other 99.7% A.13.1 o/w Subsidised housing 82.6% A.13.2 o/w Private rental 3.7% A.13.3 a.0/w Multi-family housing 13.5% A.13.4 o/w Buildings under construction 0.0% A.13.5 o/w Buildings land 0.0% A.13.7 A.13.7 A.13.8 A.13.9 A.13.10 A.13.11 A.14.1 1st lien / No prior ranks 100.0% A.14.1 1st lien / No prior ranks 100.0% A.14.2 Guaranteed 0.0% A.14.3 Other 0.0% A.14.4 A.14.4	M.7A.12.1 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.12.7 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 % >100% Total o/w >110 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 % o/w >140 - <=150 % o/w >140 - <=150 %	68.0% 4.488 457 336 276 187 104 53 111 6,012 33 26 18 17 8	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A13.4 Agricultural 0.0% A13.4 Other 99.7% A13.1 0/w Subsidised housing 82.6% A13.2 o/w Private rental 3.7% A13.3 o/w Multi-family housing 13.5% A13.4 o/w Buildings under construction 0.0% A13.5 o/w Buildings land 0.0% A13.6 A13.7 A13.8 A13.9 A13.9 A13.10 A13.11 1 St lien / No prior ranks 100.0% A13.11 1 St lien / No prior ranks 100.0% A14.1.1 1 St lien / No prior ranks 0.0% A14.1.2 Guaranteed 0.0% A14.1 A14.1 Other 0.0% A14.1 A15.1 A16.1 A17.1 A1	M.7A.12.1 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.12.9 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.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.5 OM.7A.12.5 OM.7A.12.6	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 >131 - <=140 % o/w >140 - <=150 % o/w >150 - <=150 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.4 Other 99.7% A.13.1	M.7A.12.1 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.12.7 M.7A.12.10 DM.7A.12.10 DM.7A.12.10 DM.7A.12.2 DM.7A.12.2 DM.7A.12.3 DM.7A.12.4 DM.7A.12.5 DM.7A.12.5 DM.7A.12.6 DM.7A.12.7 DM.7A.12.7 DM.7A.12.8 DM.7A.12.9 M.7A.13.1 M.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.1	M.7A.12.1 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.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.6 M.7A.12.8 M.7A.12.8 M.7A.12.8 M.7A.12.8 M.7A.12.1 M.7A.13.1 M.7A.13.1 M.7A.13.3	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 - <=140 % o/w >150 - <=150 % o/w	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.2	M.7A.12.1 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.12.7 M.7A.12.7 M.7A.12.9 M.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.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 M.7A.13.1 M.7A.13.1 M.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.3 o/w Multi-family housing 13.5% A.13.4 o/w Buildings under construction 0.0% A.13.5 o/w Buildings land 0.0% A.13.6 A.13.6 A.13.8 A.13.9 A.13.10 A.13.11 14. Loan by Ranking Kesidential Loans A.14.1 1st lien / No prior ranks 100.0% A.14.2 Guaranteed 0.0% A.14.3 Other 0.0% A.14.1 A.14.1 A.14.1 A.14.1 A.14.1 A.14.1 A.14.2 A.14.3 A.14.4 A.14.4 A.14.5 A.14.5 A.14.5 A.14.5 A.14.5 A.14.6 A.14.6 A.14.6 A.14.6 A.14.6 A.14.6 A.14.6 A.14.6 A.14.6 A.14.7 A.14.7 A.14.7 A.14.7 A.14.7 A.14.8	M.7A.12.1 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.12.7 M.7A.12.10 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=30 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >131 - <=140 % o/w >140 - <=150 % o/w >150 - <=150 % o/w >160 - <=150 % o/w >160 - <=150 % o/w >170 - <=150 % o/w >	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.5	M.7A.12.1 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 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.2 M.7A.12.2 M.7A.12.3 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.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.4 M.7A.13.4	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 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=140 % o/w >150 - <=140 % o/w >150 - <=150 % o/w >150 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 99.7% 82.6%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.6 A.13.7 A.13.8 A.13.9 A.13.10 A.13.11 14. Loan by Ranking	M.7A.12.1 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 M.7A.12.1 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.8 M.7A.12.1 M.7A.12.8 M.7A.12.8 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >80 - <=90 % >90 - <=100 % >100% Total 0/w >100 - <=110 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >130 - <=140 % 0/w >150 - <=150 % 0/w >150 %	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 99.7% 82.6% 3.7% 13.5%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.7 A.13.8 A.13.9 A.13.10 A.13.11 14. Loon by Ranking	M.7A.12.1 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.12.7 M.7A.12.10 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 3.7% 82.6% 3.7% 13.5% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.8 A.13.9 A.13.10 A.13.11 14. Loan by Ranking	M.7A.12.1 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.12.9 M.7A.12.1 DM.7A.12.1 DM.7A.12.1 DM.7A.12.3 DM.7A.12.3 DM.7A.12.3 DM.7A.12.5 DM.7A.12.8 DM.7A.12.8 DM.7A.12.8 DM.7A.12.8 DM.7A.12.8 DM.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.4 DM.7A.13.1 DM.7A.13.1 DM.7A.13.1 DM.7A.13.3 DM.7A.13.3 DM.7A.13.3 DM.7A.13.3 DM.7A.13.3 DM.7A.13.5 DM.7A.13.5	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 3.7% 82.6% 3.7% 13.5% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.13.10 A.13.11 14. Loan by Ranking	M.7A.12.1 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.12.7 M.7A.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.2 OM.7A.12.3 OM.7A.12.5 OM.7A.12.5 OM.7A.12.8 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.4 M.7A.13.4 M.7A.13.3 OM.7A.13.3	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 3.7% 82.6% 3.7% 13.5% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.1.1.1 14. Loan by Ranking	M.7A.12.1 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.12.9 M.7A.12.1 OM.7A.12.1 OM.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.8 OM.7A.12.8 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.4 M.7A.13.3 OM.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.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 3.7% 82.6% 3.7% 13.5% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
14. Loan by Ranking % Residential Loans A.14.1 1st lien / No prior ranks 100.0% A.14.2 Guaranteed 0.0% A.14.3 Other 0.0% A.14.1 A.14.2 A.14.3 A.14.4 A.14.4 A.14.5	M.7A.12.1 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.12.7 M.7A.12.7 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 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 M.7A.13.1 M.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 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.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.8 OM.7A.13.9	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 3.7% 82.6% 3.7% 13.5% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
1.1.1 1st lien / No prior ranks 100 0% 1.1.2.2 Guaranteed 0.0% 1.1.4.3 Other 0.0% 1.1.4.1 1.1.4.2 1.1.4.2 1.1.4.3 1.1.4.4 1.1.4.4	M.7A.12.1 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.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.8 OM.7A.12.8 OM.7A.12.8 OM.7A.12.8 OM.7A.12.9 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.4 OM.7A.13.1 OM.7A.13.3 OM.7A.13.4 OM.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.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 3.7% 82.6% 3.7% 13.5% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.14.2 Guaranteed 0.0% A.14.3 Other 0.0% A.14.1 A.14.1 A.14.2 A.14.3 A.14.3 A.14.4 A.14.5	M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.4 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.6 M.7A.12.7 M.7A.12.9 M.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.12.8 OM.7A.12.8 OM.7A.12.1 OM.7A.12.1 OM.7A.12.1 OM.7A.12.3 OM.7A.12.3 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.4 OM.7A.13.1 OM.7A.13.3 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.8 OM.7A.13.7 OM.7A.13.8 OM.7A.13.8 OM.7A.13.8 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.10 OM.7A.13.10	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 3.7% 82.6% 3.7% 13.5% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.14.1 A.14.2 A.14.3 A.14.4 A.14.5	M.7A.12.1 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.12.7 M.7A.12.9 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.2 OM.7A.12.3 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.12.7 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 OM.7A.13.1 OM.7A.13.3 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.7 OM.7A.13.6 OM.7A.13.7 OM.7A.13.7 OM.7A.13.7 OM.7A.13.8 OM.7A.13.8 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.9 OM.7A.13.10	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4.488 457 336 276 187 104 53 111 6.012 33 26 18 17 8 9 % Residential Loans 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.14.2 A.14.3 A.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.12.6 M.7A.12.7 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.12.4 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.12.5 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.4 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.5 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.14.1 M.7A.14.1	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 82.6% 3.7% 13.5% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.14.3 A.14.4 A.14.5	M.7A.12.1 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.12.2 OM.7A.12.3 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.12.7 OM.7A.12.8 OM.7A.12.1 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 M.7A.13.1 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 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.13.9 OM.7A.13.1 OM.7A.13.10 OM.7A.13.11	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 82.6% 3.7% 13.5% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.14.4 A.14.5	M.7A.12.1 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.12.7 M.7A.12.9 M.7A.12.10 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.12.7 OM.7A.12.8 OM.7A.12.8 OM.7A.13.1 M.7A.13.2 M.7A.13.3 M.7A.13.4 M.7A.13.4 OM.7A.13.5 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.13.9 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 82.6% 3.7% 13.5% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
	M.7A.12.1 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.12.2 OM.7A.12.3 OM.7A.12.3 OM.7A.12.3 OM.7A.12.4 OM.7A.12.5 OM.7A.12.6 OM.7A.12.7 OM.7A.12.8 OM.7A.13.1 M.7A.13.1 M.7A.13.1 OM.7A.13.3 OM.7A.13.4 OM.7A.13.5 OM.7A.13.5 OM.7A.13.5 OM.7A.13.6 OM.7A.13.5 OM.7A.13.5 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.13.9 OM.7A.13.1	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 82.6% 3.7% 13.5% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
	M.7A.12.1 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.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.10 M.7A.12.2 M.7A.12.3 M.7A.12.3 M.7A.12.3 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.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.14.1 M.7A.14.1 M.7A.14.2 M.7A.14.2 M.7A.14.2 M.7A.14.3 M.7A.14.1	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 82.6% 3.7% 13.5% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	
A.14.0	M.7A.12.1 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.12.7 M.7A.12.9 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.2 M.7A.12.1 M.7A.12.3 M.7A.12.3 M.7A.12.3 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.3 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.1 M.7A.13.3 M.7A.13.1 M.7A.14.1	Weighted Average LTV (%) By LTV buckets (mn):	68.0% 4,488 457 336 276 187 104 53 111 6,012 33 26 18 17 8 9 **Residential Loans 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 82.6% 3.7% 13.5% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	74.7% 7.6% 5.6% 4.6% 3.1% 1.7% 0.9% 1.8% 100.0% 0.6% 0.4% 0.3% 0.3%	



	7B Commercial Cover Pool				0/ N
M.7B.15.1	15. Loan Size Information Average loan size (000s)	Nominal 348	Number of Loans	% Commercial Loans	% No. of Loans
WI.76.13.1	Average loan size (ooos)	340			
	By buckets (mn):				
M.7B.15.2	DKK 0 - 2m	14	39	100.0%	100.0%
M.7B.15.3	DKK 2 - 5m	0	0	0.0%	0.0%
M.7B.15.4	DKK 5 - 20m	0	0	0.0%	0.0%
M.7B.15.5	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.6	DKK 20 - 50m	0	0	0.0%	0.0%
M.7B.15.7	> DKK 100m	0	0	0.0%	0.0%
M.7B.15.8	TBC at a country level	ND1	ND1		
M.7B.15.9	TBC at a country level	ND1	ND1		
M.7B.15.10	TBC at a country level	ND1	ND1		
M.7B.15.11	TBC at a country level	ND1	ND1		
M.7B.15.12	TBC at a country level	ND1	ND1		
M.7B.15.13	TBC at a country level	ND1	ND1		
M.7B.15.14	TBC at a country level	ND1	ND1		
M.7B.15.15	TBC at a country level	ND1	ND1		
M.7B.15.16	TBC at a country level	ND1	ND1		
M.7B.15.17	TBC at a country level	ND1	ND1		
M.7B.15.18	TBC at a country level	ND1	ND1		
M.7B.15.19	TBC at a country level	ND1	ND1		
M.7B.15.20	TBC at a country level	ND1	ND1		
M.7B.15.21	TBC at a country level	ND1	ND1		
M.7B.15.22	TBC at a country level	ND1	ND1		
M.7B.15.23	TBC at a country level	ND1	ND1		
M.7B.15.24	TBC at a country level	ND1	ND1		
M.7B.15.25 M.7B.15.26	TBC at a country level Total	ND1	ND1 39	100.0%	100.0%
IVI. / D. 13.20	16. Loan to Value (LTV) Information - UNINDEXED	14 Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1	Number Of Lodits	/e Commercial Loans	70 ING. OF LUBIIS
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1	ND1	ND1
M.7B.16.3	>40 - <=50 %	ND1	ND1	ND1	ND1
M.7B.16.4	>50 - <=60 %	ND1	ND1	ND1	ND1
M.7B.16.5	>60 - <=70 %	ND1	ND1	ND1	ND1
M.7B.16.6	>70 - <=80 %	ND1	ND1	ND1	ND1
M.7B.16.7	>80 - <=90 %	ND1	ND1	ND1	ND1
M.7B.16.8	>90 - <=100 %	ND1	ND1	ND1	ND1
M.7B.16.9	>100%	ND1	ND1	ND1	ND1
M.7B.16.10	Total	ND1	ND1	ND1	ND1
OM.7B.16.1	o/w >100 - <=110 %	ND1			
OM.7B.16.2	o/w >110 - <=120 %	ND1			
OM.7B.16.3	o/w >120 - <=130 %	ND1			
OM.7B.16.4	o/w >130 - <=140 %	ND1			
OM.7B.16.5	o/w >140 - <=150 %	ND1			
OM.7B.16.6	o/w >150 %	ND1			
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.8 OM.7B.16.9	17 Joan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.9	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 10.9%	Number of Loans	% Commercial Loans	% No. of Loans
	17. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal 10.9%	Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.9			Number of Loans	% Commercial Loans	% No. of Loans
OM.7B.16.9	Weighted Average LTV (%)		Number of Loans ND1	% Commercial Loans 96.9%	% No. of Loans ND1
OM.7B.16.9 M.7B.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	10.9% 13 0	ND1 ND1	96.9% 0.7%	ND1 ND1
OM.7B.16.9 M.7B.17.1 M.7B.17.2	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=66 %	10.9% 13 0 0	ND1 ND1 ND1	96.9% 0.7% 0.7%	ND1 ND1 ND1
M.7B.17.1 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 %	10.9% 13 0 0	ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7%	ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.5 M.78.17.6	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	10.9% 13 0 0 0	ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7%	ND1 ND1 ND1 ND1 ND1
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.78.17.7	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=66 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	10.9% 13 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.2%	ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.7 M.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 %	10.9% 13 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.2%	ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.7 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 %	10.9% 13 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.7 M.78.17.8 M.78.17.9 M.78.17.10	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.2% 0.0% 0.0% 100.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.9 M.78.17.1 OM.78.17.1 OM.78.17.1	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 14 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 M.78.17.7 M.78.17.9 M.78.17.9 M.78.17.10 OM.78.17.1	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 %	10.9% 13 0 0 0 0 0 14 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.3	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 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.78.17.1 OM.78.17.2 OM.78.17.3	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 >120 - <=130 % o/w >120 - <=140 %	10.9% 13 0 0 0 0 0 14 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.2% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.0 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.2 OM.78.17.3	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.1 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.78.17.3 OM.78.17.4 OM.78.17.5	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 - <=140 %	10.9% 13 0 0 0 0 0 14 0 0 0 0 0 0 0 0 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.2% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
M.78.17.1 M.78.17.2 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 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.78.17.2 OM.78.17.2 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.6 OM.78.17.6 OM.78.17.7	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.1 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.78.17.3 OM.78.17.4 OM.78.17.5	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.1 OM.78.17.2 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.6 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.78.17.2 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.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.17.9	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=70 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=140 % o/w >150 - <=140 % o/w >150 - <=150 % o/w >150 % 18. Breakdown by Type Retail	10.9% 13 0 0 0 0 0 0 14 0 0 0 0 0 0 0 **Commercial loans** 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 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.78.17.7	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0 0 0 *Commercial loans	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.1 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.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.9 M.78.18.1 M.78.18.1 M.78.18.2 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 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >140 - <=150 % o/w >150 - <=150 % Av >150 - <=150 % o/w >150 %	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0 0 5 **Commercial loans 0.0% 17.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.4 M.78.17.4 M.78.17.6 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.78.17.2 OM.78.17.3 OM.78.17.4 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.78.17.8 OM.78.17.9 M.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.4	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0 0 5 **Commercial loans 0.0% 17.2% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.8 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.3 OM.78.17.3 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.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0 0 0 5 Commercial loans 0.0% 17.2% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.7 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.78.17.6 OM.78.17.6 OM.78.17.7 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.1 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5	Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >150 - <=140 % o/w >150 - <=150 % o/w >150 - <=160 % o/w >150 %	10.9% 13 0 0 0 0 0 0 0 0 14 0 0 0 0 0 0 0 **Commercial loans 0.0% 17.2% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.9 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.3 OM.78.17.3 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.2 M.78.18.3 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.6	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0 0 5 *Commercial loans 0.0% 17.2% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.7 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.78.17.3 OM.78.17.3 OM.78.17.4 OM.78.17.5 OM.78.17.5 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.78.18.3 M.78.18.4 M.78.18.5 M.78.18.6 M.78.18.6	Weighted Average LTV (%) By LTV buckets (mn): →0 - <=40 % →40 - <=50 % →50 - <=60 % →60 - <=70 % →70 - <=80 % →80 - <=90 % →90 - <=100 % →100 - <=110 % o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >131 - <=140 % o/w >150 - <=150 % Is. Breakdown by Type Retail Office Hotel/Tourism Shopping malls industry Agriculture Other commercially used Land	10.9% 13 0 0 0 0 0 0 14 0 0 0 0 0 0 5 **Commercial loans** 0.0% 17.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 M.78.17.1 M.78.17.2 M.78.17.3 M.78.17.3 M.78.17.5 M.78.17.6 M.78.17.6 M.78.17.6 M.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.10 OM.78.17.2 OM.78.17.2 OM.78.17.3 OM.78.17.5 OM.78.17.5 OM.78.17.5 OM.78.17.6 OM.78.17.8 OM.78.18.1 M.78.18.2 M.78.18.2 M.78.18.2 M.78.18.4 M.78.18.5 M.78.18.5 M.78.18.6 M.78.18.7	Weighted Average LTV (%) By LTV buckets (mn):	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0 0 0 5 *Commercial loans 0.0% 17.2% 0.0% 0.0% 0.4% 15.4% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
OM.78.16.9 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.78.17.1 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.78.17.5 OM.78.17.4 OM.78.17.8 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.78.18.5 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.7 M.78.18.8 M.78.18.8 M.78.18.9 M.78.18.9 M.78.18.9 M.78.18.9 M.78.18.10	Weighted Average LTV (%) By LTV buckets (mn): →0 - <=40 % →40 - <=50 % →50 - <=60 % →50 - <=60 % →50 - <=60 % →50 - <=10 % →80 - <=90 % →90 - <=100 % →100 - <=110 % o/w >100 - <=120 % o/w >101 - <=120 % o/w >131 - <=140 % o/w >150 - <=150 % o/w >150 %	10.9% 13 0 0 0 0 0 0 0 14 0 0 0 0 0 0 0 5 Commercial loans 0.0% 17.2% 0.0% 0.0% 0.4% 15.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1	96.9% 0.7% 0.7% 0.7% 0.7% 0.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1 ND1
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C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

HTT 2019

The definitions belo	w renect 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 was 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. This 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 the loan rate for the period until the next interest rate reset. The lower initial loan rate should therefore be weighed against the risk that it will increase during the loan term. An ARM may be prepaid at a price of 100 in connection with each interest rate reset. Alternatively, the borrower may prepay the loan by purchasing the bonds on market terms – as with all mortgage loans. This loan type is also offered with interest-only periods.
		Money market based loans: The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in another market. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by NASDAQ. This loan type is also offered with interest-only periods.
		Non Capped floaters: These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA (Copenhagen Interbank Tomorrow/Next Average), an interest rate which is quoted daily by OMX NASDAQ. Capped floaters: It is possible to get a loan with a floating interest rate which annot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a cap of 6%, then the interest rate can never be higher than 6%. The loan rate will track Cibor (or Euribor / Cita), as long as it does not exceed 6%. A floating-rate loan may be prepaid in two ways: either at an agreed price – typically 100 or 105 – or the borrower may buy the underlying bonds at market price.
HG.1.4		Other: Any other loan types, which not comply with the above mentioned.
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.5		
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Only contratual maturity is relevant and reported. Early repayments happens at borrowes discretion is among other thing depending on interest rate developments and cannot be anticipated by issuer.
HG.1.6	LTVs: Definition	LTV is reportet continuously. The loans are distributed from the start ltv of the loan to the marginal ltv. This means that, if the loan is first rank, it is distributed proportionaly by bracket size from 0 to the marginal
HG.1.7 HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.6		
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	Minimum once pr. year for commercial properties. Minimum once every third year for owner occupied.
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.
HG.1.11		
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	A loan is categorised as non-performing when a borrower neglects a payment failing to pay instalments and / or interests.
OHG.1.1	NPV assumptions (when stated)	ND1
OHG.1.2		
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 HG.2.3	Not relevant for the issuer and/or CB programme at the present time Not available at the present time	ND2 ND3
HG.2.1		
OHG.2.1		
OHG.2.2 OHG.2.3		
	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1 OHG.3.2		
OHG.3.2 OHG.3.3		
OHG.3.4		
OHG.3.5		



E. Optional ECB-ECAIs data HTT 2019



Marie Mari	Field	1. Additional information on the programme					
1.11	Number						
11.11	E111						
1.11							
111	E.1.1.3	Back-up servicer	0	0			
111							
1.11		Cash manager					
1111							
1.11	E.1.1.8	Standby account bank	Nordea	6SCPQ280AIY8EP3XFW53			
Elia Control Minister Cont	E.1.1.9		0				
Control Cont							
Conting Cont		Cover Pool Monitor	BRFKredit	529900K9HQN2K12OXB26			
1.11	OE.1.1.2						
1.11							
	OE.1.1.4						
Sept Contropure Sept	OE.1.1.6 OE.1.1.7						
Sept	OE.1.1.8						
2.11 Contempry							
1.1.1			Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
1.11		Counterparty 2					
1.11							
1.1.1	E.2.1.4	Counterparty 4					
1.1.1 Contemprint Contem		Counterparty 5					
1.1.1 Conterpany 8	E.2.1.6	Counterparty 6					
1.2.1.5 Conterpary 9							
1.1.1 Counterparty 10							
		Counterparty 10					
2.1.14 Counterparty 14		Counterparty 11					
E2.1.15 Counterparty 15 E2.1.16 Counterparty 16 E2.1.17 Counterparty 16 E2.1.18 Counterparty 18 E2.1.19 Counterparty 18 E2.1.19 Counterparty 18 E2.1.10 Counterparty 19 E2.1.11 Counterparty 19 E2.1.12 Counterparty 10 E2.1.12 Counterparty 10 E2.1.13 Counterparty 10 E2.1.14 Counterparty 10 E2.1.15 Counterparty 10 E2.1.16 Counterparty 10 E2.1.17 Counterparty 10 E2.1.18 Counterparty 10 E2.1.18 Counterparty 10 E2.1.19 Counterparty 10 E2.1.10 Counterparty 10 E2.1							
E2.1.15 Counterpany 15 E2.1.17 Counterpany 17 E2.1.17 Counterpany 18 E2.1.17 Counterpany 19 E2.1.18 Counterpany 19 E2.1.18 Counterpany 10 E2.1.19 Counterpany 10 E2.1.12 Counterpany 10 E2.1.12 Counterpany 21 E2.1.22 Counterpany 22 E2.1.23 Counterpany 22 E2.1.24 Counterpany 23 E2.1.25 Counterpany 24 E2.1.25 Counterpany 25 E2.1.25 Counterpany 26 E2.1.25 Counterpany 27 E2.1.25 Counterpany 27 E2.1.25 Counterpany 28 E2.1.25 Counterpa		Counterparty 15					
E.2.1.38 Counterparty 38		Counterparty 16					
E2.1.29 Counterpary 19 E2.1.21 Counterpary 20 Counterpary 21 E2.1.22 Counterpary 22 Counterpary 23 E2.1.23 Counterpary 24 Counterpary 24 E2.1.24 Counterpary 25 Counterpary 25 Counterpary 26 Counterpary 27 E2.1.25 Counterpary 26 Counterpary 27 Counterpary 27 Counterpary 28 Counterpary 29 Co							
		Counterparty 18					
E.2.1.22 Counterparty 21							
E2.1.224 Counterparry 23 E2.1.224 Counterparry 24 E2.1.224 Counterparry 25 E2.1.224 Counterparry 26 E2.1.224 Counterparry 26 E2.1.224 Counterparry 27 Counterparry 28 E2.1.224 Counterparry 28 E2.1.224 Counterparry 28 E2.1.224 Counterparry 29 Counterpa		Counterparty 21					
E.2.1.25 Counterparty 24 Counterparty 25 Counterparty 25 Counterparty 25 Counterparty 25 Counterparty 25 Counterparty 26 Counterparty 26 Counterparty 27 Counterparty 27 Counterparty 27 Counterparty 27 Counterparty 28							
	E.2.1.23	Counterparty 23					
CE-11 CE-12 CE-1							
C2.1.3	OE.2.1.1						
CE 21.4	OE.2.1.2						
C2.15 C2.17 C2.17 C2.18 C2.17 C2.18 C2.1							
CE 21.6							
02.1.18 C2.1.10 C2.1.10 C2.1.10 C2.1.11 C2.1.1	OE.2.1.6						
C2.1.19 C2.1.19 C2.1.10 C2.1							
0C2.110 0C2.112 0C2.113 0C2.113 0C2.113 0C2.113 3. Additional information on the asset distribution 1. Server of front on the seed of front on the s	OE.2.1.8						
C2.111 C2.112 C							
Cl.112 Cl.113 Cl.114 C	OE.2.1.11						
3. Additional information on the asset distribution 1. 6cm left information 1. 6cm left inform	OE.2.1.12						
1. 1.	OE.2.1.13						
1.1.1 Weighted Average Seasoning (months) 317.88			Total Assets				
E.3.12 Weighted Average Maturity (months) 266.43	E.3.1.1						
CE 3.1.1 CE 3.1.2 CE 3.1.3	E.3.1.2						
06.11.3 06.11.4 2. Arrers NReidential Leans NCommercial Leans Number National Nati	OE.3.1.1						
CE314	OE.3.1.2						
2, Arreors 1, Residential Learns 1, Commercial Learns 1, Com							
E3.21		2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E3.23 60~50 days 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% E3.24 53.25 >> 180 days 0.05% 0.00%		<30 days	0.00%	0.00%	0.00%	0.00%	0.00%
E3.24 90-480 days 0.05% 0.00%			0.00%	0.00%		0.00%	0.00%
E3.25 >= 180 days 0.03% 0.00%							
0E321 0E322 0E323							
0E322 0E323	OE.3.2.1						******
	OE.3.2.2						
VE.3.29							
	Ut.3.2.4						

ECBC Label Template

Other Capital Centres, Q2 2019

(not labeled)

Published 20 August 2019 • Data per 30 June 2019





JYSKE REALKREDIT

ECBC Label Template : Contents

30 June 2019

Specialised finance institutes

General Issuer Detail

General Issuer Detail

Cover Pool Information

G1.1 General cover pool information

G2 **Outstanding CBs**

Legal ALM (balance principle) adherence G3

Additional characteristics of ALM business model for issued CBs G4

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M4a/B4a Lending, by-loan to-value (LTV), current property value, DKKbn Lending, by-loan to-value (LTV), current property value, Per cent M4b/B4b

M4c/B4c Lending, by-loan to-value (LTV), current property value, DKKbn (Entire loan entered under the top LTV bracket) Lending, by-loan to-value (LTV), current property value, Per cent (Entire loan entered under the top LTV bracket) M4d/B4d

M5/B5 Lending by region, DKKbn

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

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

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

M10/B10 Lending by remaining maturity, DKKbn

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

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

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

M12/B12 Realised losses (DKKm) M12a/B12a Realised losses (%)

Key Concepts

X1 **Key Concepts Explanation** X2 **Key Concepts Explanation** ХЗ General explanation

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

<u>Voluntary tables</u>
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 tables in the Danish ECBC label tamplate.



Table A. General Issuer Detail

Key information regarding issuers' balance sheet

(DKKbn – except Tier 1 and Solvency ratio)	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Total Balance Sheet Assets	380.2	363.8	353.3	344.9
Total Customer Loans(fair value)	338.1	334.4	327.4	319.9
of which: Used/registered for covered bond collateral pool	324.5	323.0	319.5	312.9
Tier 1 Ratio (%)	21.9%	22.4%	22.1%	21.3%
Solvency Ratio (%)	21.9%	22.4%	22.1%	21.3%
Outstanding Covered Bonds (fair value)	338.7	336.2	333.2	326.3
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)	46.3	43.5	42.2	41.9
Net loan losses (Net loan losses and net loan loss provisions)	0.1	0.1	0.4	0.0
Value of acquired properties / ships (temporary possessions, end quarter)	0.4	0.4	0.4	0.4
Customer loans (mortgage) (DKKbn)				
Total customer loans (market value)	325.0	323.4	320.3	313.5
Composition by				
Maturity				
- 0 <= 1 year	0.1	0.1	0.1	0.1
- < 1 <= 5 years	0.8	0.7	0.6	0.6
- over 5 years	324.2	322.6	319.6	312.7
Currency				
- DKK	324.9	323.3	320.2	313.3
- EUR	0.1	0.1	0.1	0.2
- USD	-	-	-	-
- Other	-	-	-	-
customer type				
 Residential (owner-occ., private rental, corporate housing, holiday 	233.9	232.1	230.2	224.6
houses)				
 Commercial (office and business, industry, agriculture, manufacture, 	42.0	41.2	40.6	39.6
social and cultural, ships)				
- Subsidised	49.1	50.0	49.5	49.3
eligibility as covered bond collateral	325.0	323.4	320.3	313.5
Non-performing loans (See definition in table X1)	0.17	0.13	0.13	0.13
Loan loss provisions (sum of total individual and group wise loss provisions, end of quarter)	0.38	0.38	0.42	0.45



Table G1.1 – General cover pool information

ال 🖒	SKE	REAL	KREDIT
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DKKbn / Percentage of nominal outstanding	CBs	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Nominal cover pool (total value)		6.8	6.7	6.9	6.2
Transmission or liquidation proceeds to CB holders	(for redemption of CBs maturing 0-1 day)	0.0	0.0	0.0	0.0
Overcollateralisation		0.8	0.5	0.5	0.0
Overcollateralisation ratio	Total	0.1	0.1	0.1	0.0
	Mandatory (percentage of risk weigted assets, general, by law)	8.0%	8.0%	8.0%	8.0%
Nominal value of outstanding CBs		6.0	6.2	6.4	6.2
	 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		0.8	0.5	0.5	0.5
Total capital coverage (rating compliant capital)		0.8	0.5	0.5	0.5
Loan loss provisions (cover pool level - shown in Ta	ble A on issuer level) - Optional	0.06	0.07	0.78	0.81

Table G2 - Outstanding CBs

DKKbn / Percentage of nominal outstanding CBs		Q2 2019	Q1 2019	Q4 2018	Q4 2018
Nominal value of outstanding CBs		6.0	6.2	6.4	6.2
Fair value of outstanding CBs (marked value)		8.4	8.3	8.2	7.9
Maturity of issued CBs	0-1 day	-	-	-	-
	1 day - < 1 year	0.0	0.0	0.0	0.0
	1 year				
	> 1 and ≤ 2 years	0.0	0.0	0.0	0.0
	> 2 and ≤ 3 years	-	-	-	-
	> 3 and ≤ 4 years	-	-	-	-
	> 4 and ≤ 5 years	0.0	0.0	0.0	0.0
	5-10 years	0.1	0.1	0.1	0.1
	10-20 years	0.0	0.0	0.0	0.0
	> 20 years	8.4	8.2	8.1	7.9
Amortisation profile of issued CBs	Bullet	0.5%	0.5%	0.5%	0.0%
	Annuity	0.6%	0.6%	0.7%	0.6%
	Serial	98.9%	98.9%	98.9%	99.4%
Interest rate profile of issued CBs	Fixed rate (Fixed rate constant for more than 1 year)	100.0%	100.0%	100.0%	100.0%
	Floating rate (Floating rate constant for less than 1 year)	0.0%	0.0%	0.0%	0.0%
	Capped floating rate	0.0%	0.0%	0.0%	0.0%
Currency denomination profile of issued CBs	DKK	8.4	8.3	8.2	8.0
	EUR	-	-	-	0.0
	SEK	-	-	-	-
	CHF	-	-	-	-
	NOK	-	-	-	-
	USD	-	-	-	-
	Other	-	-	-	-
UCITS compliant		100%	100%	100%	100%
CRD compliant		100%	100%	100%	100%
Eligible for central bank repo		100%	100%	100%	100%
Rating	Moody's	-	-	-	-
	S&P	AAA	AAA	AAA	AAA
	Fitch	-	-	-	-

Table G2.1a - 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	0.8	-	-	-	-	-	-	-	-	-
0- <u><</u> 1 year	0.8	-	-	-	-	-	-	-	-	-
>1- <u>< 5</u> years	-	-	-	-	-	-	-	-	-	-
> 5 years	-	-	-	-	-	-	-	-	-	-
Total	0.8	-	-	-	-	-	-	-	-	-

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	0.8	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 2	-	-	-	-	-	-	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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	0.8	-	-	0.8
Exposure to credit institute credit quality step 2	-	-	-	-
Exposure to credit institute credit quality step 3	-	-	-	-
Total	0.8	-	-	0.8

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

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

Table G2.1f - Other Derivatives (subordinated)

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

Table G2.2 – Interest and currency risk

Total value of loans funded in cover pool (DKKbn)	6.0
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

rable 60 Legal ALIN (balance principle) danierence	
	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
x	
x	
	х

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



Table M1/B1

Number	of loans by property	category									
						Manufacturing					_
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and	Soc	cial and cultural		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture	purposes	Other	Total
Total	323	1	1,060	340	268	-	10	9	20	-	2,031
In %	15.9%	0.0%	52.2%	16.7%	13.2%	0.0%	0.5%	0.4%	1.0%	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	0.0	0.0	5.0	0.8	0.2	-	0.0	0.0	0.0	-	6.0
In %	0.3%	0.0%	82.4%	13.5%	3.7%	0.0%	0.0%	0.0%	0.2%	0.0%	

Table M3/B3

Lending, by loan size, DKKbn

	DKK 0 - 2m	DKK 2 - 5m	DKK 5 - 20m	DKK 20 - 50m	DKK 50 - 100m	> DKK 100m	Total
Total	0.5	0.9	2.9	1.5	0.1	0.1	6.0
In %	8.3%	15.3%	48.6%	24.5%	1.2%	2.1%	



Table M4a/B4a

JYSKE REALKREDIT

Lending, by-loan to-value (LTV), current pr	operty value, DKI	Kbn								
					Per cen	nt				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Holiday houses	0.0	-	-	-	-	-	-	-	-	-
Subsidised Housing	2.9	0.8	0.4	0.2	0.2	0.1	0.0	0.0	0.0	0.1
Cooperative Housing	0.4	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private rental	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-
Office and Business	0.0	0.0	-	-	-	-	-	-	-	-
Agricultutal properties	0.0	-	-	-	-	-	-	-	-	-
Properties for social and cultural purposes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	3.4	1.1	0.5	0.3	0.2	0.1	0.0	0.0	0.0	0.1

Table M4b/B4b

Lending, by-loan to-value (LTV), current pro	operty value, per	cent								
					Per cen	t				
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100
Owner-occupied homes	91.9%	6.2%	0.2%	0.2%	0.1%	0.0%	0.4%	0.6%	0.2%	0.2%
Holiday houses	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subsidised Housing	61.5%	17.2%	7.5%	5.0%	3.7%	1.1%	0.8%	0.6%	0.4%	2.1%
Cooperative Housing	55.2%	28.0%	10.6%	3.9%	0.8%	0.3%	0.3%	0.1%	0.0%	0.8%
Private rental	47.3%	22.6%	11.5%	4.7%	3.9%	2.1%	3.0%	1.3%	1.2%	2.3%
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	84.2%	15.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Agricultutal properties	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Properties for social and cultural purposes	93.9%	2.8%	1.0%	1.0%	1.0%	0.3%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	60.3%	18.8%	8.0%	4.9%	3.3%	1.0%	0.8%	0.6%	0.4%	1.9%

Table M4c/B4c

Lending, by-loan to-value (LTV), current pro	operty value, DKI	(bn ("Sidste kroi	ne")								
					Per cer	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	0.0	0.0	0.0	0.0	-	-	-	-	0.0	0.0	16.0%
Holiday houses	0.0	-	-	-	-	-	-	-	-	-	11.0%
Subsidised Housing	2.2	0.7	0.7	0.5	0.3	0.2	0.1	0.1	0.0	0.3	68.0%
Cooperative Housing	0.2	0.2	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0	68.0%
Private rental	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.3%
Manufacturing and Manual Industries	-	-	-	-	-	-	-	-	-	-	0.0%
Office and Business	0.0	0.0	-	-	-	-	-	-	-	-	6.0%
Agricultutal properties	0.0	-	-	-	-	-	-	-	-	-	4.3%
Properties for social and cultural purposes	0.0	0.0	0.0	-	0.0	-	0.0	-	-	-	12.9%
Other	-	-	-	-	-	-	-	-	-	-	0.0%
Total	2.5	0.9	1.0	0.5	0.4	0.2	0.1	0.1	0.1	0.3	67.8%

Table M4d/B4d

					Per cer	t					
	0 - 19,9	20 - 39,9	40 - 59,9	60 - 69,9	70 - 79,9	80 - 84,9	85 - 89,9	90 - 94,9	95 - 100	> 100	Avg. LTV
Owner-occupied homes	73.9%	23.4%	0.7%	0.2%	0.0%	0.0%	0.0%	0.0%	1.0%	0.8%	16.0%
Holiday houses	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.0%
Subsidised Housing	44.5%	13.3%	13.3%	9.1%	6.7%	3.4%	1.5%	2.3%	1.0%	5.1%	68.0%
Cooperative Housing	24.3%	18.7%	38.2%	8.6%	3.0%	0.8%	0.8%	2.0%	0.5%	3.2%	68.0%
Private rental	16.0%	23.0%	31.3%	4.1%	7.7%	1.9%	0.4%	2.3%	1.2%	12.0%	70.3%
Manufacturing and Manual Industries	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Office and Business	41.2%	58.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.0%
Agricultutal properties	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%
Properties for social and cultural purposes	88.5%	5.2%	1.7%	0.0%	1.1%	0.0%	3.5%	0.0%	0.0%	0.0%	12.9%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	40.9%	14.4%	17.3%	8.8%	6.2%	3.0%	1.3%	2.2%	0.9%	5.0%	67.8%



Table M5/B5 - Total

Lending by region, DKKbn

	Greater Copenhagen area Rema	ining Zealand & Bornholm	Northern Jutland (Region	Eastern Jutland (Region	Southern Jutland & Funen		
	(Region Hovedstaden)	(Region Sjælland)	Nordjylland)	Midtjylland)	(Region Syddanmark)	Outside Denmark	Total
Owner-occupied homes	0.0	0.0	0.0	0.0	0.0	-	0.0
Holiday houses	-	-	-	0.0	-	-	0.0
Subsidised Housing	3.2	0.7	0.1	0.5	0.4	-	5.0
Cooperative Housing	0.4	0.2	0.1	0.1	0.1	-	0.8
Private rental	0.1	0.0	0.0	0.0	0.0	-	0.2
Manufacturing and Manual							
Industries	-	-	-	-	-	-	-
Office and Business	0.0	0.0	-	-	0.0	0.0	0.0
Agricultutal properties	-	-	0.0	0.0	0.0	-	0.0
Properties for social and cultural							
purposes	0.0	-	0.0	0.0	0.0	-	0.0
Other	-	-	-	-	-	-	-
Total	3.6	1.0	0.2	0.6	0.5	0.0	6.0

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	Tota
Index Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate to maturity	-	-	-	-	-	-	-	-	-	-	-
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
rate fixed > 1 and ≤ 3 years	-	=	-	-	-	-	-	-	=	-	-
rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-

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

Table M7/B7

Lendina h	v loan tvne -	Renavment La	nans / Amortizi	na Loans DKKI	on

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	ral purposes	Other	Total
Index Loans	0.0	-	5.0	0.8	0.2	=	0.0	-	0.0	-	6.0
Fixed-rate to maturity	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	-	0.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
- rate fixed ≤ 1 year	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 1 and ≤ 3 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 3 and ≤ 5 years	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
Total	0.0	0.0	5.0	0.8	0.2	-	0.0	0.0	0.0	-	6.0

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 cultu		Other	Total
Index Loans	0.0		5.0	0.8	0.2	-	0.0		0.0	-	6.0
Fixed-rate to maturity	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	-	0.0
Fixed-rate shorter period than											
maturity (ARM's etc.)	-	-	-	-	-	-	-	-	-	-	-
 rate fixed ≤ 1 year 	-	-	-	-	-	-	-	-	-	-	-
 rate fixed > 1 and ≤ 3 years 	-	-	-	-	-	-	-	-	-	-	-
 rate fixed > 3 and ≤ 5 years 	-	-	-	-	-	-	-	-	-	-	-
- rate fixed > 5 years	-	-	-	-	-	-	-	-	-	-	-
Money market based loans	-	-	-	-	-	-	-	-	-	-	-
Non Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Capped floaters	-	-	-	-	-	-	-	-	-	-	-
Other	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
Total	0.0	0.0	5.0	0.8	0.2	-	0.0	0.0	0.0	-	6.0



Table M9/B9

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

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultur		Other	Total
< 12 months	0.0	-		-	0.0	-	-	-	-	-	0.0
≥ 12 - ≤ 24 months	-	-	-	-	0.0	-	-	-	-	-	0.0
≥ 24 - ≤ 36 months	0.0	-	0.0	-	0.0	-	-	-	-	-	0.0
≥ 36 - ≤ 60 months	0.0	-	-	0.0	0.0	-	0.0	-	-	-	0.0
≥ 60 months	0.0	0.0	5.0	0.8	0.2	-	0.0	0.0	0.0	-	5.9
Total	0.0	0.0	5.0	0.8	0.2	-	0.0	0.0	0.0	-	6.0

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 cultur	al purposes	Other	Total
< 1 Years	0.0	-	0.0	0.0	0.0	-	-	0.0	0.0	-	0.0
≥ 1 - ≤ 3 Years	0.0	-	0.0	0.0	0.0	-	0.0	0.0	0.0	-	0.0
≥ 3 - ≤ 5 Years	0.0	-	0.0	0.0	0.0	-	0.0	-	0.0	-	0.0
≥ 5 - ≤ 10 Years	0.0	0.0	0.0	0.0	0.0	-	-	-	0.0	-	0.1
≥ 10 - ≤ 20 Years	0.0	-	3.2	0.6	0.1	-	0.0	-	0.0	-	3.9
≥ 20 Years	0.0	-	1.7	0.2	0.1	-	0.0	-	0.0	-	2.1
Total	0.0	0.0	5.0	0.8	0.2	-	0.0	0.0	0.0	-	6.0

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	0.17	-	-	-	-	-	-	-	-	-	0.14

Note: 90-days arrear as of Q2 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	ral purposes	Other	Total
90 day NPL	0.78	-	-	-	-	-	-	-	-	-	0.00

Note: 90-days arrear as of Q2 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, %

	Owner-occupied		Subsidised	Cooperative		Manufacturing and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cult		Other	Total
< 60per cent LTV	0.78	-	-	-	-	-	-	-	-	-	0.00
60-69.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
70-79.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
80-89.9 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
90-100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-
>100 per cent LTV	-	-	-	-	-	-	-	-	-	-	-

Table M12/B12

Realised losses (DKKm)

						Manufacturing					
	Owner-occupied		Subsidised	Cooperative		and Manual	Office and		Social and		
	homes	Holiday houses	Housing	Housing	Private rental	Industries	Business	Agriculture cultu	iral purposes	Other	Total
Total realised losses	0.5	0.4	-	-	-	-	-	-	-	-0.6	0.3

Table M12a/B12a

Realised losses (%)

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



Table X1 Key Concepts Explanation	General practice in Danish market	If issuers Key Concepts Explanation differs from general practice: State and explain in this column.
Residential versus commercial mortgages		
Description of the difference made between residential/owner occupied and commercial properties	The Danish FSA sets guidelines for the grouping of property in categories. Property type is determined by its primary use.	
Describe when you classify a property as commercial?	Property which primary purpose is owner occupation is characterised as residential. Whereas properties primarily used for commercial purposes are classified as commercial (f. below). The Danish FSA sets guidelines for the grouping of property in categories. Examples of application of which classifies property as commercial are: Office	
E.g.: Private rental, Manufacturing and Manual Industries, Offices and Busines: Agriculture.		
	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.	3
Describe how you define NPLs	The NPL rate is calculated at different time periods after the original payment date. Standard in Table A is 90 day arrear.	
	Commercial bank CB issuers adhere to the Basel definition of NPL.	
Explain how you distinguish between performing and nonperforming loans in th cover pool?	e No distinction made. Asset substitution i not allowed for specialised mortgage banks	<u>.</u>
Are NPLs parts of eligible assets in cover pool? Are NPL parts of non eligible asset in cover pool?	The Basel definition of NPL's is applied for commercial bank CB issuers Asset substitution i not allowed for specialised mortgage banks, hence NPLs are part ts of the cover pool.	
Are loans in foreclosure procedure part of eligible assets in cover pool?	For commercial bank CB issuers NPL's are eligible assets in the cover pool. Asset substitution i not allowed for specialised mortgage banks, hence loans in foreclosure are part of the cover pool.	
Are round in rotectoraire procedure part of engine assets in cover poor:	For commercial bank CB issuers loans in foreclosure procedure are eligible assets in the cover pool. $ \\$	
If NPL and/or loans in foreclosure procedure are part of the covered pool whic provisions are made in respect of the value of these loans in the cover pool?	h The Danish FSA set rules for loss provisioning. In case of objective evidence of 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	
Land to Make (1700)	least from purely for unjustice and LTV extratation follows the pulse of the Daniel FFA Delegators also as 627 of 10 Juni 2007
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.
Describe the method on which your LTV calculation	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 prior liens to the marginal Itv of the loan under consideration.
is based	The discrete table (M4c/b4c and M4d/B4d) distributes the total fair value of each loan into a single ltv bracket, according to the marginal ltv of the loan under consideration. Average LTV is weighted by loan balance categorised by property type.
	Example 1a below shows a case where the loan is first rank and distributed continuously. Example 1b shows the case where the loans has prior liens and distributed continuously. Example 2 below shows the discrete distribution of a loan.
Frequency of collateral valuation for the purpose of calculating the LTV	Example 1a <u>Explanation</u> 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>
	0.400 70.700 40.700 50.500 70.700 00.400 05.400 05.400
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100 266,667 266,667 266,667 133,333 66,667
	Example 1b Explanation Example of a continuous distribution into LTV brackets for a loan with LTV of 75 and a loan size of 1 million with prior liens consisting of a loan with a LTV of 40 pct. Loan-to-value (distribution continuously)
	0-19.9 20-39.9 40-59.9 60-69.9 70-79.9 80-84.9 85-89.9 90-94.9 95-100 >100
	571,429 285,714 142,857
	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



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Table X3		

ane x3		
General explanation	General practice in Danish market	
Table A	- General practice in Danish 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	
Loan loss provisions (sum of total individual and group wise loss provisions, end of	All individual and group wise læoan loss provisions as stated in the issuer's interim and annual accounts	
quarter)		

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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 maturing	Liquidity due to be paid out next day in connection with refinancing
0-1 day)	
Overcollateralisation	Total value of cover pool - nominal value of covered bonds
Senior secured debt	Total nominal value of senior secured debt
Senior unsecured debt	Issuers senior unsecured liabilities targeted to finance OC- and LTV-ratio requirements in cover pool
Tier 2 capital	Subordinated debt
Additional tier 1 capital (e.g. hybrid core capital)	Hybrid Tier 1 capital (perpetual debt instruments).
Core tier 1 capital	Equity capital and retained earnings.

General explanation	General practice in Danish market	The issuer can elaborate on the applied balance priciple.
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 alse 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.	

General explanation	General practice in Danish market
Table M1-M5	General practice in Danish market
Owner-occupied homes	Private owned residentials used by the owner, Max LTV are 80 % (legislation).
	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 introduced
Fixed-rate loans	The long-term – typically 30-year – fixed-rate, callable loan is considered the most traditional mortgage loan. With this loan, the borrower knows in advance the fixed repayments
Adjustable Rate Mortgages	Adjustable-rate mortgages (ARMs) were introduced in 1996 and the main advantage of ARMs is that interest rates are generally lower than those of fixed-rate loans when raised. The
Money market based loans	The loan rate changes at generally three or six months. In addition, this loan type differs from ARMs as this interest rate depends on a reference rate, ie an interest rate determined in
Non Capped floaters	These are loans where the rate changes at generally three or six months. The reference rate of DKK-denominated loans is CIBOR (Copenhagen Interbank Offered Rate) or CITA
Capped floaters	It is possible to get a loan with a floating interest rate which cannot exceed a certain level (cap). In this way, the borrower hedges against major interest rate increases. If a loan has a
Other	Any other loan types, which not comply with the above mentioned.

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

Further information Li	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